

Dundee Funeral Support Service operating as Funeral Link

**TRUSTEES' ANNUAL REPORT
AND FINANCIAL STATEMENTS
for the period ended
31 August 2019**

Charity Number: SC048691

Dundee Funeral Support Service operating as Funeral Link

REPORT OF THE TRUSTEES

CURRENT TRUSTEES:

Chairperson: Mary Kinninmonth, Appointed 07/09/18

Board Members: Laura Fairlie (Secretary), Appointed 07/09/18
Margaret Morrison (Treasurer), Appointed 07/09/18
Sue Marshall-Jennings, Appointed 07/09/18
Dorothy McHugh, Appointed 07/09/18
Alan Philip, Appointed 07/09/18

CONTACT ADDRESS:

Scotty Centre
163 Albert Street
Dundee
DD4 6PX

INDEPENDENT EXAMINER:

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

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REPORT OF THE TRUSTEES

The trustees of Funeral Link hereby submit their report and accounts for the period ended 31 August 2019.

Structure, Governance and Management

Funeral Link is a charity SCIO, registered in Scotland and is governed by its constitution. The trustees are responsible for the administration and direction of the charity.

Recruitment and appointment of Trustees

All of the charity's trustees are appointed or reappointed by the members (who are the trustees) at the annual general meeting. New trustees are recruited on an ad hoc basis, as and when required.

Charitable Purposes

The organisation's purposes are:

- To operate a service in support of clients who are in need by reason of their age, ill-health, disability or financial hardship who have been bereaved and are struggling financially and emotionally at a time when they have difficult decisions to make in arranging a dignified send off for their loved one
- To undertake such other similar charitable activities which may be helpful to the aforesaid persons in line with its constitution

Activities and Achievements

To enable the bereaved save money on funerals we have:

- Met and established relationships with all local and national funeral directors operating in the Dundee area
- Understood the funeral choices available and their respective costs
- Researched financial support available to those on a qualifying benefit and creatively worked to support those experiencing funeral debt
- Created relationships with groups who are able to assist with savings for clients such as local clothing services, flowers and transportation

To raise awareness amongst the community of the benefits in funeral planning, end of life conversations and generally open the dialogue around what is for many a taboo subject we have:

- Delivered information and education at a range of events and meetings reaching over 350 individuals in the first six months
- Used social media and other channels to encourage engagement around funeral planning
- Participated in groups such as the financial inclusion strategy group and national funeral poverty groups

To help people access appropriate support for longer term needs around bereavement and money management we have:

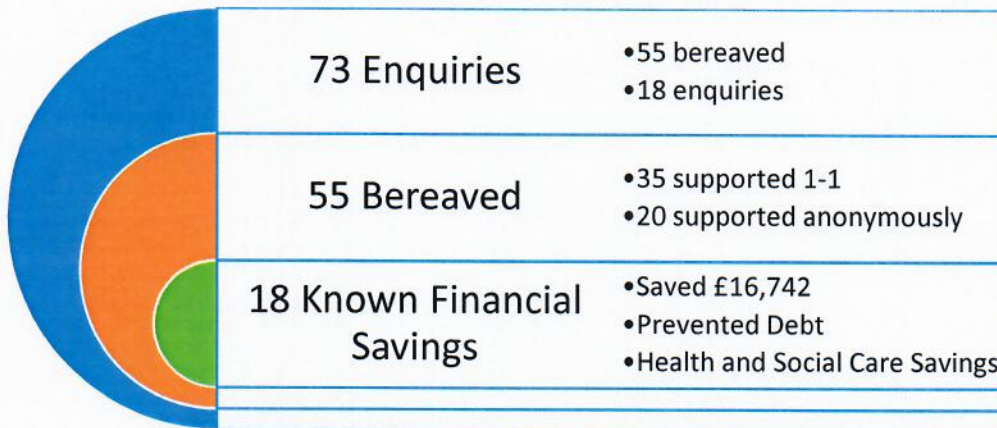
- Developed a range of partnerships with local money advice services building knowledge on where to refer clients for additional support
- Created relationships with local and national listening and bereavement care services
- Started to refer individuals to money advice services

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REPORT OF THE TRUSTEES

Evaluation of the first six months since the service started operating on 1st March 2019

During the first six months funeral link received 73 enquiries. Of these, 55 individuals and their families were bereaved and 18 were not. Of the 55 bereaved individuals, 35 of these were supported on a 1-1 basis and the remaining 20 supported more anonymously. 18 of these 35 clients are known to have saved £16,742. More have benefitted from less measurable financial savings, future debt and health and social care savings.



National Assistance funerals were prevented for 3 of these clients with some collaborative working between funeral link and funeral directors. We have supported one National Assistance funeral providing flowers and a celebrant at no charge to the family.

We have provided a floral arrangement at no charge to 5 family funerals saving them in total over £500. This arrangement was made by one of our bereaved clients who taught himself this skill following the loss of his partner.

We have been able to provide 9 individuals with funeral clothing with support from local agencies.

We have offered emotional support to 21 individuals. Many of those we have supported have told us about how 'lost' they felt at the time of their bereavement and a common theme was how much they appreciated being able to talk with funeral link about their loved ones and the funeral plans.

We are grateful to the local donors who have enabled us to assist with travel costs for:

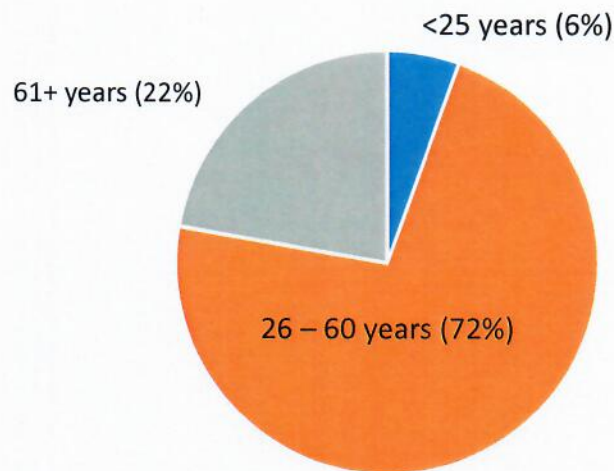
- a mum to attend her daughter's funeral in England
- a grandson to attend his Grandmother's funeral elsewhere in Scotland
- a sister to attend her brother's funeral in England

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REPORT OF THE TRUSTEES

Ages of deceased were known for 36 individuals and ranged from preterm infants to 92 years old.

There were 2 babies in the <25 age range (6%), 26 in the age range 25-60 (72%) and 8 in the age range of 61+ (22%)



- Of the 55 bereaved persons 27 (50%) of the deaths were sudden deaths, 14 (25%) were expected deaths and 14 (25%) did not indicate the nature of the death
- 17 of the deceased were known to have involved substance use and 16 (94%) of these were in the 25-60 age range
- 16 out of the 26 (62%) deceased aged 25-60 involved substance use
- 19 of the deaths were subject to procurator fiscal involvement
- Over three quarters of the bereaved families lived in SIMD40 areas of Dundee (77%)
- Over half of the bereaved families lived in SIMD20 areas of Dundee (54%)
- More than a third of the bereaved families lived in SIMD10 areas of Dundee (36%)
- 2 of those who were bereaved had contacted us in advance of their loved ones' deaths due to worries around how they would fund a funeral

The 18 enquiries from non-bereaved clients included information being sought for Wills, Power of Attorney and funeral plans.

Future Plans

- Further evaluation of client experience during the first six months of service to better understand our impact and areas for improvement and development
- Partner with the Funeral Poverty Action Group to host a funeral poverty consultation event in Autumn 2019
- Support 390 bereaved clients over 3 years
- Save 130 of these clients £117k over 3 years
- Continue to open the dialogue around death, dying and bereavement
- Develop connected services with bereavement support agencies
- Maximise money advice help through partnerships
- Investigate social enterprise models to supplement income

REPORT OF THE TRUSTEES

Client feedback


' I'm so grateful for the support of funeral link... they persuaded me to apply for benefits. I would have been lost without them. The phone calls to find out how I was doing was such a good thing '

Client May 2019

' Funeral link has helped me see that I have choices and could choose. The support has been amazing '

Client June 2019

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


Mary Kinninmonth (Chairperson)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the charity for the period ended 31 August 2019 which are set out on pages 7 to 9.

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

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RECEIPTS AND PAYMENTS ACCOUNTS

For the period ended 31 August 2019

	Unrestricted funds	Restricted funds	2019 Total
	£	£	£
Receipts			
Social Innovation Fund	86,229		86,229
Common Good Fund	21,414	-	21,414
Northwood Trust	5,000	-	5,000
Souter Trust	2,000	-	2,000
Robertson Trust	-	7,500	7,500
Donations	-	270	270
Gift in kind	-	15,527	15,527
	<u>114,643</u>	<u>23,297</u>	<u>137,940</u>
Payments			
Wages & Salaries	71,233	15,527	86,760
Office Expenses	76	-	76
Rent	3,445	-	3,445
Printing, Postage and Stationery	767	-	767
Marketing	2,114	50	2,164
Telephone & Internet	1,180	-	1,180
IT Expenses	4,656	-	4,656
Travel Expenses	1,239	176	1,415
Professional fees	630	-	630
Total Payments for Charitable Activities	<u>85,340</u>	<u>15,753</u>	<u>101,093</u>
Governance Costs:-			
Payroll Services	262	-	262
Insurance	343	-	343
	<u>605</u>	<u>-</u>	<u>605</u>
Total Governance Costs	<u>605</u>	<u>-</u>	<u>605</u>
Total Payments	<u>85,945</u>	<u>15,753</u>	<u>101,698</u>
Surplus for period at 31 August 2019	<u>28,698</u>	<u>7,544</u>	<u>36,242</u>

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STATEMENT OF BALANCES

AS AT 31 August 2019

	2019
	£
Bank and Cash in hand	
Surplus for period	36,242
Closing balances	<u>36,242</u>
Funds	
Unrestricted funds	28,698
Restricted funds	7,544
Closing balances	<u>36,242</u>

Approved by the Trustees and signed on

on their behalf by:


Mary Kinninmonth (Chairperson)

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NOTES TO THE FINANCIAL STATEMENTS

for the period ended 31 August 2019

1. Restricted Reserves

	Robertson Trust Fund	Good Death Week Fund	Client Support Service	Development Worker	2019 Total
	£	£	£	£	£
Balance at	-	-	-	-	-
Received in Year	7,500	50	220	15,527	23,297
Expenditure in Year	-	(50)	(176)	(15,527)	(15,753)
Transfers	-	-	-	-	-
Balance at 31 August 2019	7,500	-	44	-	7,544

Purpose of restricted funds

Robertson Trust - Awarded to fund the salary costs of support workers

Good Death Week Fund - Donated to fund catering costs for Good Death Week Forget-Me-Not lunch event

Client Support Service Fund - Cash donations which fund specific client expenses