Cruse Bereavement Support

Annual Report and Accounts 2025/26



cruse.org.uk

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Welcome

This year has been defined by how we listen, learn and act so that bereaved people remain at the centre of all that we do.

A key part of this has been strengthening our commitment to involving bereaved people in our work. Their voices and insight have helped shape our services, our influencing and our future direction.

We also strengthened our public voice through increased social media engagement, storytelling and influencing activity designed to encourage more open conversations about grief.

Alongside this we have continued to reshape our services to make support from Cruse easier to navigate. Demand for our vital services remains high and we need to find new ways to meet this. Our focus on equity, diversity and inclusion has also shaped our services. Grief doesn't discriminate and neither do we.

Internally, investment in our systems is helping us operate more consistently and effectively. We set up new ways for employees and volunteers to collaborate and share insight as we continue to build for the future.

We couldn't have achieved all that we did last year without support from our volunteers, employees, donors and supporters. I am continually inspired by the compassion, skill and commitment shown by everyone across Cruse.

Lucy Harmer

Chief Executive

Over the past year, the Board has remained focused on ensuring Cruse is well placed to respond to the growing and changing need for bereavement support.

While grief itself may be universal and timeless, the world around it is becoming increasingly complex. Many bereaved people are also facing wider social and economic pressures, making compassionate, accessible support more important than ever. Against this backdrop, much of this year has been about consolidation and strengthening our foundations so that Cruse is in the best possible position to support people now and into the future.

We have made real progress this year improving how we work at Cruse, developing the systems, structures and governance needed to support a consistent, sustainable and forward-looking organisation.

One of the privileges of being Chair is seeing the extraordinary care, expertise and generosity that exists across Cruse, from volunteers and employees to funders, supporters and bereaved people themselves. My sincere thanks go to everyone who contributes to the work of the Charity and helps ensure that grieving people feel supported, respected and understood during some of the most difficult moments in life.

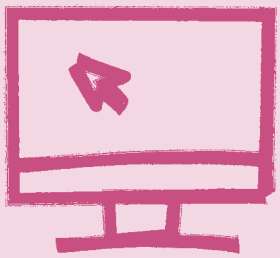
Dr Neil Churchill OBE

Chair

Our Year in Numbers



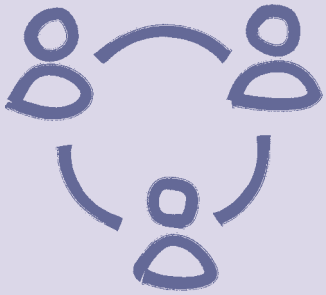
73,752
support activities for bereaved people



900,000
people viewed information on our website



2,981
volunteers donated their time, expertise and commitment



84
local branches across England, Wales and Northern Ireland

Looking Back

Collaboration Choir

The Collaboration Choir, a collective of adult pop choirs across the UK, partnered with Cruse, to raise awareness and funds through music. All eight choirs recorded a moving version of *There You'll Be*, originally performed by Faith Hill. Fundraising activities took place across choir locations, including a Spring Concert. Reflecting on the project, Sarah Bingham, Community Fundraising & Engagement Manager, said: "The most amazing memory I came away with was watching a room of people holding photos of their loved ones realising that they were not alone in their grieving. Everyone has a person." The initiative raised £15,822, plus an additional £2,424 in Gift Aid.



Men in Grief

Cruse's Men in Grief project encourages more men to seek support and talk openly about bereavement. The lottery-funded project challenges harmful stereotypes around masculinity and grief, helping men recognise that asking for support is a sign of strength, not weakness.

Through interviews, surveys and group discussions, Cruse listened to men's experiences to better understand the barriers preventing them from accessing support. Funding from the National Lottery Community Fund enabled the project to reach new audiences through radio campaigns on Black Country Radio and Gaydio.

Dylan's Story



Dylan Llewellyn partnered with Cruse to share his experience of losing his brother James to suicide when he was 16, helping raise awareness of grief support through his public profile and media reach. Best known for roles in Derry Girls, Big Boys and Beyond Paradise, Dylan spoke publicly for the first time about his loss during Celebrity Race Across the World before sharing his story with Cruse, alongside our Support after suicide project in Southampton, Hampshire, Isle of Wight and Portsmouth. His openness helped increase visibility of bereavement support, highlighted the importance of postvention services, and reinforced awareness through his profile that nobody should have to face grief alone.

Strategic Review

What we do

We believe bereaved people should not be alone in their grief.

Over the last year we provided expert bereavement and grief information and support.

We provided specialist support and information online, by phone and in person for bereaved adults, and children and young people across England, Northern Ireland and Wales.

Our services included our online information, the national Cruse Helpline, group and one-to-one bereavement support sessions, delivered nationally and locally by our trained Bereavement Volunteers.

Bereavement and grief can have a wide impact on family, friends, colleagues, professionals, and communities. We delivered expert specialist training, working with companies, private and public sectors organisations, groups and individuals to improve the support and services they provide to bereaved people, including colleagues and customers.

> “I found your charity in the middle of the night, deep in grief in the first few months after the death of a family member. The information online was really helpful to me and I signed up for the therapy options. The volunteers who spoke to me were so intuitive and were so kind and helpful.”

Our wide-ranging activity and experience included sharing people’s stories and experiences through our campaigning, our website and social media, raising awareness of the impact of grief and bereavement and the information and support available.

We also worked with organisations to upskill their employees, and review bereavement policies. We worked in partnership across the sector to influence government and business to improve the experience of bereaved people.

We are here to equip and empower society to show people the respect and kindness they deserve following a bereavement.

We want to live in a world where everyone grieving is supported, respected, and understood. Grief can be lonely and overwhelming, but we are here to help.

Our support

Cruse provides a broad range of bereavement support across England, Wales and Northern Ireland, delivering group and one-to-one support as well as specialist trauma projects, information services and bereavement training.

Feedback from people who used our services shows that our support helped them process their grief, adjust to life after loss, and improve their wellbeing and mental health during a time of significant vulnerability. During the year we increased our specialist support to people bereaved by suicide, to military families as well as the financial impact of bereavement.

We ensure the quality and effectiveness of our support , by investing in high quality training and supervision for our employees and volunteers and ensuring strong safeguarding support is always in place.



Grief information

Our mission is to support people through one of the most painful times in life. Our information service is often the first point of contact for people seeking help from Cruse.

> “Cruse’s content gave me language for what I was going through and helped me take some positive steps forward.”

In 2025/26, our website was viewed by nearly 900,000 people, highlighting strong national demand for trusted bereavement information. Through our website, people accessed early support, built resilience, and found practical ways to manage their grief.

Resources included personal stories, expert blogs, and information on a wide range of bereavement experiences and managing grief. We have set up new ways for bereaved people to help shape our information resources, launching a new Readers Panel at the end of the year.

Richard’s story



When my Mum passed away, I really struggled with this loss. After a few months, a friend recommended I speak to Cruse.

I spoke to this lovely lady on the Helpline. She took all my details, explained the process and even recommended a book to help whilst I was waiting for the sessions to start. Having this phone call and reading this book allowed me to start digesting thoughts and it made me feel less alone.

Through my sessions with Cruse, I was able to talk through all the feelings I had in more detail. The volunteer I saw was brilliant, she was such a good listener. Afterwards, I felt lighter and a lot stronger in myself.

Our National Services

In 2025/26, our National Helpline responded to around 28,000 calls and emails. Demand remains high, and we are not yet able to respond to every call received, underlining the need for sustained investment in bereavement support.

> "Listening to a kind voice is everything when you are in so much pain. It reminds you that you are not alone and that there may yet be a happy future for you."

Over 3,200 people were supported by Cruse Bereavement Groups in 2025/26. Understanding Your Bereavement sessions were delivered online and in local communities by trained Bereavement Volunteers. We piloted tailored sessions for people bereaved by suicide, and families and caregivers of bereaved children.

> "It was very inspiring to hear other people talk about their bereavement and their coping mechanisms. The facilitators were excellent intervening at the right time and providing advice and support at the right time too."

During the year, we focused on ways to improve quality, accessibility and reach, including streamlining access to group support and responding to wider issues that affect people's experience of grief, such as fuel poverty. As part of our strategy, we will seek funding to sustain and expand our telephone and email support, improve access to services, and strengthen our capacity to meet growing demand.



SGN project focus

Cruse Bereavement Support and SGN have partnered to support bereaved people and those facing bereavement who may be vulnerable to fuel poverty. The partnership aims to ensure grieving people can access energy safeguarding services that help them maintain a safe and warm home.

Bereavement can significantly increase financial vulnerability, including loss of income, undisclosed debts and difficulty managing household finances during periods of emotional stress. These pressures can heighten the risk of fuel poverty and its associated health impacts.

Through the partnership, Cruse employees and volunteers were trained to identify signs of fuel poverty and provide guidance on available energy support. This includes signposting people to services such as the Priority Services Register and Citizens Advice. Cruse also delivered awareness campaigns through newsletters, social media and direct communications to increase understanding of available support.

One-to-one Bereavement Support

Our trained Bereavement Volunteers supported over 23,200 adults, young people, children and families virtually, by telephone and in person.

> "The support that I received was absolutely fantastic and super helpful. I now feel I have the tools and armoury to continue and to get through the really low times."

Our training and consultancy

We continued to lead on providing expert bereavement and grief awareness training, with training courses and consultancy services including our Manager's Guide to Grief in the Workplace, Grief First Aid and Supporting those Bereaved by Suicide. Our training and consultancy received excellent feedback from organisations and individuals committed to developing their understanding of grief and bereavement and supporting customers and employees.

> "This training should be mandatory for anyone in a leadership position. The impact on our workplace culture has been remarkable."



Our profile, reach and influence

We have taken significant steps over the past year, to make sure that bereaved people are at the heart of all we do. Our Bereaved People's Advisory Group is composed of people who have experienced the death of someone close and want to use their experiences to help us help other bereaved people. Their input has proved instrumental in shaping how our services are evolving. Through our wider engagement over social media, over 700 bereaved people have been involved in shaping how Cruse works with employers and the health sector.

Our work with the media has continued to strengthen. Cruse has been interviewed by national media outlets, including The Guardian, The Daily Telegraph, Reuters, The Economist, The Metro, Virgin Radio, Greatest Hits Radio, Saga and ITV. We have also provided many interviews to local BBC radio, TV and

Alice's Story



After losing her father to cancer at nine and her mother in a car accident at 18, Alice has lived with grief for much of her life. As Miss Great Britain 2025/26 and founder of the 'Time to Grieve' campaign, she is using her platform to advocate for paid bereavement leave and greater support for grieving people. She sits on Cruse' Bereaved People's Advisory Group and we worked together to share her experiences, helping shine a national spotlight on the realities of grief, including a feature in The Telegraph.

newspapers. These opportunities have meant that many thousands of people are provided with clear messages about what grief is, how to cope, and how to support someone when they are struggling with a death.

Alongside this, our social media engagement continued to grow, fostering a community and online support for over 140,000 followers across Facebook, Instagram and LinkedIn, with a reach of nearly 9 million.

We achieved over 200,000 social media engagements / interactions in 2025/26.

As the largest bereavement support organisation in the UK, Cruse has been at the forefront of advocating for policy change that meets the needs of bereaved people. We provided written evidence and an in-person statement to the Covid-19 Inquiry. Our involvement in Covid-19 commemoration has included hosting an event in Stormont in collaboration with Memory Stones of Love and providing considerable input into the Covid-19 Commemoration Stakeholder Advisory Group.





Our work with the All-Party Parliamentary Group on Grief Support and the Impact of Death in Society, resulted in us together hosting a Parliamentary event, in which several Cruse volunteers with lived experience of bereavement attended, and engaged with Parliamentarians. We continue to play an active role in the UK Commission on Bereavement, the National Bereavement Alliance, the Defence Bereaved Families Group, the Voluntary and Community Sector Civil Emergencies Partnership, and the Medical Examiners Group of the Royal Society of Pathologists.

In addition, we have engaged in focused pieces of work to engage and influence to ensure the voices of bereaved people are heard. We have worked with the Birmingham RAND and Cambridge Evaluation Centre (BRACE) to help shape the review into the death certification reforms protocol. We have also worked with financial institutions to chair a multi-sector bereavement roundtable, focusing on improving the experience bereaved people have, of engaging with the financial sector.

Our People

The work of Cruse continues to be underpinned by the dedication and commitment of both employees and volunteers, whose collective contribution is essential to the delivery of support for bereaved people across England, Wales and Northern Ireland.

During 2025/26, 2,981 volunteers worked alongside employees in furtherance of our objectives, helping to deliver services and extend access to bereavement support.

We launched a new Employee Insight Group to ensure our employees could help us develop new ways of working and collaborating. The group supported a comprehensive review of employee benefits at Cruse.

During the year, further progress was made in strengthening our approach to volunteering, with particular emphasis on quality and the overall volunteer experience. The central volunteering team advanced a number of key initiatives, including the development of the Volunteer Experience Panel, improvements to the volunteer recruitment process and the quality assurance framework for trainers, increasing consistency and standards across the volunteering offer.

Informed by volunteer insight, opportunities to volunteer were increased during the year through the introduction of roles including Fundraising Champions and new micro-volunteering roles. Through the Volunteer Council, volunteer engagement groups and regional networks, continued investment was made in the structures that support a connected, engaged and well-governed volunteer community. This work will continue in the coming year as we develop our volunteer strategy.

Rachael's Story



I was 27 when I lost my mum suddenly to a brain aneurysm. We'd spent Christmas together and there had been nothing to indicate something was wrong. I remember sitting in the hospital in shock surrounded by Christmas decorations.

What followed was a whirlwind of action. Out of nowhere, what seemed like the entire Sri Lankan community of London (and sometimes further) appeared in my house. To this day I look back with so much gratitude for those people who held us up when things were falling apart.

It's for this reason that I decided to start volunteering with Cruse. Cruse offers something I know firsthand is invaluable: Community. It provides a safe, non-judgemental space where people can speak honestly about loss and be heard.

Financial review

Despite challenges and with a real focussed and collective effort, 2025/26 was a successful year for Cruse. We continued to build on the foundations laid in the previous year, as we successfully strengthened our financial position following a series of challenging years. Like many organisations, Cruse continues to navigate the ongoing impact of the cost-of-living crisis, which affects both income streams and expenditure.

Throughout 2025/26, we continued to monitor our cost base and reduce costs when the opportunity arose to continually improve our operational efficiency and financial sustainability.

Building on the changes we started in 2023/24, we achieved a further 2.6% saving during 2025/26 on our operational costs, delivering 23% in total cost savings over the last 2 years. This resulted in an overall surplus of £309k, which is 295% increase on our previous year's surplus and enabled us to deliver a surplus on our unrestricted reserves for the first time since financial year 2020/21. Our unrestricted reserves were increased by £184k during the year.

Our budget for 2025/26 was set to achieve a small surplus, aligning with continuing our stabilisation strategy. This approach allowed time to build on prior-year changes while acknowledging the challenging fundraising climate. Looking ahead to 2026/27, our focus remains on reinforcing these solid foundations to ensure continued stability and organisational resilience.

To support the long-term success of Cruse, we align our annual plans to sit alongside our strategy and comprehensive change plan, enabling Cruse to operate with greater flexibility and adaptability in an ever-evolving external landscape. This approach positions us for sustained growth and responsiveness to future challenges and opportunities.

The reported surplus of £309k (2025: surplus £78k) is 52% ahead of our budget and represents a reduction in expenditure of 2.6% from the previous year – demonstrating the effectiveness of our financial management and cost-control measures.

Gross income for the year totalled £6,495k (2025: £6,429k). Income from statutory sources, including central and devolved governments, local authorities, integrated care boards, local health boards, and other funders supporting charitable activities reduced by 4% to £4,269k (2025: £4,442k).

There was an increase of 14% compared to the previous year in donations of £1,887k (2025: £1,661k), comprising contributions from trusts, foundations, groups, individuals (including Gift Aid), and gifts in Wills. The main increase was from gift in Wills which increased by 59% to £677k (2025: £425k).

Income from trading activities, including training and consultancy services, saw a 4% increase, reaching £332k compared to £320k in 2025.

Demand for our services continues to rise, and we remain committed to enhancing efficiency in service delivery to meet this growing need. Securing income from diverse sources remains essential in sustaining our ability to provide local support across England, Wales, and Northern Ireland. Looking ahead we are now investing in developing commercial income at Cruse and are developing a new commercial strategy to support this activity.

Delivery costs decreased by 2.6% to £6,186k (2025: £6,350k), reflecting the continued success of effectively managing our cost base initiated in 2023/24. Strengthening our cost base remains a priority, ensuring we deliver value for money to our funders while maintaining operational effectiveness and making selected investments to further secure our future

As part of maintaining operational effectiveness and responding to changes in working locations resulting from the pandemic, we sold our small Head Office in Richmond, London during the year.

Looking Ahead

Our strategy sets a clear and ambitious direction for Cruse, strengthening our ability to support bereaved people while ensuring the long-term sustainability of the organisation.

In 2026/27, we will continue to focus on these strategic priorities:

- insight and co-production with bereaved people
- sustainable income generation
- data and digital innovation
- a diverse, skilled and supported workforce
- effective governance and operating models
- strong partnerships and collaboration

This direction will enable Cruse to continue to grow its impact, strengthen its voice, and remain a trusted source of bereavement support across England, Wales and Northern Ireland.

A key priority for the year will be delivering our Income Generation Strategy and continuing to diversify our income base by starting to develop our commercial strategy. We will continue to strengthen fundraising, develop new partnerships, and expand opportunities for both philanthropic and commissioned income.

Alongside this, we will continue investing in infrastructure and digital capability to improve efficiency, strengthen resilience, and support more effective ways of working across the organisation.

Our priorities for 2026/27 also include continuing to provide high-quality bereavement support and information, ensuring bereaved people's voices shape service delivery, and improving how we use data and technology.

During the year we will develop our strategic approach in key areas including digital, volunteering, equity, diversity and inclusion, and children and young people. We will also strengthen core policies and systems, improve internal communication, and continue developing new ways to involve bereaved people in our work.

Together, these priorities will ensure Cruse continues to evolve, strengthen its foundations, and increase the support available to bereaved people across the UK.

Our funding

The funding and donations we receive are essential for us to provide vital support and information for bereaved people. We would like to thank all our funders and donors for their commitment and support including:

- Spelthorne Borough Council
- Lichfield District Council
- CIS TTPlus Project
- Sandwell Metropolitan Borough Council
- St Albans District Council
- National Lottery Community Fund – Reaching Communities/Partnerships – Men in Grief
- National Lottery Community Fund – Empowering Young People 3 – Somewhere for Us, Northern Ireland
- National Lottery Community Fund (National Lottery Community Fund England)
- National Lottery Community Fund – RC England Wide – Choice & Access for Bereaved People
- SGN
- DLL
- Westerleigh Group
- Barleylands – Ashes into Glass
- Hannaford Turner LLP
- Abbott Lyon
- Dentsu
- Personal Group
- Alice Ellen Cooper Dean Charitable Foundation
- Beeching Trust
- Broome Family Charitable Trust
- City Bridge Trust
- Colyer Fergusson Charitable Trust
- Defence Medical Welfare Service
- E F Bulmer Trust
- Edith Murphy Foundation
- Facey Family Foundation
- Greenham Trust
- Laslett's (Hinton) Charity
- Medlock Charitable Trust
- Moondance Foundation
- Peacock Charitable Trust
- Pears Foundation
- Pilkington Charities Fund
- Sir James Knott Trust
- Somerset Community Foundation
- Stratford Town Trust
- The 29th May 1961 Charitable Trust
- The Eveson Trust
- The Ireland Funds
- The Linnet Trust
- The Purey Cust Trust
- The Sir James Reckitt Charity
- The Wixamtree Trust



Reserves policy

The Board of Trustees conducts an annual review of our reserves policy to ensure that we maintain sufficient funds to support the Charity's financial stability and ongoing development.

As part of this policy, the Trustees aim to hold free unrestricted reserves equivalent to three to six months' committed expenditure, which equates to £687k – £1,375k of committed expenditure, providing a financial safeguard to sustain operations and respond to future challenges.

The Charity's reserves policy has been reviewed during the year as part of our on-going financial governance.

At 31 March 2026, the Charity had unrestricted reserves of £670k (2025: £486k) and free reserves of £290k which represents approximately 1.3 months' of committed expenditure and is an improvement from the negative free reserve position at the prior year end. Our reserves are tracked carefully through our Audit and Finance Committee.

In addition, the Charity holds £1,007k (2025:£882k) of restricted reserves which are itemised in Note 18.





The Board of Trustees affirms that there are no material uncertainties that would cast doubt on the Charity's ability to continue as a going concern.

In reaching this conclusion, the Trustees have reviewed one and three-year financial plans, including cash flow forecasts, high-level business plans and the external environment.

The Trustees recognise that, while current free reserves fall short of the target of holding three to six months of committed expenditure, the surplus achieved for the year exceeded the budgeted expectations. Our three-year financial plans include extending commercial unrestricted income and service delivery to generate sufficient surplus to increase free reserves by 2029, and to continue to increase free reserves to maintain a level that provides security for Cruse. Trustees have approved appointment of a commercial director in June 2026 and extension of our service delivery which will enable us to compete for additional tender opportunities to achieve these targets.

Therefore, the accounts have been prepared on the basis that the Charity is a going concern.

Governance

Legal structure

Cruse Bereavement Support ("Cruse") was incorporated on 5 October 1959 as Cruse Clubs Ltd and registered with the Charity Commission during 1962. Cruse Bereavement Support is a company limited by guarantee. In the event of the company being wound up the members have undertaken to contribute a sum not exceeding £1.

Cruse is governed by Articles of Association adopted 3 December 2016 as amended 23 December 2021.

Charitable objects

Cruse's charitable objects, which are set out in the Articles of Association are:

- The relief of persons who are in conditions of poverty, sickness or distress arising from bereavement or from anticipation of bereavement.
- The protection and preservation of public health particularly through the prevention of sickness which may arise from bereavement or from the anticipation of bereavement.

Cruse does this through our expert bereavement information and websites, the national Cruse Helpline, group and one-to-one bereavement services delivered by our nationwide network of trained Bereavement Volunteers, and through online and social media channels.

Cruse raises awareness of the needs of bereaved people by working with other voluntary organisations and with Government departments to improve bereavement legislation and practice. We also provide external training in bereavement support to a wide variety of organisations and individuals.

In planning these activities, the Board has regard to the Charity Commission's guidance on public benefit. In particular, Cruse makes its services available to bereaved people from all parts of the community, regardless of age, disability, race, religion, gender re-assignment, marriage and civil partnership, pregnancy and maternity, sex or the circumstances in which they have suffered bereavement.

Our governance

Cruse is governed by a Board of Trustees who are also Directors of the company. All Trustees undergo a detailed induction programme as a Trustee of Cruse and are given the opportunity to attend additional external training in charity governance.

New Trustees can be appointed by resolution of the Board. However, they must be elected to the Board at the next Annual General Meeting for a term not exceeding three years after which they must be re-elected. No Trustee is eligible for election to the Board on more than two occasions. The Articles of Association provide for a minimum of 8 and up to a maximum of 25 Trustees.

The Board decides Cruse's strategic priorities and monitors its performance. It meets regularly through the year. It has three sub-committees:

- **Audit and Finance Committee.** Oversees finance, digital, audit, and risk, including review of budgeting, financial and management reporting, systems and controls, annual audit and risk management.

- **People and Culture Committee.** Oversees the appropriateness and effectiveness of the people plans that support Cruse's strategic purpose. The Committee also ensures that the remuneration, culture and people policies and practices are designed to support Cruse's strategy and promote long-term sustainable success.

- **Operations Committee.** Oversees the reach, performance and quality of services and other activities provided by Cruse to deliver outcomes for bereaved people. This includes oversight of influencing and campaigning activities and the implementation of policies and procedures to safeguard volunteers and employees and maintain safe delivery of services.

Our committees are strengthened by a number of Independent Members, with deep professional experience in the relevant area. We would like to thank our Independent committee Members for the important contribution they make.

In 2025/26 Trustees completed a governance review including reviewing committees' terms of reference and trustee skills and experience.

Cruse also has a Volunteer Council which is an advisory body of volunteers. It consists of members from Wales, Northern Ireland, regions across England and National Services.

The Board of Trustees is the legal decision-making body, and its work is informed by the views of Council. Three Council members sit on the Board of Trustees.

Council members along with the Board of Trustees are the Company members of Cruse and have a vote in the election of Board members and on resolutions put to Annual General Meetings and/or Extraordinary General Meetings.

Day-to-day decision making is made by the Chief Executive and the Senior Leadership Team.

The Trustee Directors in post during the year and up to the date of signing of this report were:

- Dr Neil Churchill (Chair)
- Maureen Bradley (Vice Chair, Council member) – resigned 30 March 2026
- Juliet Armstrong (Vice Chair from 26 May 2026)
- David Boyd – appointed 26 May 2026
- David Cavell (Council member) – appointed 11 August 2025
- Liz Crussell (Council member) – resigned 31 May 2026
- Harley Cunningham (Council member) – appointed 26 May 2026
- Mabinty Esho
- Helen Hilton (Council member) – appointed 26 May 2026
- Gerard Jacques – died 19 August 2025
- Ann Kenrick – resigned 25 November 2025
- Pritesh Modhvadia – appointed 26 May 2026
- Kate Mozzicarelli
- Vijay Patel
- Mary Walsh – resigned 30 June 2026
- Lei Wei (Honorary Treasurer)

We thank those Trustees who stepped down this year for their significant contribution and support for Cruse, and welcome those new Trustees who bring considerable experience and diversity.

Tribute



We want to pay tribute to the lasting legacy of Gerard Jacques (1963 – 2025), a dedicated trustee of Cruse Bereavement Support and Chair of our People & Culture Committee.
Gerard joined our charity's Board of Trustees in 2020. With a professional background in senior HR roles across multiple sectors, Gerard brought warmth and wisdom to his role.
In addition to his governance role as trustee for Cruse, Gerard climbed Mount Kilimanjaro to raise funds for Cruse and our work with bereaved people.

The Board met seven times during the year. All Trustees give their time freely, and no Trustee remuneration was paid in the year. The Trustees claimed £357 of expenses (2025: £960) in connection with Cruse's business.

Karen Wilson served as Company Secretary from 14 December 2023.

As part of Cruse's continual review of governance, the Trustees agree that notes from Board and Council meetings should be published on the Cruse intranet for greater transparency. The Board is committed to ensuring that it observes the Charity Governance Code and complies with the new Charities Statement of Recommended Practice (SORP 2026).

The Chief Executive and their colleagues on the Senior Leadership Team comprise the key management personnel in charge of directing and controlling Cruse on a day-to-day basis. The Senior Leadership Team during 2025/26 comprised:

- Lucy Harmer – Chief Executive
- Andy Langford – Clinical Director
- Alison Shotter – Director of Income Generation & Marketing
- Karen Wilson – Director of Finance & Corporate Services
- Tracey Gibson – Director of Services

Senior Leadership Team pay is reviewed annually by the People and Culture Committee. Their remuneration, and the remuneration of all employees , is benchmarked with charities of a similar size. This is to ensure that the remuneration set is fair and consistent with that generally paid for similar roles.

Fundraising

Cruse is registered with the Fundraising Regulator and is compliant with the standards set out by the Regulator in its Code of Fundraising Practice. Fundraising activities are organised by employees and volunteers of the Charity. We do not engage third party professional fundraisers to raise funds on our behalf. We work with Sterling Lotteries to raise funds through a lottery using the Unity lottery. We are mindful during our fundraising activities not to be unreasonably persistent or to apply undue pressure on anyone, or to intrude on anyone's privacy. We did not undertake any telephone or doorstep fundraising in the year or buy or sell mailing lists. There were 0 complaints related to fundraising during the year to 31 March 2026 (2025: 1).

Equity, diversity and inclusion

Cruse Bereavement Support aims to recognise and encourage the valuable and enriching contribution that people from all backgrounds and experiences bring to the organisation. We believe that everyone working or volunteering for Cruse or coming to Cruse for a service should be treated without prejudice or discrimination. This year as well as focusing on increasing opportunities for bereaved people to be involved in our work, we updated our EDI policy, refreshed membership of our EDI Strategy Group to ensure we hear from people with diverse lived experience and rolled out EDI training to all our employees and volunteers. We also increased the diversity of the stories from bereaved people we shared and enhanced our continuing professional development programme to cover a diverse range of topics. Looking ahead we will refresh our EDI strategy and develop our resources and support on bereavement and neurodiversity

> “As Trustee lead for EDI and a member of the Steering Group, I’ve seen Cruse hold itself accountable to a simple truth: bereavement support must be accessible to everyone who needs it. Board-level commitment is translating into sharper decisions, broader reach, and services that better reflect the diverse communities we exist to serve.”
>
> **Mabinity Esho – Trustee**

Risk management

The Trustees recognise that the effective management of risks is central to Cruse’s ability to achieve its objectives, and aim to anticipate and, where possible, manage risks rather than dealing with their unforeseen consequences.

The key risk review and reporting mechanisms are:

- Capital Risk Register: this is the primary mechanism for considering long-term risks. It identifies all known long-term risks, ranks them according to likelihood and impact and assigns them for management to an individual member of the Senior Leadership Team. It is reviewed regularly by the Senior Leadership Team, quarterly by the Audit and Finance Committee and also by the Board.

- Key Performance Indicators (KPIs): strategic objectives are identified annually, and appropriate KPIs agreed with the Board. These are the tools by which Cruse measures its performance against risks. They are reviewed quarterly by the Senior Leadership Team and then reported to the Board.

- Management accounts and budgets: these identify and measure financial performance against financial objectives and the risks of not achieving them. Management accounts are prepared monthly and reviewed by both the Audit and Finance Committee and Board every quarter. Reforecasts are prepared when needed to provide clarity on significant variations against budget or plans. Budgets are produced annually, reviewed by the Audit and Finance Committee, and approved by the Board.

Trustees have identified five areas of specific risk during 2025/26 as summarised below.

- **Financial sustainability:** we regularly review our fundraising activity and set income targets aligned with this. We are aiming to increase and diversify our income alongside reducing our operating costs. Financial sustainability is overseen by our Audit and Finance Committee which regularly reports to the Board.

- **Our People:** everything we do is dependent on our volunteers and employees and is for the benefit of bereaved people. We monitor employee turnover and sickness, invest in training, use volunteer and employee engagement surveys, and benchmark salaries to help retain and develop our people. We have EDI, Dignity at Work and Whistleblowing policies and procedures in place, and effectively manage our volunteers and employees, to make sure we operate safely. Oversight is provided by our People and Culture Committee which regularly reports to the Board.

- **Our services:** our work is informed by bereaved people, clinical best practice and external research. We regularly review the quality, reach and impact of our services to inform demand management planning and ensure we meet contractual commitments. We have safeguarding policies and procedures in place. Oversight is provided by our Operations Committee which regularly reports to the Board.

- **Our infrastructure:** we recognise the importance of improving and investing in the infrastructure required to effectively deliver our services and regularly report to the Board on progress aligned with business plans and objectives. Oversight of our IT and digital development is overseen by our Audit and Finance Committee.

- **Governance:** our Governance is informed by the Charity Governance Code and we regularly review the skills and experience of our Board. We have procedures in place to ensure we comply with legal regulations relating to governance.

Legal and administrative details

Company Number
00638709

Charity Number
208078

Registered Office
Cruse Bereavement Support,
Spencer House, 23 Sheen Road,
Richmond TW9 1BN

Patron
HRH The Duchess of Gloucester

Chair
Dr Neil Churchill OBE

Vice Chair
Juliet Armstrong

Honorary Treasurer
Lei Wei

Company Secretary
Karen Wilson

Trustees
A full list of Trustees is on page 14

Senior Leadership Team

- **Chief Executive**
  Lucy Harmer
- **Director of Finance & Corporate Services**
  Karen Wilson
- **Director of Services**
  Tracey Gibson
- **Clinical Director**
  Andy Langford
- **Commercial Director**
  Jamie Stevenson
- **Director of Fundraising & Marketing**
  Nicky Josling

Auditor
Sayer Vincent LLP, 110 Golden Lane,
London, EC1Y 0TG

Bank
Barclays Bank UK, Leicester, LE87 2BB

Solicitors
Russell-Cooke LLP, 8 Bedford Row,
London, WC1R 4BX

Statement of Trustees' responsibilities

The Trustees (who are also Directors of Cruse Bereavement Support for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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 charitable company and of the income and expenditure of the charitable company for that period.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent
- follow UK Accounting Standards and statements of recommended practice, 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 charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

The Trustees and Directors report was approved by the Board on 17 September 2026

By Order of the Board

Dr Neil Churchill OBE
Chair

Independent auditor's report

To the members of

Cruse Bereavement Support

Independent auditor's report to the members of Cruse Bereavement Support

Opinion

We have audited the financial statements of Cruse Bereavement Support (the 'charitable company') for the year ended 31 March 2026 which comprise the statement of financial activities, balance sheet, 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 FRS 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 incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 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 charitable company 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 Cruse Bereavement Support'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.

Independent auditor's report

To the members of

Cruse Bereavement Support

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 trustees' 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.

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Independent auditor's report

To the members of

Cruse Bereavement Support

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate 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 directors 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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

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

Independent auditor's report

To the members of

Cruse Bereavement Support

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, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
  - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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

Independent auditor's report

To the members of

Cruse Bereavement Support

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

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. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's 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 and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Joanna Pittman (Senior statutory auditor)
Date: 14 October 2026
for and on behalf of Sayer Vincent LLP, Statutory Auditor
110 Golden Lane, LONDON, EC1Y 0TG

Cruse Bereavement Support

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2026

	Note	Unrestricted £	Restricted £	2026 Total £	Unrestricted £	Restricted £	2025 Total £
Income from:							
Donations and legacies	2	1,310,531	575,996	**1,886,526**	1,283,317	377,795	1,661,113
Charitable activities:							
Grants and contracts for charitable activities	3	2,268,747	2,000,497	**4,269,244**	1,892,892	2,549,356	4,442,248
Charitable trading activities	4	331,548	-	**331,548**	319,666	-	319,666
Investments	5	7,761	-	**7,761**	5,680	-	5,680
Other		-	-	**-**	-	-	-
Total income		3,918,587	2,576,492	**6,495,079**	3,501,555	2,927,151	6,428,706
Expenditure on:							
Raising funds	7	1,112,667	-	**1,112,667**	1,172,787	-	1,172,787
Charitable activities:	6a						
Bereavement support		2,351,445	2,408,271	**4,759,715**	2,441,855	2,461,769	4,903,624
Policy		156,685	-	**156,685**	148,694	-	148,694
Charitable trading activities		156,927	-	**156,927**	125,308	-	125,308
Total expenditure		3,777,724	2,408,271	**6,185,995**	3,888,644	2,461,769	6,350,413
Net income / (expenditure) before net gains / (losses) on investments		140,863	168,222	**309,084**	(387,089)	465,382	78,293
Net gains / (losses) on investments		**-**	**-**	**-**	**-**	**-**	-
Net income / (expenditure) for the year	9	140,863	168,222	**309,084**	(387,089)	465,382	78,293
Transfers between funds		43,400	(43,400)	**-**	-	-	-
Net income / (expenditure) before other recognised gains and losses		184,263	124,822	**309,084**	(387,089)	465,382	78,293
Gains / (losses) on revaluation of fixed assets		-	-	**-**	-	-	-
Actuarial gains / (losses) on defined benefit pension schemes		-	-	**-**	-	-	-
Other gains / (losses)		-	-	**-**	-	-	-
Net income/ (expenditure) and net movement in funds		184,263	124,822	**309,084**	(387,089)	465,382	78,293
Reconciliation of funds:							
Total funds brought forward		486,035	881,749	**1,367,784**	873,124	416,367	1,289,491
Total funds carried forward		670,298	1,006,571	**1,676,869**	486,035	881,749	1,367,784

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 18a to the financial statements.

Cruse Bereavement Support

Balance sheet

Company no. 00638709

As at 31 March 2026

	Note	£	2026 £	£	2025 £
Fixed assets:					
Tangible assets	13		**275,729**		892,741
Intangible assets	12		**105,038**		168,928
			380,767		1,061,669
Current assets:					
Debtors	14	**999,055**		724,673	
Cash at bank and in hand		**860,562**		480,045	
		1,859,617		1,204,717	
Liabilities:					
Creditors: amounts falling due within one year	15	**(563,515)**		(898,602)	
Net current assets			**1,296,102**		306,115
Total net assets			**1,676,869**		1,367,784
The funds of the charity:	18a				
Restricted income funds			**1,006,571**		881,749
Unrestricted income funds:					
General funds		**670,298**		486,035	
Total unrestricted funds			**670,298**		486,035
Total charity funds			**1,676,869**		1,367,784

Approved by the trustees on 17 September 2026 and signed on their behalf by

Dr Neil Churchill, OBE
Chair

Cruse Bereavement Support

Statement of cash flows

For the year ended 31 March 2026

	2026 £	£	2025 £	£
Cash flows from operating activities				
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	**309,084**		78,294	
Depreciation charges	**144,252**		146,956	
Amortization charges	**-**		114,479	
Revaluation of capital provisions	**90,000**		-	
(Gains)/losses on investments	**-**		-	
Dividends, interest and rent from investments	**(7,761)**		(5,680)	
(Profit)/loss on the disposal of fixed assets	**-**		-	
(Increase)/decrease in stocks	**-**		-	
(Increase)/decrease in debtors	**(274,382)**		(193,793)	
Increase/(decrease) in creditors	**(335,087)**		4,481	
Net cash provided by / (used in) operating activities		**(73,893)**		144,738
Cash flows from investing activities:				
Dividends, interest and rents from investments	**7,761**		5,680	
Proceeds from the sale of fixed assets	**450,000**		-	
Purchase of fixed assets	**(3,350)**		(105,640)	
Proceeds from sale of investments	**-**		-	
Purchase of investments	**-**		-	
Net cash provided by / (used in) investing		**454,411**		(99,960)
Change in cash and cash equivalents in the year		**380,517**		44,777
Cash and cash equivalents at the beginning of the year		**480,045**		435,268
Cash and cash equivalents at the end of the year		**860,562**		480,045

Analysis of cash and cash equivalents and of net debt

	At 1 April 2025 £	Cash flows £	Other non-cash changes £	**At 31 March 2026 £**
Cash at bank and in hand	480,045	380,517	-	**860,562**
Overdraft facility repayable on demand	-	-	-	**-**
Total cash and cash equivalents	480,045	380,517	-	**860,562**
Total	**480,045**	**380,517**	**-**	**860,562**

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

1 Accounting policies

a) Statutory information

Cruse Bereavement Support is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is Spencer House, 23 Sheen Road, Richmond, TW9 1BN.

b) Basis of preparation

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 (FRS 102) - (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

In reaching this conclusion, the Trustees have reviewed three year financial plans, including cash flow forecasts, high-level business plans and the external environment.

On the basis of the above, the trustees have concluded that there are no material uncertainties that suggest that the Charity cannot continue as a going concern and therefore the financial statements continue to be prepared on the basis that the Charity is a going concern.

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

1 Accounting policies (continued)

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

h) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

1 Accounting policies (continued)

i) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity in attracting voluntary income and costs incurred in trading activities, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivery of bereavement support, training and education and policy work undertaken to further the purposes of the charity and their associated support costs

- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Where such information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between fundraising and charitable activities on the basis of area of literature occupied by each activity.

• Bereavement Support	74%
• Policy	3%
• Other trading activities	2%
• Raising funds	19%
• Governance costs	2%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

1 Accounting policies (continued)

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Where fixed assets have been revalued, any excess between the revalued amount and the historic cost of the asset will be shown as a revaluation reserve in the balance sheet.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

• Leasehold & Freehold Properties	50 years
• Dilapidations provision	5 years
• Office Furniture	10 years
• Office Equipment	4 years

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

n) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

o) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

p) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

q) Pensions

The Charity operates a defined contirbution pension scheme. The pension cost charge represetns contributions payable under the scheme by the Charity to the fund and are recognised in the Statement of Financial Acitivities in the period to which they relate. The Charity has no liability under the scheme other than the payment of the contributions.

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

2 Income from donations and legacies

	Unrestricted £	Restricted £	**2026 Total £**	Unrestricted £	Restricted £	2025 Total £
Gifts	892,377	317,461	**1,209,837**	971,481	264,245	1,235,726
Legacies	418,154	258,535	**676,689**	311,836	113,550	425,386
	1,310,531	575,996	**1,886,526**	1,283,317	377,795	1,661,113

In addition to the legacies income shown in Note 2 for 2026, we have not recognised further notified estimated legacies of £138k due to lack of certainty in timing and measurement.

3 Income from grants and contracts for charitable activities

	Unrestricted £	Restricted £	**2026 Total £**	Unrestricted £	Restricted £	2025 Total £
Local authorities	546,976	108,598	**655,573**	330,340	106,157	436,497
Clinical commissioning groups and Local health boards	1,111,606	282,301	**1,393,907**	1,235,928	394,065	1,629,993
Government grants and statutory funding	-	1,609,598	**1,609,598**	9,878	1,799,134	1,809,012
Other	610,165	-	**610,165**	316,746	250,000	566,746
Total income from charitable activities	2,268,747	2,000,497	4,269,244	1,892,892	2,549,356	4,442,248

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

4 Income from charitable trading activities

	Unrestricted £	Restricted £	2026 Total £	Unrestricted £	Restricted £	2025 Total £
Fundraising projects	18,836	-	**18,836**	17,610	-	17,610
Income from training and conferences	311,599	-	**311,599**	296,442	-	296,442
Sale of publications and literature	1,114	-	**1,114**	5,614	-	5,614
	331,548	-	**331,548**	319,666	-	319,666

5 Income from investments

	Unrestricted £	Restricted £	2026 Total £	Unrestricted £	Restricted £	2025 Total £
Bank interest	7,761	-	**7,761**	5,680	-	5,680
	7,761	-	**7,761**	5,680	-	5,680

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

6a Analysis of expenditure (current year)

		Charitable activities						
	Raising funds £	Bereavement Support £	Policy £	Charitable trading activities £	Governance costs £	Support costs £	**2026 Total £**	2025 Total £
Staff costs (Note 8)	914,067	3,504,211	136,091	86,698	75,827	-	**4,716,895**	4,505,566
Training & volunteering costs	-	179,109	-	57,731	-	-	**236,841**	263,502
Other staff and volunteering costs	8,118	77,482	860	321	8,286	95,336	**190,402**	218,806
Premises Costs	-	356,172	-	-	449	8,229	**364,850**	416,609
Legal & professional	1,736	18,382	619	-	-	35,953	**56,691**	128,046
Auditor remuneration	-	-	-	-	20,450	-	**20,450**	19,650
Depreciation	9,106	132,172	-	-	-	2,974	**144,252**	261,435
Office support costs	16,738	-	-	-	-	375,571	**392,309**	435,131
Fundraising and communications costs	34,517	-	-	-	-	28,788	**63,305**	101,668
	-	-	-	-	-	-	**-**	-
	-	-	-	-	-	-	**-**	-
	984,281	4,267,530	137,570	144,750	105,012	546,851	6,185,995	6,350,413
Support costs	105,972	406,259	15,778	10,051	8,791	(546,851)	**-**	-
Governance costs	22,414	85,926	3,337	2,126	(113,803)	-	**-**	-
Total expenditure 2026	**1,112,667**	**4,759,715**	**156,685**	**156,927**	**-**	**-**	**6,185,995**	
Total expenditure 2025	**1,172,787**	**4,903,624**	**148,694**	**125,308**	**-**	**-**		**6,350,413**

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

6b Analysis of expenditure (prior year)

		Charitable activities					
	Raising funds £	Bereavement Support £	Policy £	Charitable trading activities £	Governance costs £	Support costs £	**2025 Total £**
Staff costs (Note 8)	917,989	3,313,538	122,045	83,943	68,051	-	**4,505,566**
Training & volunteering costs	-	239,940	-	23,563	-	-	**263,502**
Other staff and volunteering costs	13,304	114,259	1,757	1,207	981	87,297	**218,806**
Premises Costs	-	402,662	-	-	-	13,947	**416,609**
Legal & professional	-	9,142	-	-	-	118,904	**128,046**
Auditor remuneration	-	-	-	-	19,650	-	**19,650**
Depreciation	-	155,276	-	-	-	106,160	**261,435**
Office support costs	14,282	31,451	-	-	-	389,398	**435,131**
Fundraising and communications costs	61,258	22,372	-	-	-	18,038	**101,668**
	-	-	-	-	-	-	**-**
	-	-	-	-	-	-	**-**
	1,006,834	4,288,638	123,801	108,713	88,682	733,745	**6,350,413**
Support costs	146,749	542,971	22,012	14,675	7,337	(733,745)	**-**
Governance costs	19,204	72,015	2,881	1,920	(96,020)	-	
Total expenditure 2025	**1,172,787**	**4,903,624**	**148,694**	**125,308**	**-**	**-**	**6,350,413**

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

7 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2026	2025
	£	£
Depreciation	**144,252**	146,956
Impairment	**-**	114,479
Operating lease rentals payable:		
Property	**104,729**	57,300
Other	**-**	-
Auditor's remuneration (excluding VAT):	**20,450**	19,650

8 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2026	2025
	£	£
Salaries and wages	**4,059,245**	4,019,509
Redundancy and termination costs	**39,090**	970
National Insurance costs	**487,461**	357,178
Employer's contribution to defined contribution pension schemes	**131,099**	127,908
	4,716,895	**4,505,566**

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2026	2025
	No.	No.
£60,001 - £70,000	**-**	-
£70,001 - £80,000	**3**	2
£80,001 - £90,000	**1**	1
£90,001 - £100,000		
£100,001 - £110,000	**-**	-

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £460,490 (2025: £391,339)

The charity trustees were not paid nor received any other benefits from employment with the charity in the year (2025: £nil). No charity trustee received payment for professional or other services supplied to the charity (2025: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £357(2025: £960) incurred by 3 (2025: 4) members relating to attendance at meetings of the trustees.

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

9 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 160 (2025: 161).

Staff are split across the activities of the charity as follows (full time equivalent basis):

	2026 No.	2025 No.
Raising funds	**19**	20
Central services	**24**	22
Local bereavement supports services	**73**	70
Helpline	**14**	13
	130	125

10 Related party transactions

There are no related party transactions to disclose for this financial year (2025: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

11 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

12 Intangible assets

	Software	**Total**
Cost	£	**£**
At the start of the year	319,450	**319,450**
Additions in year	-	**-**
Disposals in year	-	**-**
At the end of the year	319,450	**319,450**
Amortization		
At the start of the year	150,522	**150,522**
Charge for the year	63,890	**63,890**
Eliminated on disposal	-	**-**
At the end of the year	214,412	**214,412**
Net book value		
At the end of the year	105,038	**105,038**
At the start of the year	168,928	168,928

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

13 Tangible fixed assets

Cost	Leasehold property £	Freehold property £	Office furniture £	Office equipment £	**Total £**
At the start of the year	782,000	230,000	14,550	311,844	**1,338,394**
Additions in year	-	-	-	3,350	**3,350**
Disposals in year	(632,000)	-	(8,399)	(206,040)	**(846,439)**
Revaluation of dilapidations provision	(150,000)	-	-	-	**(150,000)**
At the end of the year	-	230,000	6,151	109,154	**345,305**
Depreciation					
At the start of the year	212,000	30,360	12,090	191,203	**445,653**
Charge for the year	30,000	2,760	615	46,988	**80,363**
Impairment	-		-	-	**-**
Revaluation of dilapidations provision	(60,000)				**(60,000)**
Eliminated on disposal	(182,000)	-	(8,399)	(206,040)	**(396,439)**
At the end of the year	-	33,120	4,306	32,151	**69,577**
Net book value					
At the end of the year	-	196,880	1,845	77,003	**275,729**
At the start of the year	570,000	199,640	2,460	120,641	892,741

Leasehold and freehold properties are included at deemed cost. The carrying amount of leasehold and freehold that would have been recognised under the historic cost model is £0 (2025: £533,074) for leasehold property and £154,748 (2025: £157,508) for freehold property.

All of the above assets are used for charitable purposes.

14 Debtors

	2026 £	2025 £
Trade debtors	**172,966**	144,340
Other debtors	**-**	268
Prepayments	**42,346**	68,007
Accrued income	**783,743**	512,058
	999,055	724,673

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

15 Creditors: amounts falling due within one year

	2026 £	2025 £
Trade creditors	**104,112**	206,397
Taxation and social security	**147,123**	113,588
Other creditors	**24,684**	24,850
Accruals	**230,772**	382,780
Deferred income (note 16)	**56,824**	170,986
	563,515	898,602

16 Deferred income

Deferred income comprises contract income invoiced in advance that relates to delivery of services in future

	2026 £	2025 £
Balance at the beginning of the year	**170,986**	135,041
Amount released to income in the year	**(170,986)**	(135,041)
Amount deferred in the year	**56,824**	170,986
Balance at the end of the year	**56,824**	170,986

17a Analysis of net assets between funds (current year)

	General unrestricted £	Restricted £	**Total funds £**
Tangible fixed assets	275,729	-	**275,729**
Intangible fixed assets	105,038	-	**105,038**
Net current assets	289,531	1,006,571	**1,296,102**
Net assets at 31 March 2026	**670,298**	**1,006,571**	**1,676,869**

17b Analysis of net assets between funds (prior year)

	General unrestricted £	Restricted £	**Total funds £**
Tangible fixed assets	849,341	43,400	**892,741**
Intangible fixed assets	168,928	-	**168,928**
Net current assets	(532,234)	838,349	**306,115**
Net assets at 31 March 2025	**486,035**	**881,749**	**1,367,784**

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

18a Movements in funds (current year)

	At 1 April 2025 £	Income & gains £	Expenditure & losses £	Transfers £	**At 31 March 2026 £**
Restricted funds:					
Cooperative Group- Connecting Communities	51,011	-	(51,011)	-	**-**
National Lottery Community Fund - RC England Wide - Choice & Access for Bereaved People	84,521	50,917	(112,902)	-	**22,536**
National Lottery Community Fund (National Lottery Community Fund England)	544,910	813,716	(937,959)	-	**420,667**
National Lottery Community Fund - Reaching Communities/Partnerships - Men in Grief	50,917	126,427	(102,684)	-	**74,660**
National Lottery Community Fund - Empowering Young People 3 - Somewhere for Us, Northern Ireland	-	149,396	(73,771)	-	**75,625**
Empowering Bereaved Military Families	-	63,863	(39,045)	-	**24,818**
South West	9,000	85,848	(78,041)	-	**16,807**
Northern Ireland	50,491	118,377	(123,468)	(43,400)	**2,000**
Midlands	76,000	252,699	(219,866)	-	**108,833**
East & London	-	159,688	(147,688)	-	**12,000**
North	14,900	47,911	(61,686)	-	**1,125**
Wales	-	707,651	(460,151)	-	**247,500**
Total restricted funds	881,749	2,576,492	(2,408,271)	(43,400)	**1,006,571**
Unrestricted funds:					
General funds	486,035	3,918,587	(3,777,724)	43,400	**670,298**
Total unrestricted funds	486,035	3,918,587	(3,777,724)	43,400	**670,298**
Total funds	1,367,784	6,495,079	(6,185,995)	-	**1,676,869**

The narrative to explain the purpose of each fund is given at the foot of the note below.

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

18b Movements in funds (prior year)

	At 1 April 2024 £	Income & gains £	Expenditure & losses £	Transfers £	**At 31 March 2025 £**
Restricted funds:					
Cooperative Group- Connecting Communities	240,978	250,000	(439,967)	-	**51,011**
National Lottery Community Fund - RC England Wide - Choice & Access for Bereaved People	-	146,935	(62,414)	-	**84,521**
National Lottery Community Fund (National Lottery Community Fund England)	-	905,867	(360,957)	-	**544,910**
National Lottery Community Fund - Reaching Communities/Partnerships - Men in Grief		124,227	(73,310)	-	**50,917**
National Lottery Community Fund - Empowering Young People 3 - Somewhere for Us, Northern Ireland		149,469	(149,469)	-	**-**
Volunteering & training		6,000	(6,000)		
South West	-	107,599	(98,599)	-	**9,000**
Northern Ireland	175,389	104,487	(229,385)	-	**50,491**
Midlands	-	337,080	(261,080)	-	**76,000**
East & London	-	137,044	(122,145)	-	**14,900**
North	-	98,707	(98,707)	-	-
Wales	-	559,736	(559,736)	-	-
Total restricted funds	416,367	2,927,151	(2,461,769)	-	**881,749**
Unrestricted funds:					
General funds	873,124	3,501,555	(3,888,645)	-	**486,035**
Total unrestricted funds	873,124	3,501,555	(3,888,645)	-	**486,035**
Total funds	1,289,491	6,428,706	(6,350,413)	-	**1,367,784**

Cruse Bereavement Support

Notes to the financial statements

For the year ended 31 March 2026

18b Movements in funds (prior year) - continued

Purposes of restricted funds
Cooperative Group- Connecting Communities - the project supports, resources and inspires communities to support community members following a bereavement.

National Lottery Community Fund - RC England Wide - Choice & Access for Bereaved People - the two-year project aims to ensure that bereaved people are able to access a range of bereavement support options no matter where they live in the country.

National Lottery Community Fund (National Lottery Community Fund England) – Awards for All funding across England supported local branches to provide bereavement services in their local area.

National Lottery Community Fund - Reaching Communities/Partnerships - Men in Grief – the two-year project reaches out to support men in Birmingham and the Black Country that have suffered grief or loss.

National Lottery Community Fund - Empowering Young People 3 - Somewhere for Us, Northern Ireland – the three-year project provides support to bereaved young people to enable them to have a healthy emotional outlet and provides them with the tools they need to be stronger emotionally and become more resilient.

Empowering Bereaved Military Families is an Armed Forces Covenant Fund Trust-funded project working to support bereaved service families in partnership with DMWS, Cruse Scotland, The Poppy Factory and Scotty's.

Regional funding – funding from statutory sources, trusts and foundations and other restricted donations during the year was used to provide local bereavement services across the England, Wales and Northern Ireland.

Transfers between funds - £43,400 of restricted funds was transferred to unrestricted funds during the year relating to an asset whose restriction was lifted after 10 years under the terms of the grant agreement.

19 Operating lease commitments payable as a lessee

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property		Office Equipment & Motor Vehicles	
	2026	2025	**2026**	2025
	£	£	**£**	£
Less than one year	**15,307**	14,981	**-**	-
Between two to five years	**2,109**	-	**-**	-
Over five years	**-**	-	**-**	-
	17,417	14,981	**-**	-

20 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

Thank you

Thank you to everyone who gave their time, voice, expertise, funding and compassion this year to support bereaved people across England, Wales and Northern Ireland. Every contribution helps strengthen our services and reach more bereaved people.

Celebrating our volunteers

Our people are at the heart of everything we do at Cruse. Our compassionate and committed volunteers and employees make a real difference to bereaved people, every day.

To our extraordinary volunteer community – thank you. Your hours of training and time to support others through some of the most painful and life-changing moments they will ever face.





> "I still cannot be thankful enough for the support that I received. Just being able to talk, have someone listen, and share without fear of being judged was a blessing. So thank you, and please keep doing what you all are doing. Your work matters, you all matter."

Thank you to our specialist Bereavement Volunteers who delivered one-to-one and group support; our helpline volunteers who responded to calls and emails; those who shared their insight and lived experience through Cruse advisory panels; our communications and fundraising volunteers up and down the country raising vital funds and awareness for the work we do.

Our supporters, funders and donors

At Cruse, we see every day the difference compassionate support can make after bereavement. Thank you to all our funders, donors and partners whose support enables us Your support helps us reach more people with expert support when it is needed most.

Funding, donations and gifts left in Wills are vital in helping Cruse continue providing bereavement services, information and support for adults, children and young people. We aim to reach as many people as possible, and ongoing financial support makes this possible. As the cost of living continues to





impact both our work and the people we support, the generosity of the public, corporate supporters and fundraising volunteers enables us to carry on delivering the services we are committed to providing. Thank you to everyone who donated, fundraised and championed Cruse this year.

We are deeply grateful to every funder and partner who shares our commitment to improving support and understanding for bereaved people.

Cruse
Bereavement
Support

We help people through one of the most painful times in life – with bereavement support, information and campaigning.

You're not alone



Cruse Bereavement Support
PO Box 800, Richmond, Surrey TW9 1RG
Call: 0808 808 1677
Email: info@cruse.org.uk
www.cruse.org.uk

Registered Charity No. 208078
A Company Limited by Guarantee No. 638709
Registered Office: Spencer House, 23 Sheen Road, Richmond TW9 1BN