

Cruse Bereavement Support Isle of Man

**Cruse Bereavement Support Isle of Man, a company limited
by guarantee**

Registered Charity No. 971.

Report and Financial Statements

31 March 2025

Cruse Bereavement Support Isle of Man, a company limited by guarantee
Registered Charity No. 971.

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**Cruse Bereavement Support Isle of Man, a company limited by guarantee
Registered Charity No. 971.**

**General Information
As at 31 March 2025**

Country of Incorporation	Isle of Man
Incorporation Number	117100C
Directors	J Arnold BEM D Byron O Hills P Marshall J Whitehouse
Secretary	M Doyle
Registered Office	Premier House 1 Carrs Lane Douglas Isle of Man IM4 4QB
Bankers	Isle of Man Bank 2 Athol Street Douglas Isle of Man IM99 1AN Santander International PO Box 123 19-21 Prospect Hill Douglas IM99 1ZZ
Independent Examiner	CM Associates Chartered Accountants 8 St George's Street Douglas IM1 1AH
E-mail Address	info@cruse.org.im

Cruse Bereavement Support Isle of Man, a company limited by guarantee
Registered Charity No. 971.

Report of the Directors
For the year ended 31 March 2025

The Directors present their report together with the financial statements and Independent Examiner's Report for the year ended 31 March 2025.

Cruse Bereavement Care Isle of Man was incorporated on 4 July 2006 as a company limited by guarantee with no share capital. Prior to incorporation, on 29 June 2006, it was accepted as a registered Charity, no. 971 by the Attorney General. On 11 December 2006, the entire net assets of Cruse Bereavement Care Isle of Man, registered Charity no. 393, an unincorporated entity, were transferred into this company at the net asset value as at 11 December 2006, immediately prior to transfer. On 26 May 2023 the Charity changed its name to Cruse Bereavement Support Isle of Man.

Principal activities

We deliver bereavement support to children, young people and adults. We deliver this support to everyone that needs it regardless of the time elapsed since the death. We are here for everyone and strive to make sure that those who grieve are not alone. Set out below are our vision, mission and values:

Our vision

Our vision is that we live in a world where everyone grieving is supported, respected and understood.

Our mission

Our mission is that we support people through one of the most painful times in life – with bereavement support and information.

Our values

Values are crucial to the culture of any organisation. Our values underpin everything we do. Whether we're talking to a client or to a member of our own team, we always strive to be kind, inclusive, ambitious and genuine.

We are kind

Kindness underpins how we communicate and treat each other. Much like with grief, we have no idea what another person's journey is or what they are dealing with, so we approach and respond with kindness.

We are inclusive

Grief does not discriminate and neither do we. Everyone's experience of a bereavement is different and we honour everyone's differences.

We are ambitious

We encourage and stretch each other. We are a highly motivated, passionate, professional and determined team. The more we succeed in our ambitions, the more we move towards our vision.

Report of the Directors
For the year ended 31 March 2025 (Continued)

We are genuine

We are honest, open to real conversations, tackling difficult subjects. We respect the courage it takes to be vulnerable when seeking support and speaking up. We learn from mistakes and we feel safe to be challenged. We bring our whole selves to our roles.

Results

The deficit for the year was £16,221 (2024: surplus £23,085) which has been transferred from reserves.

In keeping with Cruse's charitable status no dividends have been paid in the year or are payable as at 31 March 2025 (2024: £Nil).

Operational Review

The current year is the 37th year of service to the Isle of Man community, offering a unique, free, voluntary and confidential support service for everyone. We have a small team of staff and two Children and Young Person's Bereavement Specialists who receive funding from Children in Need and The Scheinberg Family. During the financial year we received 299 referrals for bereaved children, young people and adults.

Cruse continues to be the first point of contact for bereavement support for people on the Isle of Man. During the year we continued to see increasing demands for the provision of services. Our website allows for adult clients to self-refer. The website also allows the relevant referrer to complete an online referral form for children and young people. During 2024-2025 there was an increase in adult referrals with a peak in November 2024. We have continued to raise our profile which may have led to an increase in referrals but also highlights the need to continue to fundraise and encourage donations. Our support is delivered without costs with every donation helping towards our charity's stability and sustainability.

A significant part of the deficit for this financial year arose due to a delay over the year end of an instalment of a payment for major grant for our children and young people's service.

Significant refurbishment works were carried out at our headquarters in Tromode. These improvements included the installation of a new waiting area, new office desks, and a full repaint of the premises. The associated non-capitalised expenses are reflected within office costs.

The refurbishment costs, although slightly higher than originally planned were accepted and justified so as to ensure our premises are even more bright and welcoming. The new look offices help to create an environment that makes clients feel comfortable and more relaxed to talk to our bereavement volunteers.

We would like to extend our thanks to the Hospice Isle of Man whose premises we used during the refurbishment period.

**Report of the Directors
For the year ended 31 March 2025 (Continued)
Operational Review (continued)**

We have also experienced an increase in premises rent costs plus slightly higher electricity costs.

As noted in last year's report, our website was redesigned and relaunched in February 2024. The associated development costs were primarily incurred in the prior year. Consequently, the current year reflects a significant reduction in website-related expenditure, limited to ongoing hosting and maintenance fees.

Additionally, we have experienced a notable rise in insurance costs, driven by tighter underwriting criteria across the insurance sector. While an increase was expected, this was driven by the decision of Cruse Bereavement Support in the UK to withdraw their umbrella insurance cover.

Staff costs have increased during the year, reflecting our continued investment in workforce capacity and capability. This includes adjustments to remuneration in line with market conditions and the organisation's commitment to retaining and rewarding talent. We also noted fluctuations in overtime costs throughout the year, which were influenced by service demand and operational needs, particularly during peak periods.

Cruse representatives continue to attend the Suicide Prevention Steering Group as part of the Isle of Man Government's Suicide Prevention Strategy.

We organised a number of fundraising events during the year and we are indebted to all those who participated in and supported our events or organised their own events and other forms of challenges to support our funding needs.

We work with similar charities and feel, while there are a large number of charities, on the Isle of Man the more collaboratively we engage with each other – the stronger we are together!

The Charity continues to maintain a strong cash position which is encouraging as the overall demand for bereavement support services for both children and adults in the Isle of Man continues to increase. Income continues to be generated from a range of sources including grants, trusts and both corporate and individual donors.

The Directors wish to thank all funders including BBC Children in Need, the Scheinberg family, Peel Charity Shop, The Elizabeth Clucas Charitable Trust, Isle of Man Government's Department of Health and Social Care, Manx Lottery Trust, The Gough Ritchie Charitable Trust, The Lockington Marshall Trust and corporate organisations such as Tevir Limited, IQEQ, Equiom, Canaccord Genuity, Tesco, Marks & Spencer and Hansard Global. We would also like to thank all individual fundraisers whose support is very much appreciated.

We will continue to seek to generate funding to cover all our costs. However, we realise that salaries or running costs will not always be covered by grants so we strive to raise funds by delivering innovative and imaginative projects to ensure our support is available

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for those who need it at an extremely vulnerable time in their lives. Without Cruse's support for those who are grieving, we could not imagine the societal outcomes for our small Island. These may include family relationships breaking down, underperformance in schools or college and perhaps damaging career path or job choices through lack of confidence.

Cruse helps support all types of bereavement no matter how long ago or what the cause of death was.

Directors

The Directors who served during the year and to date were as follows:

J Arnold BEM
D Byron (appointed 17 July 2025)
J Faragher MHK (resigned 16 January 2025)
O Hills (appointed 28 November 2024)
I Musgrave (resigned 16 October 2024)
J Knight (appointed 16 January 2025, resigned 17 July 2025)
P Marshall (appointed 15 May 2025)
G Roberts (resigned 15 May 2025)
D Stacey (resigned 17 July 2025)
J Whitehouse (appointed 28 November 2024)

The Directors who served during the year were not remunerated by the Charity for their services.

Report of the Directors
For the year ended 31 March 2025 (Continued)

Reserves, Going Concern and Investments

The Board has agreed that reserves should ideally be maintained at a level of £265,000, based on current levels of expenditure. This is approximately equal to twelve months operating expenses at current levels and will place the company in a position where it can both meet all legal obligations at any point in time and also provide some headroom to continue services at current levels while any temporary shortfall in income is addressed. Current reserves are slightly in excess of this target. Therefore, the Directors have a reasonable expectation that the Charity will be able to settle its outstanding liabilities as at 31 March 2025 and to continue in operational existence for at least 12 months from the date of approval of these financial statements. Accordingly, the Charity continues to adopt the going concern basis in preparing these financial statements.

Reflecting the agreed policy on reserves, the Board has agreed that cash reserves will be invested only in bank balances and deposits, none of which are to have a maturity in excess of 12 months.

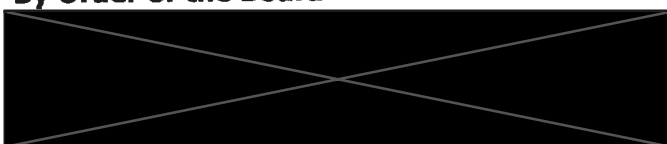
Independent Examiner

CM Associates act as Independent Examiners. A resolution proposing their re-appointment will be submitted at the annual general meeting.

Auditors

As permitted by its Articles of Association the Company has elected to dispense with the audit requirements of the Companies Acts. The Company has complied with the necessary requirements to exempt it from audit in the current year. Any member of the Company may at any time require, by notice in writing, the rescission of the election to dispense with the audit requirements of the Companies Acts.

By Order of the Board



Director: 

Statement of Directors' Responsibilities in Respect of the Financial Statements

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Company and of the profit or loss of the Company for that year. The Directors have elected to prepare the financial statements in accordance with applicable law and United Kingdom Accounting Standards. In preparing those financial statements, the directors are required to:-

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

The Directors are responsible for keeping proper accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Isle of Man Companies Acts 1931 to 2004 and the Charities Registration and Regulation Act 2019.

They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner's Report to the Directors of Cruse Bereavement Support Isle of Man

We hereby report on the accounts of Cruse Bereavement Support Isle of Man ("the Charity") for the year ended 31 March 2025 set out in the attached pages 12 to 20.

Respective responsibilities of Directors and examiner

The Directors are responsible for the preparation of the accounts for the Charity. The Directors consider that none of the circumstances in which an audit would be required of the Charity's accounts apply in relation to this accounting year and that an independent examination is appropriate.

It is our responsibility to:

- examine the accounts
- state whether particular matters have come to our attention.

Basis of Independent Examiner's report

Our examination was carried out taking into consideration general guidance given by the Attorney General and the provisions of the Charities Registration and Regulation Act 2019 ("the Act") and the Charities Regulations 2020 ("the Regulations").

An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking of explanations from you as Directors concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently we do not express an audit opinion on the accounts.

Independent Examiner's statement

In connection with our examination, we have reasonable cause to believe that in all material respects the requirements:

- to keep accounting records in accordance with section 46 of the Act and Regulations;
- to prepare accounts in accordance with Part 6 of the Act and the Regulations;

have been met; and

- there are no material matters to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner's Report to the Directors of Cruse Bereavement Support Isle of Man (continued)

None of the following matters have become apparent to us during the course of our examination: -

- any material expenditure or action which appears not to be in accordance with the trusts of the Charity;
- any failure to be provided with information and explanation by any past or present Director, officer or employee that is considered necessary for the examination; and
- in the case of accruals accounts any material inconsistency between the financial statements and the Charity's annual report.

CM Associates

8 St Georges Street
Douglas
Isle of Man
IM1 1AH

CM Associates
Chartered Accountants

Dated.....*20/8/25*.....

Notes:

1. The maintenance and integrity of Cruse Bereavement Support Isle of Man ("the Charity") website is the responsibility of the Directors; the work carried out by the Independent Examiner does not involve consideration of these matters, and, accordingly, the Independent Examiner accept no responsibility for any changes that may have occurred to the financial statements since they were initially presented on the website.
2. Legislation in the Isle of Man governing the preparation and dissemination of financial statements may differ from legalisation in other jurisdictions.

Income Statement

For the year ended 31 March 2025

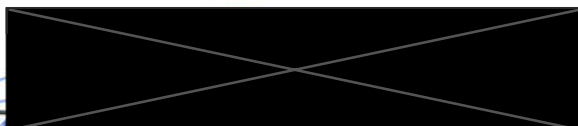
		2025	2024
	Notes	£	£
Income			
Donations	1.6	31,456	46,362
Fundraising	1.6	32,733	35,038
Grant - DHSC	1.6, 9	12,000	12,000
Grants - Other	1.6	115,991	140,226
Training income	1.6	3,000	2,446
Other income	1.6	-	536
Interest received	1.6	11,164	9,902
		206,344	246,510
Expenses			
Advertising and publicity		1,306	2,444
Children and young people		6,055	7,729
Depreciation	1.9	5,323	4,988
Fundraising expenses		9,782	13,070
Independent Examiners fee		2,418	1,500
Insurance		4,829	1,069
IT Costs		2,909	3,623
Legal and professional fees		1,060	3,451
Printing and stationary		1,130	2,286
Refreshments and catering		2,020	3,164
Rent		13,261	12,235
Repairs and maintenance		13,536	3,937
Staff Costs		145,404	137,666
Sundry		917	-
Training costs		3,426	11,392
Travel		1,026	1,306
Utilities		7,617	7,355
Website		546	6,210
		222,565	223,425
(Deficit) / Surplus for the year	7	(16,221)	23,085

Statement of Financial Position

As at 31 March 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible fixed assets	2	12,181	7,682
Current assets			
Bank deposits	5	150,589	143,923
Debtors and prepayments	3	8,814	4,790
Cash in hand and at bank	4	148,842	181,297
		308,245	330,010
Current liabilities			
Deferred Income		(9,648)	(10,760)
Creditors and accruals	6	(3,032)	(2,965)
		(12,680)	(13,725)
Net current assets		295,565	316,285
Net assets		307,746	323,967
Capital and reserves			
Retained profit	7	294,419	310,640
Capital reserve	7	13,327	13,327
	7	307,746	323,967

The financial statements were approved on 20 August 2025 on behalf of the directors by:-



Director –



Director

**Notes to the Financial Statements
For the year ended 31 March 2025**

1. Accounting Policies

1.1 Statement of Compliance

The Company was incorporated on 4 July 2006 as a Company limited by guarantee with no share capital. Prior to incorporation, on 29 June 2006, it was accepted as a registered Charity, no.971 by the Attorney General. The principal activity of the Company is to provide bereavement support services to the local community in the Isle of Man.

The registered office and principal place of business of the Company is as disclosed on page 3.

The Company's financial statements have been prepared in accordance with the Isle of Man Companies Act 1931 to 2004, the Charities Registration and Regulation Act 2019 and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland' Section 1A – Small Entities as it applies to the financial statements of the Company for the year ended 31 March 2025.

1.2 Basis of accounting

The financial statements are prepared in accordance with applicable accounting standards. The financial statements are prepared in British Pounds (GBP), which is also the functional currency of the Company. The financial statements are presented on a rounded basis to the nearest Pound (£) unless otherwise indicated.

1.3 Public Benefit Group Considerations

The Company meets the definition of a public benefit entity under FRS 102 Section 34. Incoming resources from non-exchange transactions, specifically relating to donations, are accounted for as stated in the relevant accounting policies below.

1.4 Judgements and estimation

The preparation of the Company accounts requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported as income and expenditure during the year. The Directors believe that the estimates utilised in preparing its accounts are reasonable and prudent. However, the nature of estimation means that actual outcomes could differ from those estimates.

Notes to the Financial Statements
For the year ended 31 March 2025 (Continued)
Accounting Policies (continued)

1.5 Going Concern

The Charity is considered to have sufficient cash reserves to meet its operational requirements. Therefore, the Directors have a reasonable expectation that the Charity will be able to settle its outstanding liabilities as at 31 March 2025 and to continue in operational existence for at least 12 months from the date of approval of these financial statements. Accordingly, the Charity continues to adopt the going concern basis in preparing these financial statements.

1.6 Revenue Recognition

Revenue is recognised when the Company has entitlement to the funds, any performance conditions attached to the item(s) of income have been met and the amount can be measured reliably. Where income has related expenditure, the income and related expenditure are reported gross in the Income Statement.

Income comprises of donations, fundraising, grants, training income and deposit interest income.

Donations and fundraising income are recognised when received. In the event that a donation or fundraising income is subject to fulfilling performance conditions before the Company is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period.

The Company receives voluntary donations which cannot be fully controlled until they are entered into the accounting records and therefore cannot be subject to independent verification. This limitation is common to many other charities of similar size and organisation and is outside of the control of the Directors.

Department of Health and Social Care (DHSC) grant is credited to the income and expenses account as revenue in the trading period to which the grants relate.

Grants from the Children in Need is credited to the income and expenses account as revenue, Grants – Other. The grant is applied for on a three yearly basis and is used to cover the salaries of the Children and Young People Bereavement Support Specialists. The grant is credited to the income statement in the period it is received.

Interest on deposit funds held is recognised as it accrues using the effective interest rate method.

Notes to the Financial Statements
For the year ended 31 March 2025 (Continued)
Accounting Policies (continued)

1.7 Expenditure

Expenditure is recognised once there is a legal and 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 reliably measured.

1.8 Volunteers

The value of the services provided by volunteers is not incorporated into these financial statements as it cannot be reliably measured.

1.9 Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses. Depreciation on office equipment, computer equipment and leasehold improvements is calculated so as to write off the cost of the assets by equal instalments over their anticipated useful lives as follows:

Office equipment	3 years straight line
Computer equipment	3 years straight line
Leasehold improvements	3 years straight line

The carrying value of tangible fixed assets are reviewed for impairment when events or changes in circumstances indicate the carrying value may not be recoverable.

1.10 Financial instruments

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less.

Bank Deposits

Bank deposits are cash deposits held with reputable financial institutions with maturities period greater than three months but less than 12 months

Short-term debtors and creditors

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 the Income Statement.

Notes to the Financial Statements
For the year ended 31 March 2025 (Continued)
Accounting Policies (continued)

1.11 Operating Leases

Rentals payable under operating leases are charged in the Income Statement on a straight-line basis over the lease term.

1.12 Pension Contributions

The Company pays contributions into an employees' personal pension plan. Contributions to defined contribution schemes are recognised in the Income Statement in the period in which they become payable.

1.13 Taxation

As the Company is a registered Charity, its income is exempt from Isle of Man Corporate Income Tax by virtue of Section 15 of the Income Tax Act 1970. As such, a provision for Isle of Man Corporate Income Tax has not been made.

1.14 Translation of foreign currencies

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of the transactions.

Notes to the Financial Statements
For the year ended 31 March 2025 (Continued)

2. Tangible Fixed Assets

	Leasehold Improvements £	Office Equipment £	Computer Equipment £	Total £
Cost				
As at 31 March 2024	12,488	9,801	9,780	32,069
Additions	7,043	2,779	-	9,822
Disposals	-	-	-	-
As at 31 March 2025	19,531	12,580	9,780	41,891
Depreciation				
As at 31 March 2024	9,009	7,204	8,174	24,387
Charge for year	2,521	1,998	804	5,323
Disposals	-	-	-	-
As at 31 March 2025	11,530	9,202	8,978	29,710
Net book value				
As at 31 March 2025	8,001	3,378	802	12,181
As at 31 March 2024	3,479	2,597	1,606	7,682

3. Debtors and Prepayments

	2025 £	2024 £
Prepayments	8,709	3,943
Accrued Interest	105	847
	8,814	4,790

Notes to the Financial Statements
For the year ended 31 March 2025 (Continued)

4. Cash at Bank

	2025 £	2024 £
Current accounts	11,221	17,766
Interest bearing	137,621	163,531
	148,842	181,297

5. Cash Held on Deposit

Cash held on deposits includes a Santander 95 Day bank deposit notice account. The balance as at 31 March 2025 was £150,589 (2024: £143,923).

6. Creditors and Accruals

	2025 £	2024 £
Creditors and Accruals	3,032	2,965
	3,032	2,965

7. Reserve movements

	Retained profit £	Capital reserve £	Total £
As at 31 March 2024	310,640	13,327	323,967
Deficit for the year	(16,221)	-	(16,221)
	294,419	13,327	307,746
As at 31 March 2025			

On 11 December 2006, the entire net assets of Cruse Bereavement Care (Isle of Man), registered Charity no. 393, an unincorporated entity, were transferred into this Company at the net asset value as at 11 December 2006, immediately prior to transfer and represents the balance shown on the Capital Reserve account.

Notes to the Financial Statements
For the year ended 31 March 2025 (Continued)

8. Operating lease commitments

On 04 September 2023 Cruse Bereavement Support Isle of Man entered into an operating lease with Clucas PLC for its premises. The lease agreement covers a period of five years ending on 31 August 2028. The Charity has an option to a break the lease after the first three years on 31 August 2026 if the Directors provide six months written notice to Clucas PLC. The Directors do not intend to break the lease but reserves the option to do so at a later date. The Elizabeth Clucas Charitable Trust has kindly covered our first three years of this agreement.

Operating lease commitments over the full lease term to the 31 August 2028 is outlined below.

Property

	2025	2024
	£	£
Within one year	12,678	10,396
Between two and five years	30,639	37,859
After five years	-	-

9. Grant funding

Grant funding is assessed by the Department for Health and Social Care on an annual basis following an application by the Company. For the 2024/2025 year end the Company received £12,000 in grant funding on the 23 May 2025 following this application process.

10. Staff costs

The average number of employees in the year 5 (2024: 5).

11. Status

The company is limited by guarantee, not having a share capital and consequently the liability of members is limited, subject to an undertaking by each member to contribute to the net assets and liabilities of the company on winding up such amounts as may be required, not exceeding £1 per member.

12. Prior year reclassification

During the year, the directors opted to reclassify the income and expenditure categories in the Income Statement. The comparative balances have been adjusted to show a fair comparison. There has been no adjustment to the prior year surplus or net asset balances.