



## Trustees' Annual Report and Financial Statements

for the year ended 31 August 2021

 funeral link

 [www.funeralink.org.uk](http://www.funeralink.org.uk)

 [fb.me/funeralinkdundee](https://fb.me/funeralinkdundee)

 01382 458800



Client feedback

From the first call you really helped, you were so supportive and go way beyond to help people. There was no judgement, you were just there, just listening it was so nice. You took things at my pace, sometimes I could talk, sometimes I couldn't. You really understood and do not give up on people. It was so comforting when you called or sent me a message asking, 'how are you?' It is really helpful that you are still in touch as the emptiness afterwards has been really hard.

moresupport.lesshardship





Tracy McNally - Director,  
Dundee Citizens Advice Bureau

When a funeral is needed unexpectedly, this can tip families into financial difficulty. No-one should face the burden of debt or be prevented from arranging a dignified funeral for their loved ones. Funeral link provides families the support and guidance they need to arrange a respectful funeral at an affordable price, a much-needed service for our community.



## Report of the Trustees

### Trustees

#### Chair

Mary Kinninmonth

#### Board Members

Sue Marshall-Jennings *(Resigned 19 April 2021)*

Dorothy McHugh *(Resigned 16 Dec 2021)*

Ruth Bickerton

Neil Young

Rhona Armitage *(Resigned 31 Aug 2021)*

Margaret Moyes

Kate Wyatt *(Appointed 5 Nov 2021)*

### Contact Address

The Circle  
Dudhope Castle  
Barrack Road  
Dundee  
DD3 6HF

### Independent Examiner

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

The trustees of Funeral Link hereby submit their report and accounts for the year ended 31 August 2021.

### 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.





## Background Summary

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:

- **Funeral Support** - Offering informed choice, saving money for bereaved clients and preventing debt.
- **Education** - Encouraging more open conversations about death, dying and bereavement.
- **Wellbeing** - Sustaining and improving wellbeing within our community of bereaved clients.

The average cost of a *simple* burial funeral in Dundee is estimated to be **£4,326** (1). A *simple* cremation funeral costs **£3,377** in Dundee, the joint highest in Scotland and higher than the UK average of **£3,290** (1). When adding in things like professional fees and send-off costs, SunLife estimate the overall cost of dying is closer to **£9,000** (2). Due to Covid-19 restrictions there have been slightly lower average costs of funerals (as evidenced by Sunlife) over the past year as funeral choices have been more limited. Regardless of this, 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 continue to support 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.

Half of the clients seeking our support live in the most deprived 10% of Scotland (*simd.scot 2020*) demonstrating the issue of funeral poverty affects families living in these locations. Additionally, 20% of clients who seek our funeral support are experiencing in-work poverty and do not qualify for government support through the Social Security Scotland Funeral Support Payment, meaning they have to cover all costs of the funeral themselves.

When we were established we set a target to save **130 bereaved clients** a total of **£117k** in our first 3 years of operation. We have exceeded this original target 6 months ahead of schedule: **in the first 2.5 years of operation we have supported 222 bereaved clients with a combined total savings of £129,811**. These savings are from funeral-related benefits, charitable donations, and informed choices to reduce funeral costs.

(1) <https://www.royallondon.com/siteassets/site-docs/media-centre/royal-london-national-funeral-cost-index-2020-funeral-report-web.pdf>

(2) SunLife (2022), Cost of Dying Report. <http://www.sunlife.co.uk/funeral-costs>

(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)

## 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

This reporting year has been a year like no other and was wholly impacted by the restrictions brought about by the Covid-19 pandemic.

Funeral Link remained operational throughout this period, adapting and adjusting our service to meet emerging needs of our clients, partner organisations and our community more generally.

Funeral choices were severely restricted and attendees at funerals during this year were also limited, leaving bereaved families with incredibly difficult decisions to make. In the time that followed a funeral many bereaved individuals felt incredibly lonely and isolated from the lack of support networks and routines.

Many families were unable to be present when their loved ones died. Our staff frequently heard incredibly harrowing accounts of challenging situations, in which bereaved families struggled to deal with the loss, often in sudden and traumatic circumstances.

*We have worked creatively with our partner organisations to make sure we were responsive and really listened to what they needed during this period.*

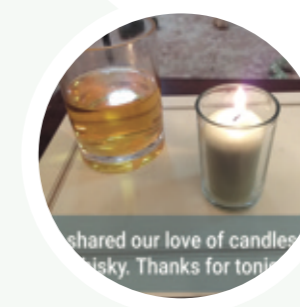


## Funeral Support

- Provided independent and **informed choice** about funeral options and associated charges, along with **emotional support**, to 76 bereaved individuals.
- Kept pace with the continuous changes in funeral restrictions and the impact this had on the bereaved.
- Worked **innovatively** to help clients give their loved ones the send-off they needed, within the confines of what was legally possible.
- Understood the changing 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.
- **Maximised income** by supporting eligible individuals with applications for the Funeral Support Payment (Social Security Scotland) and the Bereavement Support Payment (Department for Work and Pensions).
- Made grant applications to **support funeral costs** for clients.
- Maintained local relationships, and developed new links, with groups who can assist with savings for clients in relation to clothing, flowers, memorials such as gravestones and transportation.
- Provided clients with **free funeral clothing** and **floral tributes** when restrictions allowed.
- **Developed relationships** with Dundee City Council burials team to improve opportunities for co-working to prevent and support National Assistance funerals.
- **Secured funding** to place a memorial bench in Dundee City Council's Cemetery unmarked graves area.
- Reached agreement for partnership working with the Council team to place a memorial stone in the same area.
- **Worked proactively with all Funeral Directors** operating in the Dundee area.
- Worked with funeral officiants to provide access to their services to clients **who can least afford it** at no charge.

## “ beautiful, very moving...

*Remembrance through candle lighting*



### Education

- Provided direct support to **22 non-bereaved clients** in a range of proactive ways including Wills, Power of Attorney, Funeral plan information, and interpretation of burial and cremation charges.
- Worked with our **Truacanta project** partners (University of Dundee, Dundee Volunteer and Voluntary Association and Marie Curie) on our **Say Something Dundee** initiative, exploring new and innovative ways to ensure continuation of this work in line with Government restrictions. We all felt strongly that these activities have never been more needed.
- Successfully applied for a grant to offer training in **Vicarious Trauma** on a locality basis as part of Say Something Dundee. This was offered to organisations locally struggling to fund training to help their own staff look after themselves and better understand the impact of work-related trauma, also expanding the connectedness of our Say Something Dundee network.
- Led online **conversation cafés** and awareness-raising information sessions, **reaching 85 individuals**. These were carried out with Say Something Dundee and, with support from a local solicitor. Topics included: Anticipatory Care, Wills, Power of Attorney, Guardianship and Care Home fee mythbusting.
- Participated in **networking events** with other Truacanta projects across Scotland to share successes, challenges and ideas for future work.
- Dynamically **strengthened relationships** with a range of partners throughout the pandemic and provided information about the importance of planning ahead to local partners via online meetings.
- Used **social media** and other channels to encourage engagement around funeral planning.
- Amplified the voices of those with lived experience of funeral poverty by participating in sector governmental and academic research. We did this as an organisation and also by offering opportunities for previous clients to provide their direct input to research studies. This included **research with Exeter University** on their 'Checking out' study and **independent research for Scottish Government** to support improvements to Social Security Scotland's Funeral Support Payment.

*Candles ready for distribution for Dundee Remembers event*



### Wellbeing

- **Wellbeing** was always at the core of our service but gained much more significance during this year. This was a whole organisation movement from Trustees, staff, partners, clients, and volunteers as we recognised and responded to the evolving pandemic situation.
- Reviewed how we approach wellbeing support for clients in light of the Covid-19 pandemic and how this might fit with our service in future. This resulted in piloting our Wellbeing project with support from Tayside NHS Community Innovation Fund.
- Conducted a client survey to learn what was helpful and what improvements the service might require. Received 25 responses with some clients willing to share their story to help others in similar situations. An overwhelming conclusion was improved marketing to widen knowledge about Funeral Link to more clients.
- Worked with a group of previous clients to tell their stories and share their experiences of our service in their own words.
- Secured funding to continue our **'Bags of Kindness'** initiative later in the year. We will deliver a bag of items aimed to provide comfort to recently bereaved people, showing that their loved ones are still remembered.
- Partnered with Faith in Community Dundee to create an online 'gathering' named **Dundee Remembers** during To Absent Friends week in November 2020. This involved producing a video where we shared poems and compassion and offer remembrance through a candle lighting. We provided candles in advance to clients and to other organisations to distribute, so we could light a candle together whilst we had to physically remain apart. **35 individuals joined us on the evening** and a further **120 viewers watched** this at a later date.
- Maintained the range of partnerships locally and worked collaboratively with them in the areas of **bereavement support, money advice, food and housing insecurity**; e.g. GP Listening Service, Cruse Bereavement Scotland, Citizens Advice, Faith in Community Dundee, food insecurity groups.
- Contributed to further Health and Social Care savings by supporting bereaved individuals with active listening at, and beyond, the time of their loss. Evidence shows support in earlier weeks can lead to **'healthier grieving'**, through **emotional well-being** support and prevention of poor mental health outcomes and other challenges e.g. social exclusion.
- Supported a range of warm handovers to linking support services, including 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.

Scotland's Virtual  
**kiltwalk**  
 23-25 APRIL 2021



Part of our funding plan includes adapting our income streams so with this in mind, both our staff members, one of our Trustees, along with 9 Junior Years children from the High School of Dundee and another 5 adults joined forces to take part in this year's **Virtual Scottish Kiltwalk**, raising funds for Funeral Link.

An incredible collective total of **£4575.78** was raised which included a generous **50% top up** from The Hunter Foundation. As the photos show there was lots of fun had by all whilst raising vital awareness and funds for Funeral Link.





## Analysis of those supported

During the twelve months from 1st September 2020 to 31st August 2021 Funeral Link has received contact from 98 individuals seeking support. Of these, 76 individuals and their families were bereaved and 22 sought different support. **We saved 22 families a total of £33,701 – an average of over £1,500 per family.**

We continued to support more than twice as many sudden deaths (versus expected deaths). In these unexpected bereavements in particular, our help was absolutely needed in the ever-evolving restricted funeral environment.

The average age of the deceased rose from 57 to 60 years over the last 12 months - still significantly lower than the local average of 76.6 years. The overall average age at death of the traumatic loss group is just 44 years. Proportionally we supported more clients who had lost a parent during this period which we believe is linked to the pandemic. The loss of a partner halved in comparison to the previous year therefore fewer clients were eligible for the Bereavement Support Payment from DWP.

We became more aware of the increased social isolation and loneliness caused by restrictive lockdown periods. The challenges associated with organising funerals and grieving alone were compounded by not being able to go to memorial places due to travel restrictions, or for any usual community support to be available.

We noticed that more women sought our support than men. As the community starts to open up, we will endeavour to find ways to ensure men know how to reach our service.

*The overwhelming story we kept hearing was in relation to isolation and loneliness and challenges with complicated grief as a result of funeral restrictions and the lack of contact at the time of a death.*



*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.*

**Councillor Lynne Short**  
Fairness Spokesperson,  
Dundee City Council



*I have no doubt that for many newly bereaved Dundonians a phone call to Funeral Link could be the most important call they make in their early bereavement. Their local knowledge, connections, and understanding of the options offer the possibility for next of kin to maintain pride and choice while not descending into harmful debt.*

*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 the Community 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.*

**Helen MacGregor**  
Community Engagement Officer  
Marie Curie, Tayside

## Social impact the difference we make:

## 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.*

**Baillie Fraser Macpherson**  
Councillor for the West End,  
Dundee City Council



Social impact - the difference we make:

## Client Stories

I would recommend funeral link to anyone who is struggling.

The compassion and assistance was incredible during this difficult and emotional time, we had no idea who to turn to and with that one call that all changed.

I would highly recommend funeral link if you are struggling. One of my friends recommended funeral link and I gave them a call. I spoke to Doreen who was so understanding and a great listener, I just needed advice and someone to talk to as we had no idea who to turn to at such a difficult emotional time. I'm so glad I did and it's great to know there is an organisation out there to help and listen when your going through so much heartache.

Your ability and power to empathise is what I valued the most.

*I was referred to Funeral Link by Hillcrest Housing after my mum died. They got Funeral Link to phone me.*

I'd never organised a funeral before, and it felt like my whole wide world was caving in. All at once everyone wanted decisions from me such as what kind of funeral I wanted. I just wanted time to stand still, the world to stop spinning, to hit the pause button.

Most people do not understand how hard it is when someone you love dies if they haven't experienced this. The emptiness is awful, and I just felt so raw. My brother had died just two years before my mum died and my dad had died 11 years before that. My mum was only 60 when she died which was far too young.

It was a real worry, I kept thinking where am I going to find this money. My mum had no savings, no will, no insurance and no pension. I successfully applied for the Funeral Support Payment but there was still around £1500 to find. I borrowed this from an extended family member on the understanding it would be paid back.

From the first call with Funeral Link you really helped, you were so supportive and friendly and go way beyond to help people. I have a really close family, but it was just nice being able to talk with someone who wasn't family.

It took me at least 3 calls before I could open up and then I found it easier to tell a stranger how I was feeling, as sometimes it's hard to tell close family these things as you don't want to add to their worries.

I could tell you anything as there was no judgement, you were just there, just listening, it was so nice. You took things at my pace, sometimes I could talk, sometimes I couldn't. You really understood and do not give up on people. It was so comforting when you called or sent me a message asking, 'how are you?' It is really helpful that you are still in touch as the emptiness afterwards has been really hard.

Funeral Link found that there was a charity linked to where my mum worked and helped me to apply for the remainder of the money that was borrowed. They needed lots of information, but it was so worth it especially when I received the confirmation that they were going to pay all the money that was borrowed. I felt as if a huge weight had been taken off my shoulders knowing I didn't have to pay this money back.

I really would like Funeral Link to go on and help lots more people. It is so hard to pick up the phone and I just did not know where to start but I say to someone in my situation that even though it's hard, just pick up the phone, make that call as it is best to get support. It could make all the difference.



*Our son died suddenly and unexpectedly aged just 37. It is just so difficult to put into words how awful this has been.*

We had never organised a funeral before and had no idea what to do. It was such an awful time as we were really worried about the cost of the funeral. My husband had got your phone number from the Job Centre and a family member made the first phone call to Funeral Link on our behalf, then we came to meet with you.

From the moment we first met with Funeral Link you felt like friends, we weren't like strangers, and you really listened to us.

You really helped us save money by letting us use your flowers and providing tips on how we could save money on our transport to the funeral.

If it wasn't for yourselves at Funeral Link we'd have really struggled. We really had to scrimp and save but we got there and had no debt afterwards which was such a relief, it was such a tough time. Once the funeral was paid we were able to get his ashes back, this was so important to me and made me feel so happy.

The support afterwards was really good and keeping in touch after so long made such a difference to us. It took such a long time to find out his cause of death which came back as unexplained, we just miss him so very much.

If anyone is worried about funeral costs and thinking of picking up the phone to Funeral Link I'd say to them definitely to get in touch as you were such a good help to us and so easy to speak to.

*My brother died by suicide aged just 42 and the support from Funeral Link played such a big part of me coping.*

After he died, one of the first worries we had was how we would pay for his funeral. He had no life insurance, despite me keeping saying to him about getting this in place after our mum died a few years earlier. We both work, we have always worked, and therefore we were not eligible for any funeral related benefits. We felt like we were very much on our own with this.

At the time we were still paying up our mum's funeral which included a debt of £3000.

My husband had looked on the internet and found the number for Funeral Link. I really do not know how we would have got through this without your help. You played such a big part of me coping with his death and I want to share our story so that the word gets out there about Funeral Link. People need to know that you are here and how much help they can receive if they just pick up the phone to yourselves.

Before we met I was so so nervous but once we sat down face to face it really helped and made such a big difference. You helped put real clarity on the situation, and you gave us choices. We came home and spoke about these options. We sat together as a family and talked about what mattered and, with your support, we chose direct cremation.

Funeral Link gave me real peace of mind knowing we had options and I felt like I wasn't on my own.

It wasn't just the practical support, the phone calls, the text messages; the emotional support was so, so helpful and even afterwards you kept in touch, that meant a lot, even though some days I didn't want to talk. It was helpful to know someone cares.

When I think about the support you gave us the first word that comes to mind is 'relief' – it was so good to speak to someone as I knew nothing about funerals, had no experience of arranging a funeral. Our only experience was being left with a massive bill which we were still paying off when my brother died.

It was so helpful to know when his cremation was happening, we lit a candle as we then knew he was at rest. Receiving his ashes back was so important to me and made me feel so much better.

We came along to the planting and dedication of the tree in Baxter's Park, this was lovely. I've kept the poem you read at the tree, it was really touching, and it is so nice to have somewhere to go to remember.

Loss through suicide is so difficult not having answers but the support you gave us was amazing and I honestly don't know what we would have done without your help. I really want more people to be more aware of Funeral Link and the work you do.



## Organisational Development

Health and Safety has been an important element of our work throughout this year and we have worked with an external health and safety consultant who has helped improve our policies, processes and ensure we have robust risk assessments in place to keep our staff and clients safe as we have continued to work throughout the Covid-19 pandemic.

Throughout this year there has been an increased focus on organisational wellbeing. This resulted in trialling and sustaining a variation of the 4-day working week in our small staff team. Wellbeing was also the focus of one of our Trustee and Staff 'away days' where we all took the time to focus on ways we currently operate and how some simple changes can ensure we keep wellbeing central to our operations.

We moved office in October 2020 to The Circle based at Staffa Place which enabled staff to work from the office when restrictions allowed. The Circle hosts many charities and more than profit organisations which improves opportunities to network with other tenants.

We used comments received from Funeral Poverty forum attendees to help develop our services and feedback was sought and received in relation to our leaflets and marketing from groups who had lived experience of financial hardship to ensure their views and experiences are reflected in our updated leaflets and marketing materials.

Following a successful funding application to the Lottery Awards for All, work began to review and deepen our connections with communities with the aim of supporting this initiative with volunteer recruitment.

Continued to participate in regular National Bereavement Alliance webinars where research, common themes and concerns were shared with a focus on bereavement.

The Tayside Bereavement Network was established and our attendance provided opportunities to improve local knowledge and network with representatives from Cruse Bereavement Care Scotland, Child Bereavement UK, NHS bereavement support, local Hospices, Carers Centre, SANDS, The Compassionate Friends, Marie Curie and local bereavement counsellors.

We continued our commitment to the Living Wage Scotland and signed up to the Good Fundraising Guarantee and adopted the Scottish Bereavement Charter.

We utilised the learning gained through Evaluation Scotland 'Let's Evaluate' Training to look at ways in which to improve our evaluation.

## Financial Review

Year	1/9/20 - 31/8/21	1/9/19 - 31/8/20
Operating Expenditure	£72,101	£78,291
Income	£97,808	£72,596
Deficit/Surplus	+ £25,707	- £5,695

This meant **£56,254** (2020 - £30,547) was carried forward at the start of our current financial year on 1st Sept 2021. This is made up of **£33,881** (2020 - £24,523) of unrestricted funds and **£22,373** (2020 - £6,024) of restricted funds.

During this year Funeral Link has faced a range of operational and funding challenges as a result of Covid-19, the Trustees believe that the financial performance has been robust despite this.

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

## Reserves Policy

The Trustees are working towards 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. At this time this remains an aspiration.





## Future Plans

- Continue to seek ways in which funerals can be more accessible to those we support.
- Ensure all those who need our support are aware of our service and how to access our support.
- Seek partnerships to develop remembrance opportunities for our community.
- Continue to develop ways to share knowledge about our services deeper into the communities within Dundee to raise awareness of our service. We plan to recruit volunteers to support this initiative.
- Sustain our Bags of Kindness initiative and pilot this through partnerships as well as directly with our clients.
- Continue to listen to client, partner and sector feedback to help shape our work going forward.
- Develop creative ways to support clients experiencing loneliness or social isolation following a bereavement to feel more connected to their community and improve their wellbeing.
- Investigate ways on which we can build on the learning gained during lockdown in relation to how we operate our service.
- Continue our work with our Truacanta Say Something Dundee initiative and explore ways in which this work can be sustained.
- Continue to network and build on existing partnerships, creating links with further education and partners in relation to traumatic loss support.
- Amplify the voices and experiences of those affected by funeral poverty to help shape policy development.
- Explore ways to ensure men can connect with our service if they need our support.
- Continue to diversify our income streams.
- Investigate ways to develop a client discretionary fund.

Approved by the Trustees on 27 April 2022 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 2021 which are set out on pages 22 to 25.

### 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  
27 April 2022



## Receipts and Payment Accounts

For the year ended 31 August 2021

Receipts	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
Robertson Trust	-	7,500	7,500	7,500
Faith in Community Covid Grant	-	950	950	735
Northwood Trust	15,000	-	15,000	10,000
Bank Of Scotland Foundation	-	12,261	12,261	8,816
Charles Trotter Trust	-	1,000	1,000	-
Lottery Awards for All	-	9,964	9,964	-
Participatory Budgeting	-	1,921	1,921	-
NHS Innovation Fund	-	9,344	9,344	-
SG Community Recovery Grant	-	25,124	25,124	-
Coronavirus Job Retention Scheme	3,237	-	3,237	-
Anton Jurgens	3000	-	3000	-
Sword Trust	1,000	-	1,000	-
Kiltwalk	4,575	-	4,575	-
Scottish Government Wellbeing Fund	-	-	-	9,280
Dundee City Council	-	-	-	15,000
Corporate Donation	-	-	-	12,000
Harold Merton Adams Trust	-	-	-	500
Hugh Fraser Foundation	-	-	-	1,000
Aberbrothock Skea Trust	-	-	-	1,500
Tay Charitable Trust	-	-	-	500
Other restricted	-	1,326	1,326	1,500
Other unrestricted	1,249	-	1,249	-
Other donations	357	-	357	4,265
	<u>28,418</u>	<u>69,390</u>	<u>97,808</u>	<u>72,596</u>

Payments	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
Wages & Salaries	15,313	46,388	61,701	66,219
Rent	719	1,571	2,290	5,040
Printing, Postage and Stationery	511	-	511	426
Marketing	-	2,396	2,396	-
Telephone & Internet	295	645	940	1,430
IT Expenses	639	144	783	1,760
Travel Expenses	364	-	364	1,430
Consultancy	-	816	816	-
Sundry Expenses	478	835	1,313	559
Total Payments for Charitable Activities	<u>18,319</u>	<u>52,795</u>	<u>71,114</u>	<u>76,864</u>
Governance Costs:-				
Independent Examiner's Fee	600	-	600	720
Payroll Services	29	-	29	350
Insurance	112	246	358	357
Total Governance Costs	<u>741</u>	<u>246</u>	<u>987</u>	<u>1,427</u>
Total Payments	<u>19,060</u>	<u>53,041</u>	<u>72,101</u>	<u>78,291</u>
(Deficit)/ Surplus for period	<u>9,358</u>	<u>16,349</u>	<u>25,707</u>	<u>(5,695)</u>
Reconciliation of Funds				
Funds brought forward	24,523	6,024	30,547	36,242
At 31 August 2021	<u>33,881</u>	<u>22,373</u>	<u>56,254</u>	<u>30,547</u>

## Statement of balances

As at 31 August 2021

	2021 £	2020 £
<b>Bank and Cash in hand</b>		
Opening balances	30,547	36,242
(Deficit)/Surplus for year	25,707	5,695
Closing balances	<u>56,254</u>	<u>30,547</u>
<b>Funds</b>		
Unrestricted funds	33,881	24,523
Restricted funds	22,373	6,024
Closing balances	<u>56,254</u>	<u>30,547</u>

Approved by the Trustees on 27 April 2022 and signed on their behalf by:



Mary Kinninmonth (Chair)

## Notes to the Financial Statements

For the year ended 31 August 2021

	Robertson Trust	Client Support Service Fund	Charles Trotter Trust	Faith in Community Scotland	GLGDGG Fund	Scotmid Community Grant	Participatory Budgeting	Lottery Awards for All	SG Community Recover	NHS Community Innovation Fund	Truacanta	BOS Foundation	Total Restricted Funds
Balance at 1/9/20 (£)	6,000	24	-	-	-	-	-	-	-	-	-	-	6,024
Income	7,500	-	1,000	950	250	476	1,921	9,964	25,124	9,344	600	12,261	69,390
Expenses	(8,000)	(20)	(1,000)	(950)	(250)	-	(1,497)	(4,856)	(25,124)	(9,344)	-	(2,000)	(53,041)
Transfers	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at 31/8/21 (£)	<u>5,500</u>	<u>4</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>476</u>	<u>424</u>	<u>5,108</u>	<u>-</u>	<u>-</u>	<u>600</u>	<u>10,261</u>	<u>22,373</u>

### Purpose of restricted funds

- Robertson Trust** - Awarded to fund the salary costs of support workers
- Client Support Service Fund** - Cash donations which fund specific client expenses
- Charles Trotter Trust** - Awarded to fund the salary costs of support worker
- Faith in Community Scotland** - Awarded to fund memorial items for the 'Dundee Remembers' Project
- GLGDGG Fund** - Awarded to fund candles for the 'Dundee Remembers' Project
- Scotmid Community Grant** - Awarded to fund the purchase and installation of a memorial bench
- Participatory Budgeting** - Awarded to fund salaries relating to the 'Dundee Remembers' project
- Lottery Awards for All** - Awarded to fund salaries, marketing & printing costs relating to the 'Locality Connections' project
- SG Community Recovery** - Awarded to fund budgeted salaries & bags of kindness relating to the 'Linking with Loss' project
- NHS Community Innovation Fund** - Awarded to fund budgeted salaries and bags of kindness
- Truacanta** - Awarded to fund Vicarious Trauma training
- BOS Foundation** - Awarded to fund salary costs, volunteer expenses and room rental charges

### 2. Related parties

Trustee remuneration in period amounted to £NIL (2020 - £NIL).  
Trustee expenses in the period amounted to £15 (2020 - £NIL).



“

Jacky Close - Director,  
Faith in Community Dundee

Funeral Link has got me **thinking** and **talking more comfortably** about **death** and **dying**. When my friend passed away recently I felt **far better prepared** for some of the hard conversations with his family.



[moresupport.lesshardship](https://www.funeral.org.uk)