

Dundee Funeral Support Service
operating as



Trustees' Annual Report and Financial Statements

for the year ended 31 August 2020



“

Funeral Link have been crucial during this time, adapting their service to respond to the bereaved, they are a vital link to many who feel utterly disconnected, abandoned and alone with their grief in our city.

”

Jacky Close, Dundee's Fairness Commission and Faith in Community | Dundee

This tree stands in memory of those we have loved and lost



Report of the Trustees

Current Trustees

Chair

Mary Kinninmonth

Board Members

Laura Fairlie (*Resigned 8 May 2020*)

Margaret Morrison (*Resigned 16 October 2019*)

Sue Marshall-Jennings

Dorothy McHugh

Alan Philip (*Resigned 31 May 2020*)

Ruth Bickerton (*appointed 8 May 2020*)

Neil Young (*appointed 8 May 2020*)

Rhona Armitage (*appointed 10 July 2020*)

Margaret Moyes (*appointed 28 August 2020*)

Contact Address

The Circle
4-6 Staffa Place
Dundee
DD2 3SX

Independent Examiner

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





Report of the Trustees

The trustees of Funeral Link hereby submit their report and accounts for the year ended 31 August 2020.

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.

History

Funeral link is a charity, based in Dundee, which aims to alleviate funeral poverty in our community. The charity was established in November 2018 in response to needs evidenced by those who have experienced funeral poverty and our support service commenced in March 2019.

Funeral Link aims to prevent Funeral Poverty through:

- Offering informed choice, saving money for bereaved clients and preventing debt.
- Education by encouraging more open conversations about death, dying and bereavement.
- Promoting and Sustaining/Improving Wellbeing within our community of bereaved clients.

Funeral Link has supported some of the most vulnerable families in Dundee, mainly from the most deprived locations. Many have suffered unexpected and often traumatic bereavements in very difficult circumstances. Hard-to-reach individuals have reached out to us for assistance, allowing us to help and refer them on, where appropriate, for further support. Dundee has high levels of deprivation and our Client group comprises:

- **83%** of bereaved families living in the most deprived **20%** of Scotland.
- **48%** of bereaved families living in the most deprived **10%** of Scotland (*simd.scot 2020*).

We remain on track to **save 130 bereaved clients** a total of **£117k** in our first 3 years of operation.

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 to save money on funerals **we have:**

- Provided independent and informed choice along with emotional **support to 92 bereaved individuals** regarding funeral options and associated charges.
- Continued to maintain relationships with all Funeral Directors operating in the Dundee area.
- Understood the funeral choices available and their respective costs.
- Worked creatively to **support those experiencing funeral debt** and prevented debt for some of the most vulnerable families in Dundee.
- Supported individuals with applications for the Funeral Support Payment with Social Security Scotland and the Bereavement Allowance with the Department for Work and Pensions, where eligible.
- Maintained local relationships, and developed new ones, with groups who can assist with savings for clients in relation to clothing, flowers and transportation.
- Provided 25 individuals with Funeral Clothing from local Clothes Banks.
- Provided 32 individuals with our Floral Tributes offering considerable savings.
- Prevented 3, and supported 2, National Assistance (often referred to as Local Authority or 'paupers') funerals with collaborative partnership working involving local Funeral Directors, Celebrants and Clothes Banks providing flowers, a celebrant and emotional support to families at no charge.

To raise awareness amongst the community of the benefits of 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 700 individuals** including Social Work, NHS partners, Third Sector Partners, Faith Groups, etc.
- Provided **support to 30 non bereaved clients** in a range of proactive ways including Wills, Power of Attorney, Funeral plan information, and interpretation of burial and cremation charges.
- Used social media and other channels to encourage engagement around funeral planning.
- Been successfully awarded community resource support from the **Truacanta initiative** (*Truacanta is a project set up to support local communities across Scotland who are interested in taking community action to improve people's experiences of death, dying, loss and care*) for our consortium application. This enabled us to co-create our **Say Something Dundee** project - a collaboration between Funeral Link, University of Dundee, Dundee Volunteer and Voluntary Association, Marie Curie, plus others to ensure connectedness around death, dying and bereavement with an overarching aim of Dundee becoming a more compassionate community.
- Membership of a range of local and national groups including Good Life, Good Death, Good Grief, Scottish funeral poverty group, Dundee Partnership Financial Inclusion Strategy Group, National Bereavement Alliance consortium. In addition, we have participated in events to improve the sector response to bereavement support and policy.
- Participated in sector research with Exeter University on their funeral poverty research project, independent Research for Scottish Government to support improvements to Social Security Scotland, DWP Bereavement Support Payment Research, and Locality based research mapping social innovation in Dundee with the University of Abertay, ensuring the voices of those with lived experience of funeral poverty are considered when developing policy.



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

- Expanded the range of partnerships locally and worked collaboratively with them in the areas of bereavement support, money advice, food and housing insecurity; e.g. Cruse Bereavement Scotland, Citizens Advice, Faith in Community Dundee.
- Contributed to further Health and Social Care savings by supporting bereaved individuals with active listening at, and beyond, the time of their loss which can lead to healthier grieving as there is strong evidence that support during the early weeks following a traumatic bereavement supports emotional well-being and prevents poor mental health outcomes and other challenges such as social exclusion.
- Partnered with Cruse Bereavement Care Scotland to pilot a bereavement group.
- Supported a range of warm handovers to linking services for further support such as food, housing, listening and emotional support, money and debt advice.
- Listened to feedback from clients and partners, and made changes where appropriate, to ensure our service continues to meet their needs.
- Adapted our service during the Covid-19 pandemic to start addressing the longer-term wellbeing of those who are bereaved and experiencing hardship.



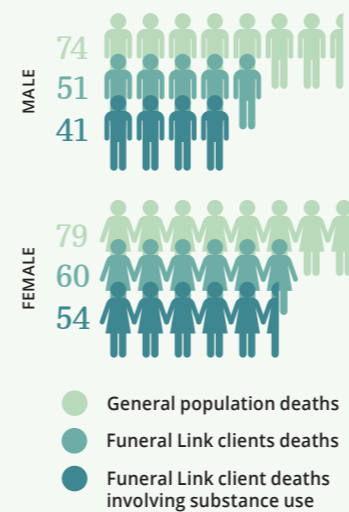
Analysis of those supported

During the twelve months from 1st September 2019 to 31st August 2020 Funeral Link has received contact from 122 individuals seeking support. Of these, 92 individuals and their families were bereaved and 30 were not.

In total we have saved 37 families a total of £70,725.

These deaths involved 2 losses by suicide, 1 road traffic accident, 1 murder and 12 losses involving substance use

Average age of death in Dundee (to the nearest year)



- Of the 92 bereavements:
 - 32% (29) of the deaths were sudden deaths,
 - 15% (14) were expected deaths,
 - 53% did not indicate the nature of the death.
- Ages of deceased were known for 48 individuals. 43% of these in 18-60 age range
- The average age at death was 56.8 years (50.6yrs for men and 59.6yrs for women). This is much younger than the Dundee averages of 73.9 years for men and 79.4 years for women.
- 16 of the deaths were subject to Procurator Fiscal involvement.
- 12 of the deaths were known to have involved substance use and the average age at death for this group was just 44 years.
- In 2019 there were 72 drug related deaths in Dundee meaning Funeral Link supported families in the equivalent of at least 17% of all drug related deaths in the City.

In Autumn 2019 Funeral Link co-hosted a Funeral Poverty consultation event in partnership with Faith in Community Dundee which was attended by 80 local partners. Attendees included individuals with **lived experience** of funeral poverty including:

- Funeral Directors
- Scottish Government
- Councillors
- Burial and Registrars
- Third sector colleagues
- NHS representatives
- Local clergy

This enabled us to share together, listen to local needs and focus on gathering ideas to help shape our future service.

Feedback from attendees was overwhelmingly positive as opportunities to network in this manner were appreciated.



During 'To Absent Friends' week in November 2019, we planted a tree in a local park and held an event for those who we have supported to dedicate this to all those families who had experienced bereavements during that year.

In summer 2020 bags of kindness were delivered to clients. These were very much welcomed by those who received them and is an initiative which we would seek to repeat in future. These contained items pictured below which were aimed to provide some comfort to recipients and offer the underlying message that they and their loved ones were still remembered. They also extended an offer for bereavement support from ourselves, Cruse and the GP listening service which several recipients reconnected with at this time.

Feedback from Clients:

“ I am so grateful, my little bears sit on the tv where I can see them ”

“ Just wanted to say an enormous thank you for bringing me a goody bag to my door today. It was so very much appreciated. It's been over a year since we lost X and the support from yourselves has been second to none ”

“ Very thoughtful gift, it was a lovely gesture and really means so much ”



Organisational Development

Invested in staff training at The Circle Academy, Dundee which enabled our Service Manager to develop and update our business development plan and associated operational and funding plans which were approved by Trustees in August 2020.

Evaluation Support Scotland training was provided, in partnership with the Robertson Trust, which has improved our ability to evaluate our activities.

Feedback was sought and received in relation to our leaflets and marketing from groups who had lived experience of financial hardship which will feed into the next updated version of our leaflets and marketing.

Participation in National Bereavement Alliance monthly webinars since March 2020 sharing good practice and connectedness amongst organisations and academics with a focus on bereavement.



Trustee Remuneration and Expenses

The trustees did not receive any remuneration or expenses during the year.





Impact of COVID-19

We have continued to operate our service throughout the Covid-19 pandemic adapting our support depending on the levels of restrictions. The latter 6 months of this evaluation period was almost all part of the first lock-down period of COVID-19 and we still managed to save 21 bereaved families £42,864 in addition to providing much-needed listening support which really helped bereaved clients who were experiencing significant levels of loneliness and social isolation.

In order to comply with Scottish Government legislation and public health recommendations we moved our service from a face-to-face service to a remote support model from March 2020. Our work relies on building trust and rapport with clients who are experiencing a difficult and emotional time, therefore it was heartening that our initial concerns that remote conversations would not be as effective as meeting face-to-face were unfounded.

Our ability to network with groups and to 'market' our service was significantly impacted. Funeral Link continued to work throughout this period but, like many other support organisations working in the bereavement sector, support requests (initially) reduced during the period of lockdown.

The work we were able to do was impacted during lockdown when funeral choices were very limited, funeral directors were under extreme pressure, and registrars were generally closed and working by telephone appointment only due to the public health risks during the pandemic.

Having to limit our face-to-face work meant that during this 6-month period we were only able to support 1 application to Social Security Scotland for Funeral Support Payment (compared with the 16 from the first 6-month period before lock-down.)



Financial Review

Year	1/9/19 - 31/8/20	1/9/18 - 31/8/19
Operating Expenditure	£78,291	£101,698
Income	£72,596	£137,940
Deficit/Surplus	- £5,695	+£36,242

This meant **£30,547** (2019 - £36,242) was carried forward at the start of our current financial year on 1st Sept 2020. This is made up of **£24,523** (2019 - £28,698) of unrestricted funds and **£6,024** (2019 - £7,544) of restricted funds.

Given that at the end of this reporting period we have only been operational for 18 months and that this year has included a range of operational and funding challenges as a result of Covid-19, the Trustees believe this is a strong foundation upon which to build.

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



Reserves Policy

Trustees are working towards there being 3 months running costs available as reserves but at this time this remains an aspiration.





Future Plans

- Continue to seek ways in which funeral costs can be more accessible to those we support.
- Work with others to find ways to develop remembrance opportunities for our community.
- Use the feedback from the Funeral Poverty Forum to help shape our work going forward.
- Develop ways to share knowledge about our services deeper into the communities within Dundee to ensure all those who may need our support are aware of our service.
- Develop ways to support clients experiencing loneliness or social isolation to feel more connected to their community and sustain/improve wellbeing.
- Investigate ways on which we can build on the learning gained during lockdown in relation to how we operate our service.
- Continue to develop our Truacanta Say Something Dundee Compassionate Communities work with collaborative partners.
- Refresh our marketing listening to feedback from clients and others experiencing hardship.
- Continue to network and build on existing partnerships.
- Provide opportunities for those who have experienced funeral poverty to have their voices amplified and input to research and policy development.
- Discretionary fund development.

Approved by the Trustees on 16 April 2021

and signed on their behalf by:

Mary Kinninmonth (Chair)

Independent examiner's report to the trustees

I report on the accounts of the charity for the year ended 31 August 2020 which are set out on pages 16 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 Regulations

Have 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, C. A. - Independent Examiner

Findlays Chartered Accountants, 11 Dudhope Terrace, Dundee DD3 6TS
16 April 2021

Receipts and Payment Accounts

For the year ended 31 August 2020

Receipts	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
Social Innovation Fund	-	-	-	86,229
Dundee City Council	15,000	-	15,000	-
Common Good Fund	-	-	-	21,414
Faith in Community Covid Grant	-	735	735	-
Northwood Trust	10,000	-	10,000	5,000
Bank of Scotland Foundation	1,469	7,347	8,816	-
Corporate Donations	12,000	-	12,000	-
Harold Merton Adams Trust	500	-	500	-
Hugh Fraser Foundation	1,000	-	1,000	-
Aberbrothock Skea Trust	1,500	-	1,500	-
Tay Charitable Trust	500	-	500	-
Souter Trust	-	-	-	2,000
Robertson Trust	-	7,500	7,500	7,500
Scottish Government Wellbeing Fund	-	9,280	9,280	-
Other restricted	-	1,500	1,500	-
Donations	3,715	550	4,265	270
Gift in kind	-	-	-	15,527
	<u>45,684</u>	<u>26,912</u>	<u>72,596</u>	<u>137,940</u>

Payments	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
Wages & Salaries	41,967	24,252	66,219	86,760
Office Expenses	-	-	-	76
Rent	3,675	1,365	5,040	3,445
Printing, Postage and Stationery	231	195	426	767
Marketing	-	-	-	2,164
Telephone & Internet	1,040	390	1,430	1,180
IT Expenses	25	1,735	1,760	4,656
Travel Expenses	1,360	70	1,430	1,415
Professional fees	-	-	-	630
Sundry Expenses	134	425	559	-
Total Payments for Charitable Activities	<u>48,432</u>	<u>28,432</u>	<u>76,864</u>	<u>101,093</u>
Governance Costs:-				
Independent Examiner's Fee	720	-	720	-
Payroll Services	350	-	350	262
Insurance	357	-	357	343
Total Governance Costs	<u>1,427</u>	<u>-</u>	<u>1,427</u>	<u>605</u>
Total Payments	<u>49,859</u>	<u>28,432</u>	<u>78,291</u>	<u>101,698</u>
Transfer between funds	-	-	-	-
(Deficit)/ Surplus for period	<u>(4,175)</u>	<u>(1,520)</u>	<u>(5,695)</u>	<u>36,242</u>
Reconciliation of Funds				
Funds brought forward	28,698	7,544	36,242	-
At 31 August 2020	<u>24,523</u>	<u>6,024</u>	<u>30,547</u>	<u>36,242</u>

Receipts and Payment Accounts

For the year ended 31 August 2020

	2020 £	2019 £
Bank and Cash in hand		
Opening balances	36,242	-
(Deficit)/Surplus for year	(5,695)	36,242
Closing balances	<u>30,547</u>	<u>36,242</u>
Funds		
Unrestricted funds	24,523	28,698
Restricted funds	6,024	7,544
Closing balances	<u>30,547</u>	<u>36,242</u>

Approved by the Trustees on 16 April 2021 and signed on their behalf by:



Mary Kinninmonth (Chair)

Notes to the Financial Statements

For the year ended 31 August 2020

Restricted Reserves

	Robertson Trust	Truacanta Fund	GLGDGG Fund	Client Support Service Fund	Faith in Community Fund	Bank of Scotland Foundation	Cyber Essentials	Al-Maktoum Fund	SG Wellbeing Fund	2020 Total
Balance at 1/9/19 (£)	7,500	-	-	44	-	-	-	-	-	7,544
Received in Year	7,500	250	250	50	735	7,437	1,000	500	9,280	16,222
Expenditure in Year	(9,000)	(250)	250	(70)	(735)	(7,437)	(1,000)	(500)	(9,280)	(17,742)
Transfers	-	-	-	-	-	-	-	-	-	-
Balance at 31/8/20 (£)	<u>6,000</u>	<u>-</u>	<u>-</u>	<u>24</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>6,024</u>

Purpose of restricted funds

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

Truacanta - This funding was awarded to fund a community consultation workshop.

GLGDGG Fund - This funding was awarded to support the 'To absent friends' memorial tree launch event.

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

Faith in Community Covid - This grant was awarded for IT costs to support remote working during the Covid-19 crisis.

Bank Of Scotland Foundation - This funding was awarded towards salary costs.

Cyber Essentials - This funding was awarded to fund Cyber Essentials Accreditation.


Al-Maktoum Fund - This funding was award towards salary costs.

Scottish Government Wellbeing Fund - This funding was awarded to support community wellbeing projects.



 www.funeralink.org.uk

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 01382 458800

