THE EMBALMERS AND FUNERAL DIRECTORS BOARD Of NEWFOUNDLAND AND LABRADOR

ANNUAL ACTIVITY REPORT 2025

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Chair's Message

As Chair of The Embalmers and Funeral Directors Board of Newfoundland and Labrador, I am pleased to submit this Annual Report for the activities of the Board for 2025. The Board is accountable for the preparation of this report and for the results reported.

The Embalmers and Funeral Directors Board's function is to license and permit embalmers and funeral directors in the province, and is comprised of seven members; four elected from within the industry and three appointed by government. Further, the Board is responsible for prescribing training and educational requirements for licensure, providing and holding examinations, as well as, the suspension or revocation of licenses.

With the proclamation of a new Act and regulations for embalmers and funeral directors on January 1, 2010, the Board has assumed responsibility as a self-regulating occupation.

Sincerely,



Nova Lee Hill
Chair

Overview

The Board is established under Section 3 of the *Embalmers and Funeral Directors Act* 2008 with responsibility of establishing licensing requirements, reviewing applications for licenses, disciplinary action as well as the continuing education of licensees. The Board is comprised of seven persons (four elected and three appointees): two embalmers, two funeral home directors and three other persons, who are not embalmers or funeral home directors. The Board is required to elect a Chairperson, Vice-Chairperson, and a Registrar from its members. Members are appointed to a three year term and are eligible for re-appointment, but cannot serve for a continuous period exceeding nine years.

The following people served on The Embalmers and Funeral Directors Board of NL for 2025: Shane Mouland-Chairperson, Connie White-Vice Chairperson, Donald Green, Brent Abbott, Lydia Dutton, Terry Hutchings, and Sarah Pinsent. The position of Administrator/Registrar is held by Bert Twyne, but is not a Board position.

In the fiscal year of 2025, the Embalmers and Funeral Directors Board had revenues of $82,785 and expenditures of $81,875, as indicated in the audited financial statements, resulting in a surplus of $910. The Board remains in an excellent financial position with a GIC account of $378,096 and cash on hand year-end of $50,379.

Vision

Quality and ethical embalmer and funeral services offered to the citizens of Newfoundland and Labrador.

Lines of Business

The Embalmers and Funeral Directors Board has three lines of business, including establishing licensing requirements and reviewing applications and issuing licenses to embalmers, funeral directors and funeral homes; establishing educational standards and overseeing the continuing education of licensees; and taking disciplinary action.

In 2025, the Embalmers and Funeral Directors Board licensed 130 directors/embalmers, 57 funeral directors and 85 funeral homes.

Highlights and Accomplishments

The Board sponsored three in-person continuing education seminars held in central, western and on the Avalon Peninsula in NL.

The Board was represented at Graduation Ceremonies for the Canadian College of Funeral Services that were held in St. John's, NL in August.

The Chair of the Board attended The Funeral Service Association of Canada Convention held in Halifax, NS in June 2025.

Activities

In the fiscal year 2025, the Board met four times—once in person and three times virtually, focusing on policy, legislation, requirements for licensing and continuing education. The Education Committee, Complaints/Disciplinary Committee, and the Governance Committee were all actively pursuing improvements again this year. Our 2025 Annual General Meeting included the review of the previous year's financial statements, the 2026 budget, discussion on the availability of in-person continuing education seminars and the option of on-line written exams. The positions of chair and vice chair remained the same.

Much effort and time has gone into the review of amendments to current legislation in the form of Bill 51 which has passed third reading in the House. The Board and Legislation Committee are focusing on developing revised regulations to be presented to the Minister for approval.

The position of Inspector continued to work very well. One hundred per cent of the funeral homes in the province have been inspected. The Board's mandate to the Inspector was to have all funeral homes in the province inspected in a two- year period. We were well ahead of that goal. Various deficiencies were identified, from health and safety issues to facility delinquencies. All have been resolved through co-operation of the industry members and the inspector. The inspector has also been beneficial to the Board in assisting with development of policies and suggestions for changes to the legislation, relative to funeral home facilities.

The Board continues to be in discussion with government departments relative to legislation that will reflect the changing needs of our industry as we move forward. This is an important issue as the need for new legislation, including cremation legislation, has increased substantially over the last year. As noted above, the revised Act has passed third reading in the House and the Board is developing revised regulations that are supported by the revised Act.

The Board is responsible for establishing criteria for licenses; hearing complaints against members; disciplining, if deemed appropriate; and establishing criteria for the continuing education of licensees.

In 2025, the Board received two public complaints. One was resolved by the Complaints Authorization Committee and one complaint is still on-going and is in the hands of the Complaints Authorization Committee.

In 2025, the Board received one new funeral home application, twelve new applications for Funeral Directors Licenses and nine new applications for Embalmers Licenses along with four new registrations for Apprenticeship. It licensed 130 directors/embalmers, 57 funeral directors and 85 funeral homes.

Financial Statements

Audited Financial Statements Attached

Embalmers and Funeral Directors Board of Newfoundland and Labrador

Financial Statements

December 31, 2025

ANGELA PIKE PROFESSIONAL CORPORATION
CHARTERED PROFESSIONAL ACCOUNTANT

Embalmers and Funeral Directors Board of Newfoundland and Labrador

December 31, 2025

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ANGELA PIKE PROFESSIONAL CORPORATION
CHARTERED PROFESSIONAL ACCOUNTANT

Independent Auditors' Report

To the Board & License Holders
Embalmers and Funeral Directors Board of Newfoundland and Labrador

Opinion

I have audited the financial statements of Embalmers and Funeral Directors Board of Newfoundland and Labrador (the organization), which comprise the statement of financial position as at December 31, 2025, and the statements of revenues and expenditures and changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In my opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at December 31, 2025, and the results of its operations and cash flows for the year then ended in accordance with Canadian Accounting Standards for Not-for-Profit organizations (ASNPO).

Basis for Opinion

I conducted my audit in accordance with Canadian generally accepted auditing standards. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. I am independent of the organization in accordance with ethical requirements that are relevant to my audit of the financial statements in Canada, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

Angela Pike, CPA, CA
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ANGELA PIKE PROFESSIONAL CORPORATION
CHARTERED PROFESSIONAL ACCOUNTANT

Independent Auditors' Report

Auditor's Responsibilities for the Audit of the Financial Statements

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, I will exercise professional judgment and maintain professional skepticism throughout the audit. I will also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Municipality's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Municipality's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Municipality to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

Angela Pike Professional Corporation

Chartered Professional Accountants

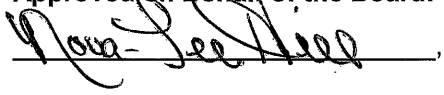
Spaniard's Bay, Newfoundland and Labrador
June 11, 2026

Embalmers and Funeral Directors Board of Newfoundland and Labrador

Statement of Financial Position
December 31, 2025

	2025	2024
Assets		
Current Assets		
Cash and cash equivalents (Note 3)	$ **50,379**	$ 46,379
Short term investments (Note 5)	**378,096**	358,548
Accounts receivable (Note 4)	**37,170**	43,320
Prepaid expenses	**2,009**	2,009
Total Assets	$ **467,654**	$ 450,256
Liabilities and Net Assets		
Current Liabilities		
Accounts payable and accrued liabilities	$ **6,088**	$ 6,097
Government remittances payable	**1,823**	-
Deferred revenue (Note 5)	**77,310**	77,985
Total Liabilities	**85,221**	84,082
Net Assets	**382,433**	366,174
Total Liabilities and Net Assets	$ **467,654**	$ 450,256

Approved on Behalf of the Board:



Embalmers and Funeral Directors Board of Newfoundland and Labrador

Statement of Revenues and Expenditures
For the Year Ended December 31, 2025

	2025	2024
Revenues		
Licensing revenue	$ **77,985**	$ 76,905
Exam & other revenue	**4,800**	4,000
	82,785	80,905
Expenditures		
Salaries and wages	**54,607**	47,649
Office expenses	**10,005**	12,933
Conferences & travel	**7,454**	7,713
Professional fees	**6,037**	5,750
Insurance	**2,520**	2,452
Telephone	**865**	873
Inspections	**270**	615
Advertising and promotion	**-**	439
Interest and bank charges	**117**	147
	81,875	78,571
Excess (deficiency) of revenues over expenditures from operations	**910**	2,334
Other income		
Interest income	**15,349**	17,953
Net excess of revenues over expenditures	$ **16,259**	$ 20,287

Embalmers and Funeral Directors Board of Newfoundland and Labrador

Statement of Net Assets
For the Year Ended December 31, 2025

	2025	2024
Net assets, beginning of year	$ **366,174**	$ 345,887
Net excess of revenues over expenditures	**16,259**	20,287
Net assets, end of year	$ **382,433**	$ 366,174

Embalmers and Funeral Directors Board of Newfoundland and Labrador

Statement of Cash Flows
For the Year Ended December 31, 2025

	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES:		
Excess of revenues over expenditures	$ **16,259**	$ 20,287
Accounts receivable	**6,150**	(3,510)
Interest receivable	**(17,725)**	(18,348)
Recognition of deferred revenue	**(675)**	6,475
Accounts payable	**(9)**	(575)
Prepaid expense	**-**	(68)
Net cash increase (decreases) in cash and cash equivalents	**4,000**	4,261
Cash and cash equivalents, beginning of year	**46,379**	42,118
Cash and cash equivalents, end of year	$ **50,379**	$ 46,379

1. PURPOSE OF THE ORGANIZATION

The Embalmers and Funeral Directors Board of Newfoundland and Labrador is a body of professional embalmers and funeral directors along with government appointed members governed by the Embalmers and Funeral Directors Act, 2008, Chapter E-7.1.

The Board is exempt from income tax under Section 149(1) of the Income Tax Act.

2. BASIS OF PRESENTATION

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a. Revenue recognition

Embalmers and Funeral Directors Board of Newfoundland and Labrador follows the deferral method of accounting for fees.

Licensing revenues are recognized as revenue in the year to which they relate.

Investment income is recognized as revenue when earned.

Seminar fees are recognized as revenue when the seminars are held.

b. Cash and cash equivalents

Cash and cash equivalents is defined as cash and redeemable investments that can be withdrawn at any time.

c. Investments

Investments consist of guaranteed investment certificates with maturity dates within one year, or less.

d. Measurement uncertainty

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

e. Financial instruments

The organization initially measures its financial assets and financial liabilities at fair value. It subsequently measures all its financial assets and liabilities at amortized cost.

Financial assets subsequently measured at amortized cost include cash, short term investments and accounts receivable. Financial liabilities measured at amortized cost include accounts payable and deferred revenue.

4. ACCOUNTS RECEIVABLE

Accounts receivable consists of licensing fees for the subsequent year that were invoiced from October to December of the current year.

	2025	2024
Accounts receivable	**$ 37,170**	$ 43,320

5. SHORT TERM INVESTMENTS

Short term investments consist of Scotiabank Guaranteed Investment Certificates bearing interest at 2.25% - 2.94% and maturing in September 2026 and February 2027.

6. DEFERRED REVENUE

Deferred revenue is calculated as the revenue recorded in October-December of the current year which relates to fees that are collected and are for the following year.

	2025	2024
Deferred revenue	**$ 77,310**	$ 77,985