

**FUNERAL LINK**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**1 September 2023 – 31 August 2024**

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**Charity Number: SC048691**

Almost a decade ago, [REDACTED] and other representatives of Dundee Pensioners Forum were being contacted by families and individuals who had lost loved ones and were concerned about increasing costs related to a funeral, to such an extent that some families were plunged into financial hardship and debt. Funeral Link was the eventual result of their rigorous and tireless campaigning.

To date, Funeral Link maintains a close relationship with Dundee Pensioners Forum, to whom it leans upon for periodic accountability and input. As convenor of the forum, Erik has said: “We have what we believe is a justifiable wee glow of satisfaction at having been present at the birth of something which has made a remarkable contribution to changing the course of funeral poverty in our city.”

## Funeral Link

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### CURRENT TRUSTEES:

Chairperson

[REDACTED]

(Resigned Oct 2024)

Committee Members:

[REDACTED]

(Resigned Oct 2024)

(Resigned Nov 2023)

(Resigned Apr 2024)

(Appointed Oct 2024)

(Appointed Oct 2024)

### CONTACT ADDRESS:

[REDACTED]

### INDEPENDENT EXAMINER:

[REDACTED], C.A. Findlays Chartered Accountants

11 Dudhope Terrace, Dundee, DD3 6TS

### REPORT OF THE TRUSTEES

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#### Structure, Governance and Management

The trustees of Funeral Link hereby submit their report and accounts for the year ending 31 August 2024. Funeral Link is a Scottish Charitable Incorporated Organisation (SCIO) and is governed by its trustees and in accordance with its constitution. Trustees are responsible for the administration and direction as well as oversight of a team of part-time staff. They are appointed or reappointed by members at each annual general meeting or are recruited as required and in accordance with the stated needs of the organisation. A meeting of trustees was held every six weeks on average during this financial year, mostly in-person or online as required.

#### Organisational History and Charitable Purposes

Funeral Link is a Scottish charity which provides confidential and independent advice promoting informed choice and seeking to reduce funeral poverty in Dundee. Funeral poverty is defined as the inability of an individual or family to say a dignified final farewell to a loved one because the cost of a funeral is beyond their financial means. In response to a need evidenced by people with experience of funeral poverty and shared with Dundee Pensioners Forum, the charity was established in November 2018 and service commenced in March 2019. It has since helped clients in need by reason of age, ill-health, disability or financial hardship.

Funeral Link aims to assist bereaved individuals and families and prevent funeral poverty through:

- Support – Offering informed choice, saving money on funerals and preventing funeral debt
- Education – Encouraging conversations about death as well as arranging prehumous funeral plans
- Wellbeing – Sustaining and improving wellbeing within our community of bereaved clients

The most up-to-date average cost of a burial in Dundee is estimated to be £4,326 (1). A cremation can cost £3,377 in Dundee – the joint highest figure in Scotland. When adding in professional fees and send-off costs, SunLife estimates the overall cost of dying is closer to £9,658 (2). In the last year, spending on a send-off, including the memorial, flowers, limousine and catering, has increased. Who among us has £3,000 or more spare? Therefore, many residents in Dundee struggle to meet the costs of a funeral, with households on average earning lower salaries, suffering higher unemployment levels and living in areas of high deprivation (3).

Funeral Link continues to support some of the most vulnerable families in Dundee as well as Tayside, mainly from the most deprived communities and data zones. Many have suffered unexpected and often traumatic bereavements in very difficult circumstances. Hard-to-reach individuals regularly make contact for assistance, allowing Funeral Link to help and, when appropriate or necessary, refer on for further support. 80% of clients seeking support live in the most deprived 20% data zones in Dundee, according to the Scottish Index of Multiple Deprivation, demonstrating how funeral poverty affects families living in these locations.

A worrying trend is the increased number of individuals seeking support who are not eligible for the Funeral Support Payment, via Social Security Scotland. Some reasons include being in low-paid employment, being a student or not in receipt of a qualifying benefit, meaning bereaved individuals or families have to cover all costs of a funeral themselves. From March 2019 to the end of August 2024, Funeral Link has handled 614 enquiries and worked with individuals and families specifically in relation to 272 funerals, with a combined total saving of £296,782. This does not include the cost-savings associated with funeral planning.

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(1) [royal-london-national-funeral-cost-index-2020-funeral-report-web.pdf](https://royal-london-national-funeral-cost-index-2020-funeral-report-web.pdf)

(2) [sunlife.co.uk/siteassets/documents/cost-of-dying/sunlife-cost-of-dying-report-2024.pdf/](https://sunlife.co.uk/siteassets/documents/cost-of-dying/sunlife-cost-of-dying-report-2024.pdf/)

(3) [https://discovery.dundee.ac.uk/ws/portalfiles/portal/42077861/Funeral\\_Link\\_Final\\_Report\\_July\\_2019\\_1\\_.pdf](https://discovery.dundee.ac.uk/ws/portalfiles/portal/42077861/Funeral_Link_Final_Report_July_2019_1_.pdf)

## **REPORT OF THE TRUSTEES**

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### **Achievements and Activities**

2023 was a year of change following the arrival of Ewan Gurr in May 2023 after the departure of Linda Sterry. The reporting period from 1 September 2023 to 31 August 2024 saw the departure of two long-serving trustees, Margaret Moyes and Kate Wyatt. It also saw the departure of support workers, Doreen Wingham and Geoff Findlay, as well as 'Say Something Dundee' development worker, Vanessa Kelly. The recruitment of three new members of staff in February 2024 had a steadying effect whilst entering a preparatory phase for future strategic development, in which the foundation was laid for upscaling.

#### Support:

- Funeral support remains the staple of the service and foremost reason for which Funeral Link is known in Dundee. Funeral Link provides independent as well as informed choice about available funeral options to citizens of Dundee but widened support to clients in Angus and Perth and Kinross in 2024.
- Resisting the post-pandemic pull towards a more digitalised and less personalised service, Funeral Link prioritised more face-to-face engagement including home visitations, where appropriate. Plans were expedited to secure a city centre facility to foster this type of engagement with families.
- Funeral Link worked with more people to complete Funeral Support Payment applications than previous years, with a 100% success rate, as well as joining Social Security Scotland's 'Funeral Support Payment Reference Group' and the Scottish Parliament's cross-party group on 'Bereavement and Funerals'.
- A sizeable portion of the year was spent maintaining relationships with funeral directors, reengaging with services across the city and opening doors for new staff members to develop these links. Engagement remains positive across the board as well as with funders who were met with face-to-face.
- A healthy working relationship remains intact between Dundee City Council's Neighbourhood Services Team and Funeral Link, who together diverted at least four deceased persons from a national assistance funeral, although there was an unfortunate rise into double figures during the 2023-2024 calendar year.

#### Education:

- Reid Stillman joined Funeral Link in February 2024 and pioneered advanced funeral planning with clients referred or engaging with the service. This area of work rapidly expanded, offering peace of mind to people keen to ensure they have a future plan, with requisite payment options, in place.
- To assist this work, Reid met and built relationships with services engaged in bereavement counselling, body and/or organ donation as well as solicitors providing wills and power of attorney at a reduced cost for people living on low or limited incomes. This aids the poverty prevention approach of Funeral Link.

## **REPORT OF THE TRUSTEES**

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### **Achievements and Activities (continued)**

#### Education (continued):

- Funeral Link utilised its social media platforms by sharing videos of client stories to amplify the voices of those who used the service to encourage others to seek support, which attracted more press and media enquiries as well as being shared online by partner organisations, such as Social Security Scotland.
- Historic partnership work with Dundee Volunteer and Voluntary Action, Marie Curie, Scottish Partnership for Palliative Care and University of Dundee under the moniker ‘Say Something Dundee’ was wound down, following the departure of [REDACTED] in March 2024.
- The ‘What to Say?’ training, which was delivered via ‘Say Something Dundee’ was amended and updated for use in a new training package intended to assist other local authorities to run their own services addressing funeral poverty in their own local authorities.

#### Wellbeing:

- Wellbeing became a core part of Funeral Link in 2023 upon emergence from the Covid-19 pandemic and is a feature offered to clients who have received funeral support. The less time-restricted nature of pre-funeral support is beneficial for clients and feedback has continually proven to be overwhelmingly positive.
- Historically, access to this feature was exclusive to those who accessed funeral support. However, positive feedback from organisations about the bereavement support offered by Funeral Link, prompted a widening of criteria to organisations who made a specific request, including NHS Tayside.
- Over the last financial year, every frontline staff member of Funeral Link has managed a caseload of wellbeing support clients. This takes the form of a listening service, is primarily face-to-face and tends to be monthly for those who have lost loved ones and require ongoing support.
- As specified above, Funeral Link has been working to source requisite funding to open a bespoke facility based in Dundee city centre, accessible at the point of grief, as part of an effort to ensure the service remains as personal as possible and wellbeing support can be upscaled. Conversations to this effect are ongoing.
- To aid the emotional resilience of staff, Funeral Link trustees added five (FTE) annual duvet days, which can be taken with no advance notice as well as retaining a partnership with Andy Colville at The Work Practice, whose psychotherapy services can be accessed during work hours and on-site, as this service resides in the same building.

### REPORT OF THE TRUSTEES

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#### Partner Feedback

“Funeral Link provides a vital service to help tackle funeral poverty in Dundee. The Funeral Link team provide fantastic support to bereaved families at a very difficult time for them, with one-to-one support and confidential and independent advice delivered in a kind, sensitive and compassionate way. Bereavement is such a difficult time for folk and the services Funeral Link provides are second to none.”

[REDACTED], Councillor for the West End, Dundee City Council

*“I first came across Funeral Link’s services when out in the community of Dundee, regularly seeing their information flyers in high footfall community venues right across the city. It wasn’t until I attended the Funeral Poverty Forum event hosted by Faith in Community Dundee and Funeral Link in 2019 that I came to understand the importance of the community engagement work being done locally in educating and connecting third sector, local authority, and private sector organisations in discussions around funeral poverty. These events are creating a necessary ‘bumping ground’ for many agencies to set off on their own relationships to improve understanding and encourage dialogue on this issue. Funeral Link seems to me to be enabling a whole city approach to a deeply impactful problem.”*

[REDACTED], Community Engagement Officer, Marie Curie

*“From the moment we begin our learning journey we prepare ourselves for life. Very often, however, as a society we don’t prepare ourselves for death. Funeral Link have been an incredible asset to many across our city both in person and using up to date media to inform and guide.*

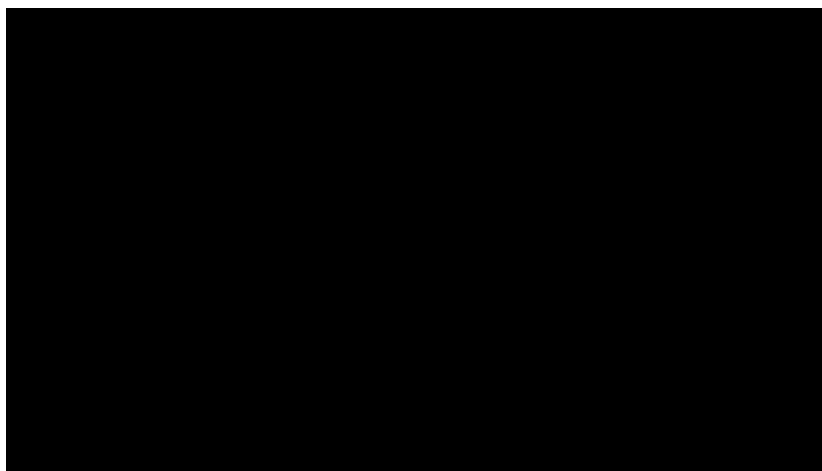
*Working with partners they have created a new awareness around the complexities of funerals and have enabled many to acknowledge and understand their grief but also prepare them for the more practical elements of affordability and acceptance.”*

[REDACTED], Fairness Spokesperson, Dundee City Council

## REPORT OF THE TRUSTEES

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### Client Feedback

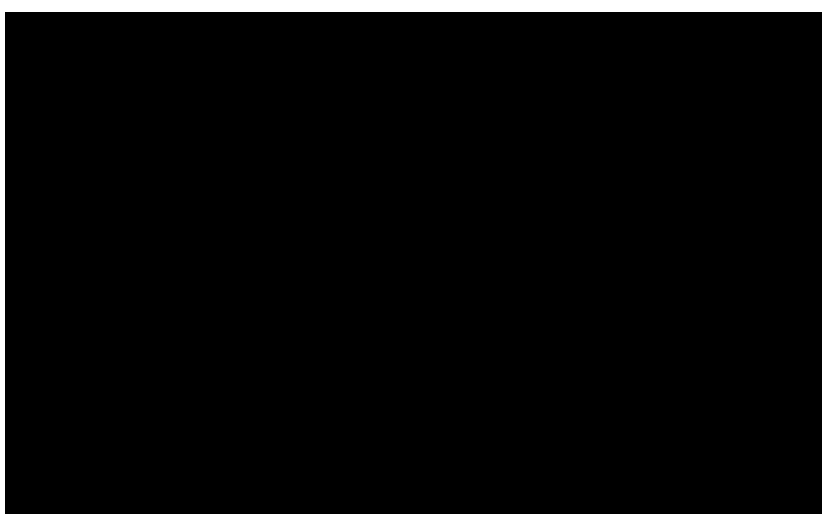


“[REDACTED] on 6 March 2024. Neither of us had any insurances or savings and I was bereft at her loss and didn't know where to turn. Thankfully, a family member looked online the night she died and Funeral Link popped up. I called them the following day.

Staff there guided me in the right direction, whether it was getting access to suitable financial support or by just making a wee call to check in with me. They helped me connect with a funeral director and a Funeral Support Payment arrived within two weeks, which covered the entire cost.

They also put me in touch with a wonderful Humanist celebrant, who wrote the most beautiful, funny and heart-warming eulogy for [REDACTED] service at Dundee Crematorium. It was wonderful and she was yet another angel. I seem to have been surrounded by angels to help me through this horrendous time.”

[REDACTED] (Funeral: Sturrock, Comb and Davidson | Celebrant: [REDACTED])



“[REDACTED] in January 2024 and it has been a real struggle since. Shortly after her death, I met Funeral Link and the support I have had has been first class and so could not have got through this without that support.

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

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### Client Feedback (continued)

I miss [REDACTED] every day, we were together for a long time and she was my sweetheart. I love her and always will do but I have our dog, Gizmo, he's brilliant. I may have lost her but I have gained a new community of friends."

[REDACTED] (Funeral: James Ashton and Son | Celebrant: [REDACTED])

### FINANCIAL REVIEW

Year	1/9/23 – 31/8/24	1/9/22 – 31/8/23
Operating Expenditure	£77,443	£89,729
Income	£42,643	£115,467
Deficit / Surplus	-£34,800	+£25,738

At 31<sup>st</sup> August 2024 the charity holds unrestricted reserves amounting to £34,129 (2023 - £56,973) and restricted reserves amounting to £2,715 (2023 - £11,956).

Funeral Link are grateful to all funders and partner organisations who have supported them during this period.

### Reserves Policy

Funeral link has a policy of holding 6 months running costs available as unrestricted reserves after taking account of any potential redundancy pay that would be due in the event of the charity's cessation of operations and is continuously working towards it.

### Future Plans

- Secure requisite funding to embed services in existing local authorities and develop services in other local authorities across Scotland where suitable partner organisations can be identified.
- Open a Dundee city centre facility in 2026 which acts as a location for all elements of the service, as well as facilitating groups on grief and offering the space cost-free to organisations with shared aims.
- Design a data collection system that helps provide in-depth evaluation, monitoring and reporting and can be licensed to other local authorities into which Funeral Link extends its service.
- Upscale and further enhance services around funeral planning to people on low or limited incomes to progress poverty prevention plans as well as ensure peace of mind for those keen to plan ahead.
- Looking to 2027, develop an operating manual, training package and branded materials as well as access to a comprehensive data collection system to upscale by social franchise into other Scottish cities.

Approved by the Trustees on and signed on their behalf on 29.05.2025 by:

[REDACTED]



## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**

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I report on the accounts of the charity for the year ended 31 August 2024 which are set out on pages 14 to 19.

### **Respective responsibilities of trustees and independent examiner**

The charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity Trustees consider that the audit requirement of the Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act to state whether particular matters have come to my attention.

### **Basis of Independent Examiner's Statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent Examiner's Statement**

In the course of my examination, no matter has come to my attention

1. Which gives me reasonable cause to believe that in any material respect the requirements:
  - To keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - To prepare accounts with accord with the accounting records and comply with Regulation 9 of the 2006 Accounts RegulationsHave not been met, or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
**INDEPENDENT EXAMINER:**

Findlays  
Chartered Accountants  
11 Dudhope Terrace  
Dundee  
DD3 6TS

29 May 2025

RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended 31 August 2024

	Unrestricted	Restricted	2024	2023
	funds	funds	Total	Total
	£	£	£	£
<b>Receipts</b>				
Robertson Trust	16,500	-	16,500	15,000
Tayside Health BD	-	8,777	8,777	6,731
Hillcrest Foundation	-	-	-	5,000
Foundation Scotland	-	-	-	5,000
DVVA MH&WB Fund Stage 1	-	-	-	5,452
DVVA MH&WB Fund Stage 2	-	-	-	14,000
Lottery Awards for All	-	-	-	9,998
Truacanta Grant	-	-	-	600
To Absent Friends Grant	-	-	-	298
Private Crematory Dignity	-	-	-	25,000
Northwood Trust	15,000	-	15,000	15,000
Corra Foundation	-	-	-	5,250
Other unrestricted	2,366	-	2,366	8,138
	<u>33,866</u>	<u>8,777</u>	<u>42,643</u>	<u>115,467</u>
<b>Payments</b>				
Wages & Salaries	52,082	10,233	62,315	73,692
Rent	1,585	-	1,585	1,395
Printing, Postage and Stationery	348	-	348	884
Marketing	181	952	1,133	830
Telephone & Internet	84	-	84	180
IT Expenses	2,072	2,898	4,970	3,034
Travel Expenses	299	4,765	5,064	1,579
Sundry/Project Expenses	80	905	985	7,148
Repairs and Maintenance	119	-	119	-
Total Payments for Charitable Activities	<u>56,850</u>	<u>19,753</u>	<u>76,603</u>	<u>88,742</u>

## Funeral Link

### RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended 31 August 2024

	Unrestricted	Restricted	2024	2023
	funds	funds	Total	Total
	£	£	£	£
Governance Costs:-				
Independent Examiner's Fee	840	-	840	720
Payroll Services	-	-	-	-
Insurance	-	-	-	267
<b>Total Governance Costs</b>	<u>840</u>	<u>-</u>	<u>840</u>	<u>987</u>
<b>Total Payments</b>	<u>57,690</u>	<u>19,753</u>	<u>77,443</u>	<u>89,729</u>
(Deficit)/ Surplus for period	(23,824)	(10,976)	(34,800)	25,738
Transfer between funds	(1,735)	1,735	-	-
Funds brought forward	56,973	11,956	68,929	43,191
<b>At 31 August 2024</b>	<u>31,414</u>	<u>2,715</u>	<u>34,129</u>	<u>68,929</u>

## Funeral Link

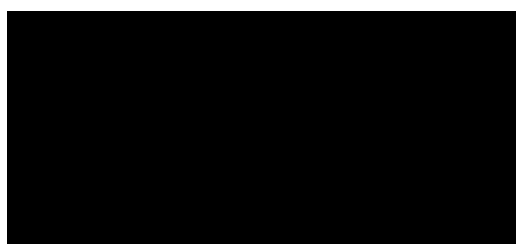
### STATEMENT OF BALANCES

AS AT 31 August 2024

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	2024	2023
	£	£
<b>Bank and Cash in hand</b>		
Opening balances	68,929	43,191
(Deficit)/Surplus for year	(34,800)	25,738
	<hr/>	<hr/>
Closing balances	34,129	68,929
	<hr/>	<hr/>
<b>Funds</b>		
Unrestricted funds	31,414	56,973
Restricted funds	2,715	11,956
	<hr/>	<hr/>
Closing balances	34,129	68,929
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Approved by the Trustees and signed on 29.05.2025 on their behalf by:



NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 August 2024

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1. Restricted Reserves

	Corra Foundatio n	DDE VOL & VOL	Tayside Health BD	Total Restricted Funds
Balance at 01/09/23		7,785	4,171	11,956
Income		-	8,777	8,777
Expenses	(760)	(8,760)	(10,233)	(19,753)
Transfers From Unrestricted	760	1,018	-	1,734
Balance at 31/08/24	-	-	2,715	2,715

**NOTES TO THE FINANCIAL STATEMENTS**

**for the year ended 31 August 2024**

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**1. Purpose of Restricted Funds:**

DDE Vol & Vol – Awarded to fund salaries and core costs for the funeral support service.

Tayside Health Board – Awarded to fund salary of development worker.

**2. Related Parties**

Trustee remuneration in period amounted to £NIL (2023 - £NIL).

Trustee expenses in the period amounted to £NIL (2023 - £NIL).



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