

FUNERAL LINK

ANNUAL REPORT AND FINANCIAL STATEMENTS

1 September 2024 – 31 August 2025

Charity Number: SC048691

Almost a decade ago, Erik Cramb and other representatives of Dundee Pensioners Forum were being contacted by families and individuals who had lost loved ones and were concerned about increasing funeral costs to such an extent that some families were plunged into financial hardship and debt. Pioneered in 2018, 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

CURRENT TRUSTEES:

Chairperson	Sharon Sweeney	(Appointed Nov 2024)
Secretary	Nicola Liddell	(Appointed Nov 2024)
Treasurer	Neil Young	
	Dr. Carlo Morelli	
	Tim Wright	(Appointed Nov 2024)

CONTACT ADDRESS:

Funeral Link, c/o The Circle,
Dudhope Castle, Barrack Road, Dundee, DD3 6HF

INDEPENDENT EXAMINER:

Lesley Campbell, C.A. Findlays Chartered Accountants
11 Dudhope Terrace, Dundee, DD3 6TS

REPORT OF THE TRUSTEES

Structure, Governance and Management

The trustees of Funeral Link hereby submit their report and accounts for the year ending 31 August 2025. 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. Meetings of trustees are generally held every six weeks, most of which are conducted in-person or online as required.

Organisational History and Charitable Purposes

Imagine not being able to say a dignified final farewell to a loved one because the cost of a funeral is beyond you or your family's financial means – this is funeral poverty. Funeral Link (SC048691) was founded in 2018 and is committed to making funerals affordable in Tayside. It is led by people infused with a belief that every human being has intrinsic worth and who, therefore, act in the interests of advancing wholeness for those who have lost a loved one. Funeral Link staff do so by offering a service which is preventative, present and prospective in response to funeral needs:

- The preventative aspect helps people plan their own funeral in advance and to say their final farewell in the manner they want to say it, whilst offering specialist, cost-effective advice regarding funeral directors, body / organ donation, power-of-attorney and wills
- The present aspect independently informs people, who have recently lost a loved one, how to organise an affordable and dignified funeral as well as cutting costs, or avoid accruing funeral debt, with funeral directors on cars, celebrants, wreaths and more
- The prospective aspect is the lonely point after a funeral, in which staff are present and situated in listening mode, when everyone else has moved on, and bereaved people are becoming acquainted with a life in which grief permeates every aspect of reality

REPORT OF THE TRUSTEES

Current Scottish Context

The most up-to-date average cost of a burial in Dundee is estimated at £4,326 (1). A cremation can cost £3,377 in Dundee – the third-highest figure in Scotland. When adding in professional fees and send-off costs in the United Kingdom, SunLife estimates the overall cost of dying in 2024 as closer to £9,797 – up 1.4% on the previous year (2). In the last year, spending on a send-off, including the memorial, flowers, limousine and catering, has all increased. Who among us has £4,000 or more spare? Therefore, many residents in Dundee, especially those living in areas with higher levels of deprivation, struggle to absorb the costs of a funeral (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 datazones. 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. When appropriate or necessary, referrals onto other statutory or voluntary organisations can be made for specialist support. 80% of clients seeking support live in the most deprived 20% datazones in Dundee, according to the Scottish Index of Multiple Deprivation.

A worrying trend is the number of people seeking support who are not eligible for the Funeral Support Payment, via Social Security Scotland. Some reasons include being in low-paid employment, a student in full-time education or not in receipt of a qualifying benefit, meaning bereaved individuals or families must cover all funeral costs. From March 2019 to the end of August 2025, Funeral Link has handled 784 enquiries and worked with individuals and families specifically in relation to 363 funerals, with a combined total saving of £345,872. This does not include the savings associated with documenting advance funeral wishes.

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

(2) <https://www.sunlife.co.uk/siteassets/documents/cost-of-dying/sunlife-cost-of-dying-report-2025.pdf>

(3) https://discovery.dundee.ac.uk/ws/portalfiles/portal/42077861/Funeral_Link_Final_Report_July_2019_1_.pdf

REPORT OF THE TRUSTEES

Achievements and Activities

2023 was a year of change, 2024 a year of stability whereas 2025 was about development. The reporting period from 1 September 2024 to 31 August 2025 shows a £4,411 (2024 - £34,800) disparity in income and expenditure. At the end of 2023, trustees and staff decided to start investing in a phase of strategic and structural development to ensure Funeral Link became a service fit for the future. This investment primarily involved the recruitment of two new employees, Reid Stillman and Shankar Bhandari, who were appointed in February 2024 and remained with Funeral Link throughout the entire reporting period.

Coming from professional backgrounds, these two new employees helped modernise operational and financial reporting systems between 1 September 2024 to 31 August 2025. Reid, initially as Support Worker and latterly as Operations Manager during this period, developed an advance funeral wishes programme to help people make end-of-life preparations and work with funeral directors on affordable funeral payment plans. Shankar, as Finance Assistant, used over a decades' worth of accounting experience by introducing systems to ensure the effective and transparent financial management.

Advance Funeral Wishes

Helping document end-of-life wishes ensures we can all say our final farewell the way we want to and avoid the family feud over what songs we would, or would not, want played at our funeral. Funeral Link can also, if required, connect clients with funeral directors in Dundee capable of arranging affordable funeral payment plans. This alleviates financial stress for us in the present and financial stress for loved ones in the future and is preventative, because it limits the potential of poverty by locking in a cost which is immune to inflation whilst avoiding overpaying for aspects of a funeral during a period of bereavement.

Despite being a new service pioneered with minimal marketing, 22 documents articulating advance funeral wishes were completed. Within that number, referrals were made to funeral directors to arrange affordable payment plans as well as local solicitors providing support with affordable wills and powers of attorney at a reduced cost for people living on low or limited incomes. Clients included an older man who had been given the all-clear following cancer treatment and wanted to plan ahead and two middle-aged brothers, who lived together, and wanted to ensure that neither was put in a difficult position when one or the other dies.

Affordable Funeral Support

Affordable funeral support – independent and informed advice regarding affordable funeral options to citizens of Dundee – remains the staple of service provision and foremost reason for which Funeral Link is known. However, at the end of this reporting period, Funeral Link were actively pursuing resources to expand to Angus and Perth & Kinross. Furthermore, Funeral Link received a £22,500 grant in April 2025 from Northwood Charitable Trust, a third of which was provided to fit-out and furnish a city centre facility, open to the public at the point of grief. By the end of the reporting period, plans were underway for a Summer 2026 opening.

40 families and individuals used this service during the reporting period. Within that number, clients either referred or self-referring were supported by facilitating engagement with, or identifying, a chosen funeral director providing affordable options. Clients were also offered cost-free wreaths, reduced cost or free celebrancy services as well as in-person assistance with the submission of Funeral Support Payment applications. Home visitations were offered in all these areas and regularly accepted. Throughout the year, in-person presentations were regularly delivered to services referring clients to Funeral Link.

REPORT OF THE TRUSTEES

Wellbeing Listening Service

Many of our clients are familiar with the lonely point after a funeral, when their loved one is gone, they are either off work and all alone on bereavement leave or have time on their hands whilst becoming acquainted with a life in which grief permeates every aspect of reality. Having lost two members of staff during the previous reporting period and one during this one, all of whom provided wellbeing support, this service was effectively restarted and sat with one male staff member. However, at the end of the reporting period, funding was already being pursued for a new staff member to ensure female clients had tailored support.

Bereavement support options are available but can be hard to access and are often subject to post-funeral waiting periods, which Funeral Link clients have found unhelpful. This niche part of Funeral Link's service is prioritised for clients who have accessed funeral support but referrals are accepted on a case-by-case basis from statutory or voluntary organisations. A total number of 28 face-to-face interactions across 12 individuals took place within the reporting period. Clients included a young man, who unexpectedly lost his long-term partner to suicide as well as a middle-aged man, who had experienced four bereavements on one year.

Funeral Link

REPORT OF THE TRUSTEES

Client Feedback

I miss Sandra 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."

Ian Forbes (Funeral: James Ashton and Son | Celebrant: Theresa Kennedy)

FINANCIAL REVIEW

Year	1/9/24 – 31/8/25	1/9/23 – 31/8/24
Operating Expenditure	£72,713	£77,443
Income	£68,302	£42,643
Deficit / Surplus	-£4,411	-£34,800

At 31st August 2025 the charity holds unrestricted reserves amounting to £8,097 (2024 - £31,414) and restricted reserves amounting to £21,621 (2024 - £2,715).

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

- Extend and embed services in Dundee whilst developing services in Angus and Perth & Kinross in 2026 as well as other local authorities across Scotland where suitable partner organisations can be identified.
- Open a Dundee city centre facility in Summer 2026, which acts as a public hub for all three aspects of service provision, as well as facilitating groups on grief and offering the space to organisations with shared aims.
- Ensure this facility is overseen and managed day-to-day by an additional full-time staff member and used as an encouraging reference point for other equivalent services which can, in future, be pioneered elsewhere in Scotland.
- Build relationships with big Scottish funders regarding larger-scale awards to help enable Scotland-wide expansion, beyond existing core operations.
- 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 and signed on their behalf by:



Sharon Sweeney (Chairperson)

Date: 26th May 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the charity for the year ended 31 August 2025 which are set out on pages 8 to 12.

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.

Lesley Campbell
Lesley Campbell, C. A.
INDEPENDENT EXAMINER:
Findlays
Chartered Accountants
11 Dudhope Terrace
Dundee
DD3 6TS
26 May 2026

RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended 31 August 2025

	Unrestricted	Restricted	2025	2024
	funds	funds	Total	Total
	£	£	£	£
Receipts				
The Robertson Trust	15,000	4,000	19,000	16,500
NHS Tayside Charitable Foundation	-	7,777	7,777	8,777
Soutar Charitable Trust	-	3,025	3,025	-
The R J Larg Family trust	1,000	-	1,000	-
Private Crematory Dignity	15,000	-	15,000	-
The Northwood Charitable Trust	-	22,500	22,500	15,000
Other unrestricted	-	-	-	2,366
	<u>31,000</u>	<u>37,302</u>	<u>68,302</u>	<u>42,643</u>
Payments				
Wages & Salaries	42,979	11,371	54,349	62,315
Rent	2,055	-	2,055	1,585
Printing, Postage and Stationery	385	-	385	348
Marketing	-	-	-	1,133
Telephone & Internet	638	-	638	84
IT Expenses	4,241	7,025	11,266	4,970
Office, meeting & Travel Expenses	2,043	-	2,043	5,064
Sundry/Project Expenses	718	-	718	985
Repairs and Maintenance	53	-	119	119
Bank Charges	5	-	5	-
	<u>53,117</u>	<u>18,396</u>	<u>71,518</u>	<u>76,603</u>
Total Payments for Charitable Activities				

Funeral Link

RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended 31 August 2025

	Unrestricted	Restricted	2025	2024
	funds	funds	Total	Total
	£	£	£	£
Governance Costs:-				
Independent Examiner's Fee	1,200	-	1,200	840
Total Governance Costs	<u>1,200</u>	<u>-</u>	<u>1,200</u>	<u>840</u>
Total Payments	<u>53,317</u>	<u>18,396</u>	<u>72,713</u>	<u>77,443</u>
(Deficit)/ Surplus for period	(23,317)	18,906	(4,411)	(34,800)
Transfer between funds	-	-	-	-
Funds brought forward	31,414	2,715	34,129	68,929
At 31 August 2025	<u>8,097</u>	<u>21,621</u>	<u>29,718</u>	<u>34,129</u>

Funeral Link

STATEMENT OF BALANCES

AS AT 31 August 2025

	2025	2024
	£	£
Bank and Cash in hand		
Opening balances	34,129	68,929
(Deficit)/Surplus for year	(4,411)	(34,800)
	<hr/>	<hr/>
Closing balances	29,718	34,129
	<hr/>	<hr/>
Funds		
Unrestricted funds	8,097	31,414
Restricted funds	21,621	2,715
	<hr/>	<hr/>
Closing balances	29,718	34,129
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Approved by the Trustees and signed on their behalf by:



Sharon Sweeney

(Chairperson)

Date: 26th May 2026

Funeral Link

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 August 2025

1. Restricted Reserves

	Soutar	Northwood Trust	Tayside Health BD	Robertson trust	Total Restricted Funds
Balance at 01/09/24	-	-	2,715		2,715
Income	3,025	22,500	7,777	4,000	37,302
Expenses	(3,025)	(3,749)	(7,622)	(4,000)	(18,396)
Transfers From Unrestricted	-	-	-		-
Balance at 31/08/25	-	18,751	2,870	-	21,621

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 August 2025

1. Purpose of Restricted Funds:

NHS Tayside Charitable Foundation – Awarded to fund salary of development worker.

The Robertson Charitable Trust – Awarded to fund customer management software development

Soutar Charitable Trust – Awarded to fund customer management software development

The Northwood Charitable trust – Awarded to fund core costs and premises costs

2. Related Parties

Trustee remuneration in period amounted to £NIL (2024 - £NIL).

Trustee expenses in the period amounted to £NIL (2024 - £NIL).