

Focusing on consumer needs

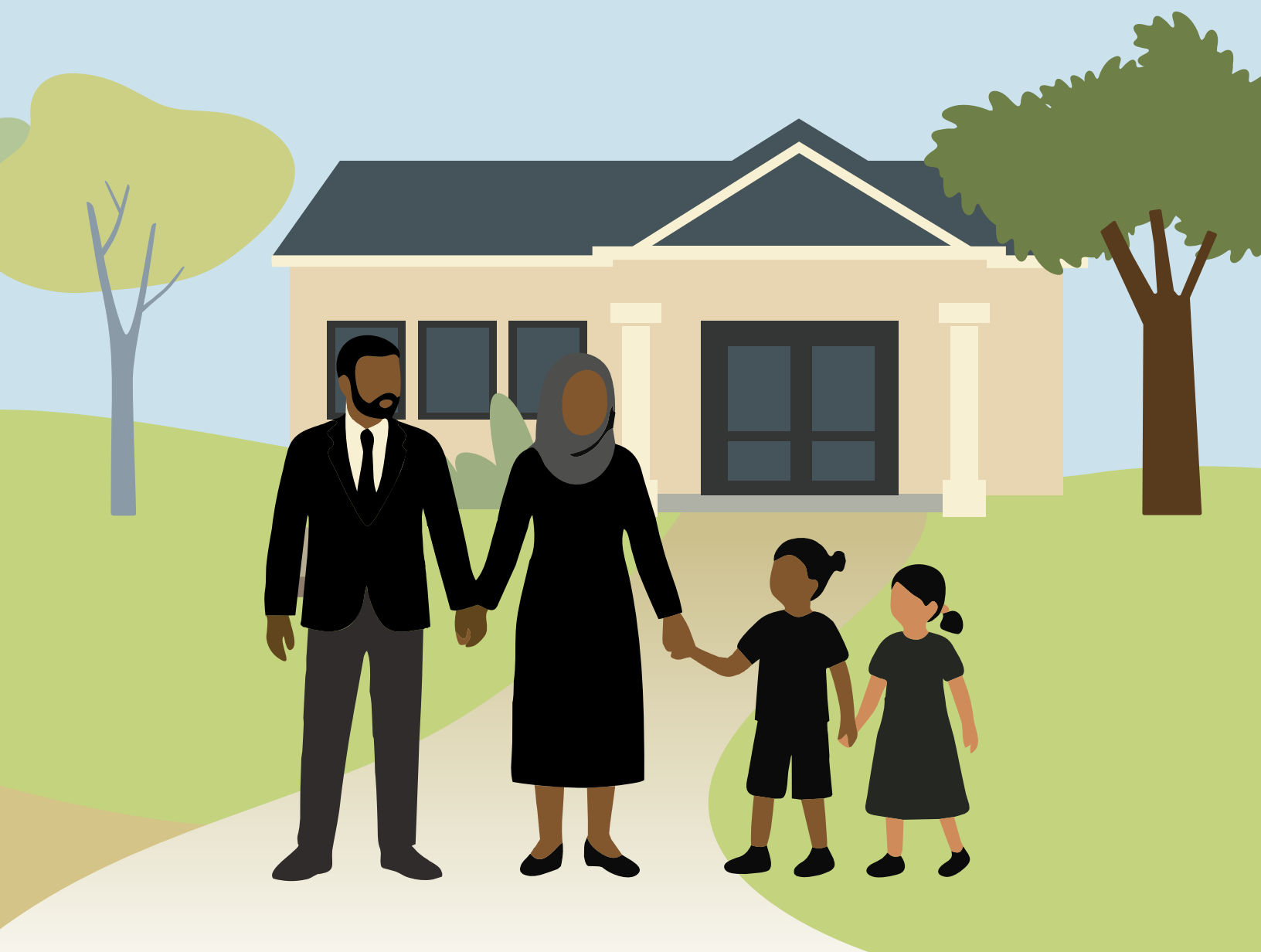


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Organizational Overview

The Bereavement Authority of Ontario (BAO) is a government delegated authority and not-for-profit corporation administering provisions of the Funeral, Burial and Cremation Services Act, 2002 (FBCSA). Accountable to the Minister of Public and Business Service Delivery and Procurement and the government, the BAO is responsible for the protection of the public interest. The BAO regulates, ensures compliance with the law, provides resources and services to licensed:

- Funeral establishment operators, directors and preplanners;
- Cemetery, crematorium and alternative disposition operators*;
- Transfer service operators; and
- Bereavement sector sales representatives across Ontario.

The BAO is wholly funded by licensee fees (not tax dollars).

Mandate

The BAO is an independent, not-for-profit corporation that administers provisions of the FBCSA. The BAO's mandate is to serve and protect public interest and govern the bereavement sector in the province of Ontario.

Vision

A fair and safe bereavement marketplace where Ontarians have confidence in the dignified and respectful treatment of the deceased.

Mission

To effectively regulate Ontario's bereavement services by:

- Using risk-based regulatory tools to promote compliance and inspire confidence in the sector;
- Using evidence to inform decision making;
- Supporting the development of a strong and diverse sector; and
- Remaining responsive to the changing needs of consumers and the sector.



Values

We are proactive, respectful, transparent, efficient, fair-minded and team oriented.

Objectives

The BAO's objectives are aligned with its Mission.

The Strategic Objectives are itemized in our [BAO Business Plan 2024/25](#) and are reported on in this Annual Report.

Organizational Chart

To see our organization chart, please visit this [web page](#).

* Alternative disposition = Currently this relates to alkaline hydrolysis, a chemical process that uses a heated solution of water and potassium hydroxide or sodium hydroxide under pressure and agitation to reduce a body to components of liquid and bone.

Message from the Chair

Leith Coghlin, Chair, BAO Board of Directors

Consumer protection advances the furthest in Ontario in over 20 years



2024/25 was a fiscal year of significant updates to consumer protection legislation in Ontario.

The Ministry of Public and Business Service Delivery and Procurement (MPBSDP), which has legal oversight of the Bereavement Authority of Ontario (BAO), introduced several pieces of consumer protection legislation in the spring of 2024 – all of which passed.

These newer protections included added emphasis to protecting vulnerable consumers such as seniors.

While many of these changes indirectly influence establishments and operators regulated by the BAO, our organization has continued to align its own operations to emphasize the primacy of the consumer.

Updating the BAO's strategic vision

As a further parallel to the renewed focus on consumer protection in Ontario, the BAO Board of Directors began its strategic planning process in 2024 to set the conditions for the balance of this decade.

Our Board has incorporated two key conclusions voiced across various stakeholder groups in the aftermath of the pandemic: increasing proactive inspections and engaging more with consumer interests and the sectors in predictable ways as the BAO further matures and innovates.

That's why in the fall of 2025 the BAO will engage in the broadest consultation it has ever conducted to validate our strategic direction in the coming years.

Our regulated sectors are evolving rapidly. The face of both funeral services and disposition preferences are not only diverse, but that diversity is still increasing for choices and personalization.

As a regulator whose principal mandate is to regulate that the transactions between consumers and licensed establishments and professionals are fair, transparent, and ethical, our skilled staff are consistently monitoring changes and what may lead to preventable issues impacting consumers.

Message from the Chair...continued

BAO Board pleased with Registrar's renewed engagement with sectoral advisory committees

While not entities reporting to the Board of Directors, Registrar Jim Cassimatis reactivated the three advisory committees informing his regulatory awareness and perspectives.

The Registrar can count upon the:

- Cemetery, Crematorium, and Municipal Advisory Committee led by Board Vice Chair Andy Roy;
- Faith-based Advisory Committee steered by Board Secretary Howard Mammon;
- Funeral and Transfer Services Advisory Committee chaired by Board Director Colin Haskett.

These committees provide a vital forum for stakeholders to provide real-time advice, caution, and suggestions to the Registrar.

I cannot underscore sufficiently how much the Board of Directors values these resources to support the Registrar and his work.

Financial oversight and innovating

In our last annual report, I drew readers' attention to the new technical modernization completed at the BAO.

Implementation has been successful and the operational launch occurred without issue in April 2024. The BAO now has the ability to receive, organize, and analyze data in manners previously unseen.

This important tool will further permit the BAO to publish and report new and comprehensive data regarding statistics, trends, and areas requiring remedy in real-time and how prescriptively the BAO as the industry regulator is responding.

We look forward to shedding more light on how this will take shape in the upcoming strategic plan.

Building on previous work

Last year I highlighted that the Board of Directors had undertaken an extensive governance review.

In 2024 the revisions to several internal policies and procedures have meant that, in 2025, the BAO has been able to streamline and improve processes that reduce time and costs.

In tandem with the April 2024 launch of OBIS (Ontario Bereavement Information System), consumers and BAO regulated sectors will be able to see through larger windows into efficiencies in our operations and how licensee fees and BAO staff time are laser focused on activities grounded on inspections, financial oversight, licensee compliance, and professional standards.

Summary and gratitude

2024 was a busy year for the BAO. As Chair, I am always indebted to the exceptionally talented members of the Board of Directors, and of course our dedicated and capable staff under the leadership of our Chief Executive Officer and Registrar Jim Cassimatis.

I have never and will never lose sight as well that Ontarians and our Board of Directors may be gratified that the level of professionalism and compliance by establishments and licensees in the bereavement industries in this province are both exceptional.

The overwhelming trends of compassionate service and ethical operations to vulnerable consumers in our sectors are supported with broad evidence and reflect the highest credit on our licensees.

For the commitment, dedication, expertise, faith, and professionalism of our sectors the Board of Directors thank you.

May I also salute and thank Minister Todd McCarthy who without question managed to affect the largest series of consumer protection advances in decades in the province. In March of 2025 just before our fiscal year end, Minister Stephen Crawford was named to the Ministry of Public and Business Service Delivery and Procurement and has been a fast study and eagerly connected to the BAO upon the assumption of his mandate. We thank Minister Crawford for his attention, responsiveness, and support.

To the consumers of this province, your best interests and safeguarding remain the core of our activities and efforts.

Sincerely,

Leith R.A. Coghlin, Chair

Message from the CEO/Registrar

Jim Cassimatis, CEO/Registrar

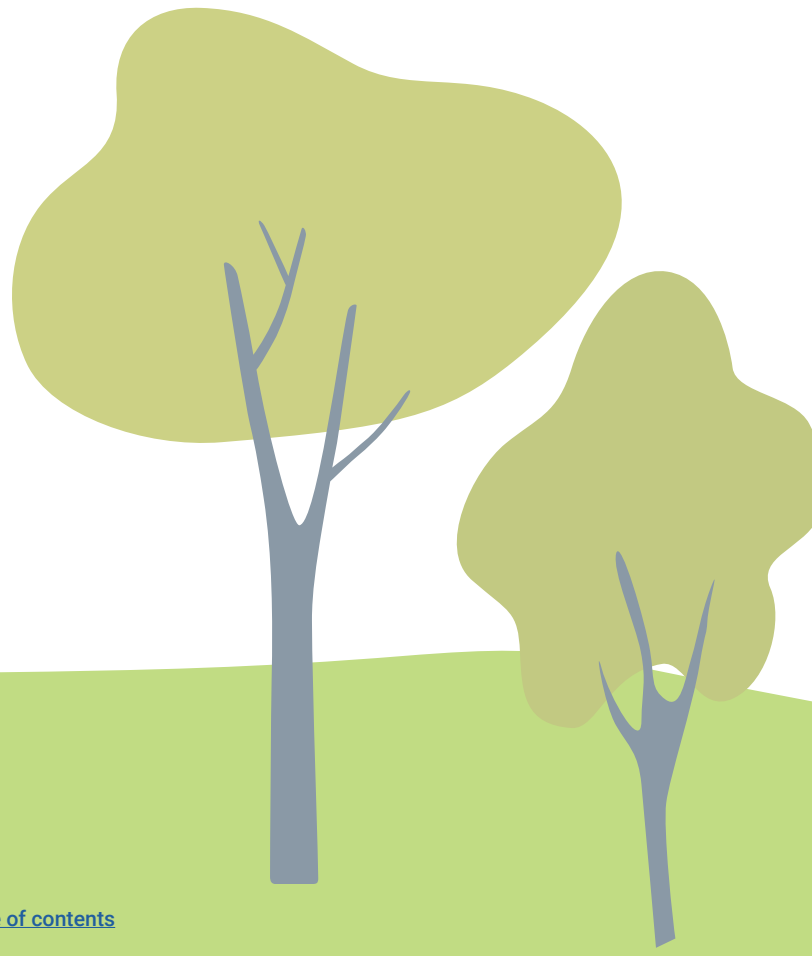
The BAO continues to cut its path as a modern regulator for consumers



The Bereavement Authority of Ontario (BAO) focused on the prudent regulation of professionals in the 2024/25 fiscal year in a sector serving an ever-increasing provincial population with a spectrum of cultures, traditions, and interests in emerging death care practices.

It's been a year of staying focused on our mandate to protect and inform consumers, while providing practical guidance to licensed businesses and professionals at funeral homes, transfer services, cemeteries, crematoriums, and alkaline hydrolysis facilities in the province.

Throughout the fiscal year ended on March 31, 2025, our BAO Board of Directors, management and staff have been putting together key components required for improving consumer protection.



Message from the CEO/Registrar...continued

Highlights of those consumer protection and regulatory improvements include:

- Conducting more inspections than ever, 250 to be exact, almost double what our Inspections team did in 2023/24. This trajectory will continue in coming years as part of the BAO's assurance of compliance across the sector.
- Modernizing/replacing our information technology (IT) system that came in the form of our new, [OBIS](#), launched on April 30, 2024. Developing a new IT system was a key component of serving the public better, as recommended by the Office of the Auditor General of Ontario. Thanks to our IT team, working with all staff, especially Licensing, our 20-year-old system was successfully replaced.
- Contacting late filers of licensing fees resulting in our most effective year of compliance – thanks to the work of our diligent Licensing and Financial Compliance (FC) teams. FC also identified and ensured that large sums of money to be held in trust were accounted for; detected and addressed income shortfalls for small volunteer-run cemeteries, and secured the transfer of a multi-million-dollar Care and Maintenance Fund to an eligible depository. The trust fund helps ensure the long-term upkeep of a cemetery.
- Assumption of direct management by our Finance team of the BAO's Funeral Service Compensation Fund, which compensates consumers who have suffered a financial loss as a result of a licensed funeral professional or transfer service licensee mishandling prepaid funds.
- Completion of all applicable recommendations by the BAO from the Auditor General's 2020 Report.

Consumer protection measures

[Registrar's Actions](#) that I've taken this year to protect grieving families, the consumers of our sector, include:

- Revising and re-promoting our Notice to Consumers [in January of 2025](#) concerning the problematic and perennial issue of copied obituaries, including news interviews, an article in our Beyond magazine, and social media alerts.
- Notice to Consumer, also in January, alerting the public to bring any concerns with the condition of their loved ones' gravesites at a cemetery in Richmond Hill.
- A Notice of Proposal to revoke the licence of a funeral director was carried out in September 2024 as a result of concerns with past conduct and breach of previous conditions placed on the person's licence. The licensee did not contest the notice;
- Shutting down a funeral home in Scarborough that same month following a decision by the Licence Appeal Tribunal upholding our Notice of Proposal to not renew the licences of a funeral home and funeral director concerning conduct inconsistent with the intention and objective of the law – the Funeral, Burial and Cremation Services Act, 2002;
- Ordering a Niagara area cemetery operator in July 2024 to stop selling new burial services and licensed supplies at several cemeteries it operates because it invested Care and Maintenance Funds with an ineligible depository and mingled the trust fund with other investments contrary to the law.
- A fraud conviction in May of 2024 – As a result of the BAO's Inspections team working with Ontario Provincial Police and the Crown Attorney's office, a judge of the Ontario Court of Justice convicted a former Simcoe funeral establishment owner and director of fraud, ordering him to 12 months house arrest and to pay \$386,000 in restitution to the BAO. The matter concerned fraud over \$5,000 in relation to consumer prepaid services. The BAO's Funeral Service Compensation Fund reimbursed about 100 people affected, as the fund was designed to do.

Message from the CEO & Registrar...continued

Engagement

Our regulatory work is not solely punitive on outliers who break the law. We also provide guidance to licensees on how to comply with the law.

For example, our FC team makes sure that volunteer-run small cemeteries have the information they need to maintain community cemeteries, and their Care and Maintenance Funds.

The BAO informs and engages with the public at small and large events in community halls, conference centres, and through our website and magazine each reaching about 400,000 people per year and per issue, respectively. This includes sharing of our free [BAO Consumer Information Guide](#).

We also communicate regularly with licensees and their professional associations. I recognize that the vast majority of individual licensees and business operators comply with the law and treat grieving families with respect and dignity every day. As an example of their commitment, I note that of the 9,669 licensees we have in Ontario, the BAO received only 39 complaints representing 0.40 per cent of all licensees. It's an enviable statistic for any industry.

Future considerations

As a modern regulator, the BAO looks to the future of services in the bereavement sector.

We know the landscape is gradually changing with growing public interest in more environmentally friendly final dispositions. So, in anticipation of prospective operators assessing whether to open Natural Organic Reduction (NOR) facilities, the BAO is developing guidelines for licensing conditions. NOR is already a legally recognized process in several US states.

In NOR a deceased person's body is wrapped in a biodegradable shroud and placed in a capsule with wood chips, mulch and wildflowers to decompose in 30-60 days – creating 300 pounds of soil.

The science related to human composting, as it is commonly referred to, is still in its early stages. Therefore, use of the soil will be a major consideration for the BAO in our consultations over the next year.

For more on our future-focused considerations, please read pages five and six of our [2025-26 BAO Business Plan](#).

Thanks

As we look back on the fiscal year, we thank the public for seeking and finding us online, by phone or in person to learn what they need to know in planning a funeral, filing a complaint, or asking us a question.

I thank our licensees and associations for connecting with us on the needs of the profession and the public.

We also thank volunteers for their unheralded and underappreciated work at licensed cemeteries that mean so much to their communities across the province.

We appreciate and thank municipalities across the province for their maintenance of cemeteries, including their assumption of responsibilities at gravesites that become abandoned over time.

I, of course, offer much thanks to our diligent staff for their work, and our BAO Board of Directors for its leadership.

We appreciate our partners in government for their oversight. I offer a special thank you to the previous Minister of Public and Business Service Delivery and Procurement Todd McCarthy, and ministry staff, for continuing to work in collaboration with us. We welcome the new minister, the Hon. Stephen Crawford, and look forward to working with him and his team.



BAO by the Numbers 2024/25



370,100

Web
pageviews



135,328

Consumer Information
Guides printed &
distributed



2,761

Followers



250

Inspections
conducted



203

Followers



9,669

Active
licensees



1,204

Followers



27,524

Phone
calls
received

Report on Performance Measures

Reporting on our 2024/25 Business Plan

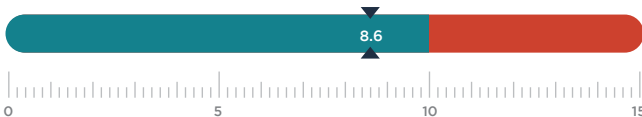


Report on Performance Measures

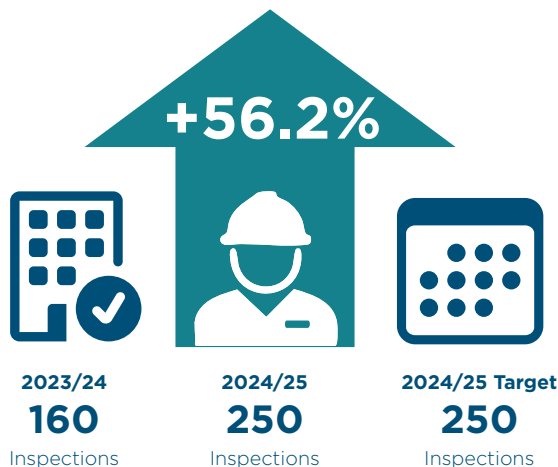
Risk Based Regulation

In the fiscal year ended on March 31, 2025, the BAO continued to strengthen public confidence in the bereavement sector by focusing on risk-based regulation. We introduced new tools to assess and manage risk, prioritized oversight where it was most needed, and worked closely with licensees to support compliance. Improvements included adding four inspectors to our team for a total of 8, streamlining licence renewals, educating licensees and the public about regulatory expectations, and applying modern technology to make processes more efficient. We also took steps to protect cemeteries, addressed licensing gaps, and enhanced our cybersecurity infrastructure. Through ongoing engagement with stakeholders and government partners, we reinforced our commitment to protecting the public and upholding trust in the sector.

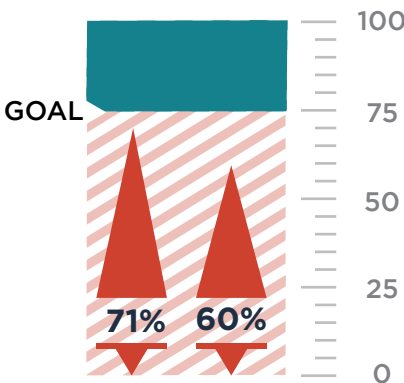
The average time to process a personal licence application improved from 12 days to 8.6 days in 2024/25, exceeding our 10-day service standard.



In 2024/25, **250** inspections were completed—an increase of **56.2%** over the previous year (160).



Compliance following re-inspections is 60% in 2024/25, compared to 71% in the previous year.



Our licensee compliance rate following an inspection in 2024/25 was 60 per cent, compared to our 75 per cent target. To improve toward our target, we are doing additional follow-up inspections ensuring deficiencies are addressed by licensees and that regulatory compliance is achieved.



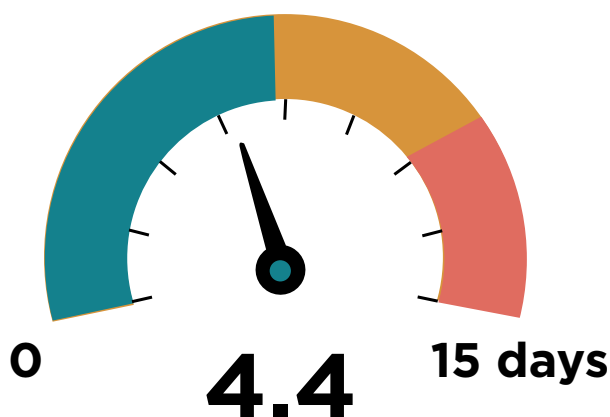
Operator licence application processing time improved from **27** to **18.5 BUSINESS DAYS** outperforming the **30** business day service standard.

82% of inspections in 2024/25 were completed without significant deficiencies (rated 6 or higher), surpassing the 80% target but down from 96% the previous year.

Report on Performance Measures... continued

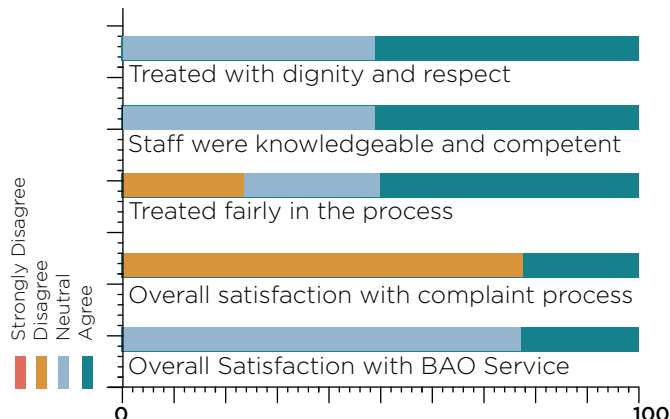
Evidence Informed Decision Making

This year, the BAO made significant progress in strengthening its ability to make timely, cost-effective, and data-driven decisions. We implemented a new Customer Relationship Management (CRM) system to improve the accuracy and integration of regulatory, financial, and compliance data. The organization also enhanced internal reporting tools, developed policies to support consistent licensee submissions, and expanded analytics capacity. These initiatives enable the BAO to better understand sector trends, monitor risks, and allocate resources more effectively—ensuring our decisions are grounded in reliable evidence and work in the public interest.



The average turnaround time to approve Care & Maintenance Fund transfer applications was **4.4** days in **2024/25**, significantly faster than the **15-day target** and an improvement over 7 days in the prior year

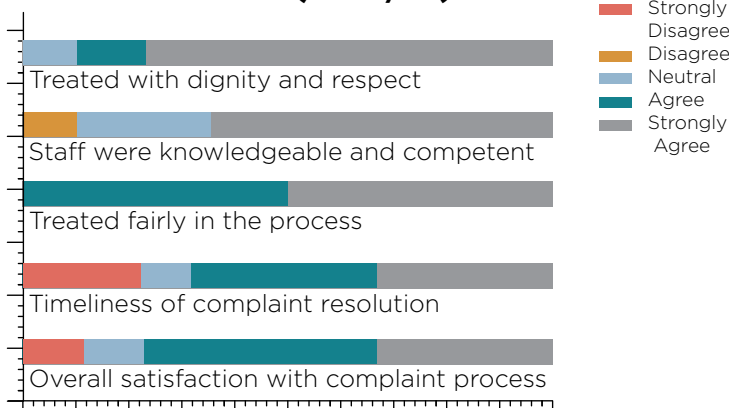
Consumer Survey: (2024/25)



Timely resolution remains a concern.

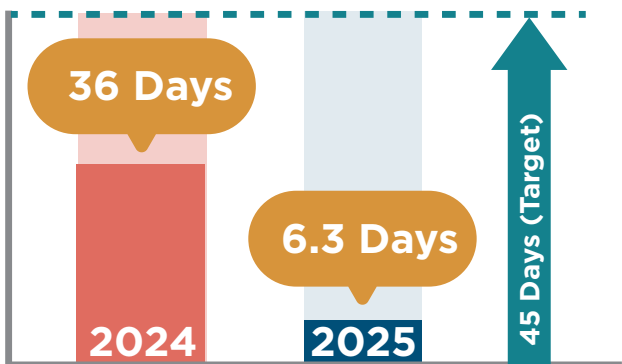
Consumers valued respectful treatment but highlighted delays in the complaint process.

Sector Feedback: (2024/25)



Fair, professional, respectful.

Sector respondents overwhelmingly endorsed the BAO's approach to complaint handling.



In 2024/25, the BAO reduced the average turnaround time for approving borrowing applications from Care & Maintenance Funds to just 6.3 days—down from 36 days the year prior and well ahead of the 45-day target.

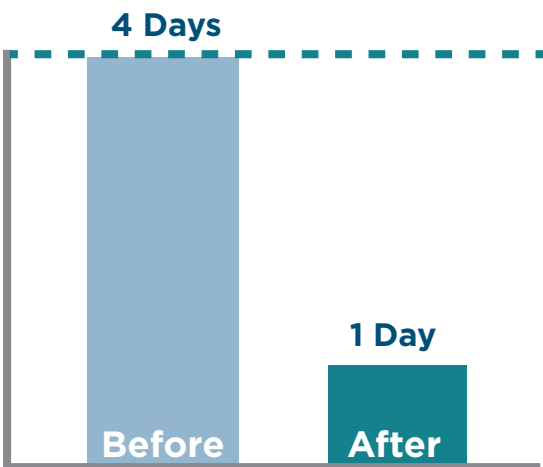
Report on Performance Measures... continued

Strong Sector

In 2024/25, the BAO advanced its commitment to fostering a strong and sustainable bereavement sector across Ontario.

By enhancing inspection efficiency through risk-based approaches and strengthening professional standards, we continued to uphold fairness, safety, and choice for consumers. Outreach efforts were expanded to support cemetery operators and increase public awareness of bereavement services, including targeted education initiatives and ongoing support for unlicensed operators. We also aligned staff performance goals with our strategic priorities, reinforced continuing education through random audits, and contributed to the provincial response regarding burial sites associated with residential schools. These efforts ensure the sector remains resilient, responsive, and accountable to the people it serves.

BAO Time Improvement



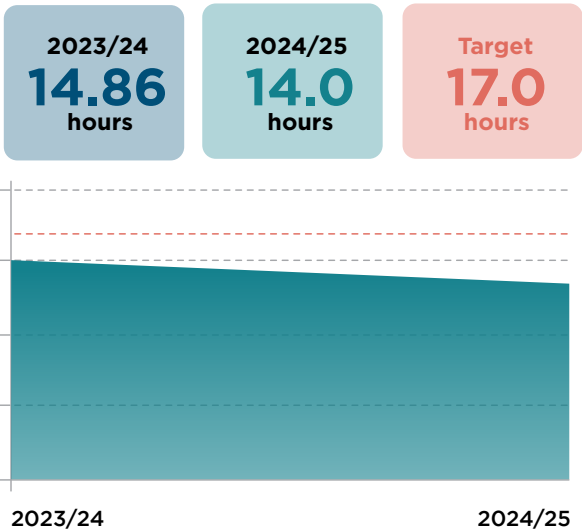
The BAO met its target for acknowledging inquiries in **2024/25**, reducing the average time from four days to just one. However, both the percentage of complaints processed within **30 business days (38%)** and the average resolution time (**35.1 days**) remained above target levels. Continued work is underway to improve case resolution timelines and enhance operational capacity.

The average time spent per inspection decreased from **14.86** hours in **2023/24** to **14.0** hours in **2024/25**, remaining below the 17-hour target.

We continue to assess the inspection process regularly to ensure regulatory compliance and that consumer protection is maintained.

BAO Inspection Time Performance

Average hours per inspection



Report on Performance Measures... continued

Forward Looking

In 2024/25, the BAO enhanced its capacity to anticipate and address the evolving needs of the bereavement sector and the public by introducing a new Customer Relationship Management System.

The Ontario Bereavement Information System (OBIS) is a modern, data-driven regulatory customer relationship management system that provides the BAO with comprehensive, real-time insights into all regulatory activity. Designed to support informed, evidence-based decision making, OBIS strengthens consumer protection and transparency by leveraging advanced technology to modernize the oversight of Ontario’s bereavement sector.

The BAO is continuously evolving to meet the needs of the public and the sector by enhancing the quality and accessibility of regulatory information. One of the key developments in this area is the incorporation of an internal Inspection Risk Ranking feature within the OBIS.

Inspector Risk Ranking 2024/25

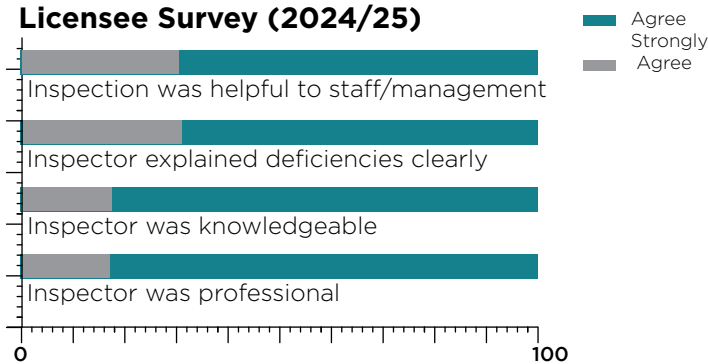
Risk Ranking	Total Inspections *
1	8
2	18
3	14
4	27
5	11
6	19
7	16
8	5

This feature enables the BAO to assess and categorize licensed operators based on the nature and severity of deficiencies identified during inspections. Operators are assigned a risk level ranging from Low (1) to High (8), which supports risk-informed inspection scheduling, and proactive regulatory follow-up.

By continuously adapting OBIS to align with best practices and technological innovation, the BAO remains committed to modernizing its regulatory frameworks to serve the public better — today and into the future.

*Asterisk denotes: Number of inspections from July 1, 2024 to March 31, 2025, when our new IT system started tracking risk rankings.

Licensee Survey (2024/25)



Inspector Professionalism & Knowledge

84% licensees strongly agreed inspectors were professional and well-informed.

Licensees consistently praised the conduct and expertise of BAO inspectors.

BAO Social Media Presence

4,168 **+725 followers**

Up 21% from 3,443 the previous fiscal year across all platforms. We track followers, rather than likes, as this is the most challenging number to increase.



BAO Board of Directors 2024/25



Leith Coghlin
Chair

Managing Director
EnPointe Public Affairs



Andrew Roy
Vice-Chair

President
The Beechwood
Cemetery Company



Howard Mammon
Secretary

Executive Director
Toronto Hebrew Memorial Parks



Normand A. Allaire
Director

President/CEO (Retired)
Runnymede Healthcare Centre



Lucy Becker
Director

Vice-President
Public Affairs & Policy
Retirement Homes
Regulatory Authority



Keith Persaud
Director

CPA, CA, Former Financial Executive



Colin Haskett
Director

President
Haskett Funeral Homes



Michael David Marco
Director

Vice-President
Finance & Technology
Fred Victor Centre



Laura Tamblyn Watts
Director

CEO
CanAge



Glenda Brindle
Director

Broker
Royal LePage Team
Realty Brokerage

Corporate Governance

Role of the Bereavement Authority of Ontario (BAO) Board of Directors

The governance of the BAO is established through the Funeral, Burial and Cremation Services Act, 2002 (FBCSA), by-laws, policies as well as an Administrative Agreement with the Minister of Public and Business Service Delivery and Procurement (MPBSDP). The Board Chair is accountable to the Minister for the performance of the BAO and is responsible for corporate governance, regulatory oversight and guiding the development of the BAO's strategic plan and priorities. The Board Chair is committed to continually strengthening its governance practices and oversight of the organization and supporting the government's consumer protection mandate.

In August 2024, the BAO received Ministerial approval for [By-Law No. 3](#), which was subsequently implemented to enhance the organization's governance framework and ensure alignment with evolving regulatory and operational requirements.

The Bereavement Authority of Ontario (BAO) is governed by a 10-member board of directors, comprised of:

- Three (3) Skills-Based (SB) Directors, selected by the board based on their skills and governance experience. These individuals can have no direct interest in the bereavement sector;
- Three (3) Directors as appointed by the Minister of Public and Business Service Delivery and Procurement (A-MPBSDP);
- Three (3) Advisory Committee (AC) Directors, bereavement sector representatives selected by the board to be the chairs of the committees providing advice to the CEO/Registrar — Cemetery, Crematorium and Municipal AC / Faith-based AC / Funeral and Transfer Services AC;
- One (1) Consumer Representative (CR) Director as selected by the board.

Board remuneration

The Board met eighteen times during the 2024-25 fiscal year. The Board Remuneration Policy sets out the following rates (for 3+ hour meetings) for Board members.

- Per diem rate for Chair is \$744
- Per diem rate for Vice Chair is \$583
- Per diem rate for Board members is \$472

For fiscal year 2024-25 the total Board remuneration was \$108,501

Corporate Governance...continued

Corporate Governance Audit Risk and Finance Committee

Chair Michael Marco

The Audit, Risk and Finance Committee's mandate is to assist the Board in fulfilling its oversight responsibilities with respect to the organization's:

- Standards of integrity, behaviour and reporting of financial information
- Risk management oversight and management control practices
- Financial planning, funding/revenue strategies, recommending the approval of budgets, financial monitoring and financial policies

Human Resources Committee

Chair Andrew Roy

The mandate of the Human Resources Committee is the oversight of the human resources strategy and related compensation policies, declaration of compliance, programs, and procedures of the Bereavement Authority of Ontario (BAO):

- To advise, and counsel the CEO/Registrar on best Human Resources management practices and their practical/reasonable application within the BAO;
- To administer the evaluation policy and manage the evaluation process of the BAO CEO and Registrar;
- To receive and monitor the BAO's compliance with all employment and/or labour laws and regulations in the province of Ontario;
- To study and to provide recommendations to the CEO/Registrar on compensation and benefit frameworks/regime(s);
- To monitor, evaluate, and recommend on the BAO's workplace culture and workplace safety programs and their effectiveness and costs and to be notified by the CEO/Registrar of any incidents that contravene these policies;
- To monitor evaluate, and recommend guidance on Human Resources implications and requirements on the annual operating budget of the Authority.

Compensation Fund Committee

Chair Normand A. Allaire

The Compensation Fund Committee's mandate is to manage the affairs of the Funeral Services Compensation Fund, to ensure compliance with the FBCSA and its regulations and to determine eligibility of claims. The Compensation Fund Committee is an independent committee that works in partnership with the BAO Board of Directors.

Governance and Nominations Committee

Chair Lucy Becker

The Governance and Nominations Committee has a dual mandate to provide the Board of Directors with recommendations for the membership of the Board and committees, and to assess the BAO's governance development, practices and policies.

- Director recruitment and succession planning
- Governance development, practices, and policies
- Board orientation and Director education programs

Discipline and Appeal Committees

Discipline Committee Chair Paul Famula

Appeal Committee Chair Marilyn Marshall

The Discipline and Appeal Committees hear and determine issues regarding licensee violations of the Code of Ethics, including determining penalties where appropriate. A panel of three committee members will be selected to hear and determine each matter.

Volunteer Advisory Committees

• Cemetery, Crematorium and Municipal Advisory Committee

Chair Andrew Roy

This committee is comprised of sector and consumer representatives, who provide the CEO & Registrar with expert advice related to cemeteries and crematoriums.

• Faith-based Advisory Committee

Chair Howard Mammon

This committee is comprised of faith representatives, who provide the CEO & Registrar with expert advice on issues of faith related to funeral, burial, cremation and hydrolysis services.

• Funeral and Transfer Service Advisory Committee

Chair Colin Haskett

This committee is comprised of funeral and transfer service representatives, who provide the CEO & Registrar with expert advice related to funeral and transfer services.

Service Standards

The BAO prides itself on delivering exceptional customer service and endeavours to meet or exceed these standards. Licensees and consumers can expect these turnaround times for services under normal circumstances.

Service Standards		
Service	Target Turnaround Time	Actual-2024/25
Personal Licence Application*	10 Business Days	8.6
Business Licence Application	30 Business Days	18.5
Inquiry Acknowledgement	1 Business Day	1.0
Complaint Processing**	30 Business Days	35.1
C&M Fund/Account Transfer Request	15 Business Days	4.4
Inspection Results Delivered to Licensee	15 Business Days	14
App. to borrow C&M Capital	45 Business Days	6.3

*With our new OBIS system, all Personal Licence Applications (PLAs) are now being processed via the online Licensee Portal, which means that applicants are now entering their own information into the system. Once the Licensing and Education Officer (LEO) has a complete application, which includes the PRC and payment, the application is processed within 1 to 3 business days. The addition of one LEO has also helped to improve processing times. Any delay in processing an application is usually caused by a delay on the applicant's part to provide a police record check; luckily, most applicants promptly respond to the Sterling Backcheck invitation.

**Processing times for some complaints that were closed in the earlier part of 2024/25 fiscal year were longer than usual, as one of the two Inquiries & Complaints (I&C) Officers was still focused on testing of the new OBIS CRM system; this left one I&C Officer to handle the majority of the workload in February and March 2024, when those complaints came in.

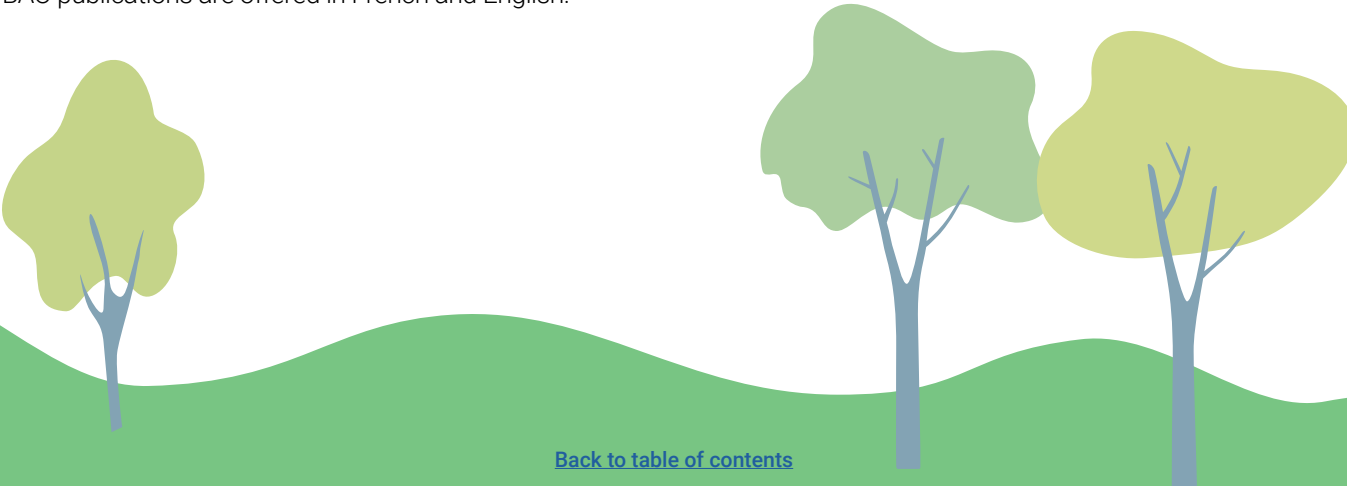
Compliance - AODA

The BAO ensures that its policies, practices and procedures comply with the principles of dignity, independence, integration and equal opportunity in accordance with the Accessibility for Ontarians with Disabilities Act. Our staff have been trained on AODA standards. We will provide documents on request in accessible formats, although we haven't received any such requests. The BAO website was designed in compliance with AODA standards.

French Language Services

The BAO employs four bilingual individuals. These employees provide bilingual support to consumers, stakeholders and licensees via phone and written correspondence, upon request.

The BAO also provides bilingual Funeral Service education through Collège Boréal, which offers the program in French. BAO publications are offered in French and English.



Report on Performance

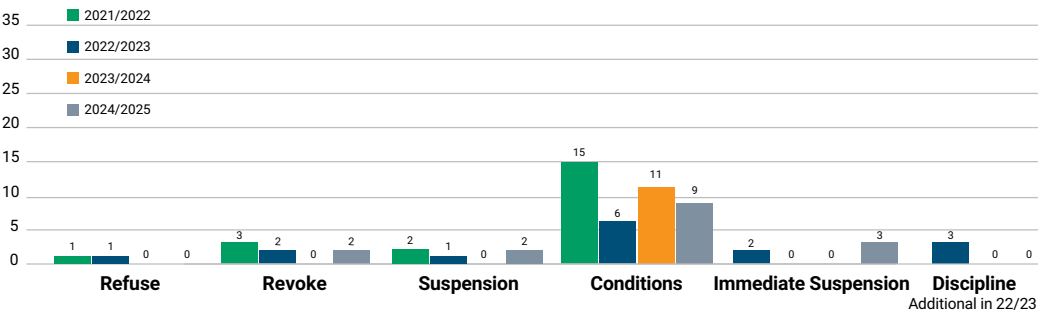
Registrar's Actions 2024/25

Registrar's actions include: Proposals to Suspend, Refuse or Revoke Licences; Suspension Orders (temporary or immediate); Applying Conditions to a Licence; or Disciplinary Action by the BAO Discipline and Appeal Committees.

Definitions

- **Refuse:** Notice of Proposal to Refuse to Renew a licence
- **Revoke:** Notice of Proposal to Revoke a licence
- **Suspension:** Notice of Proposal to Suspend a licence
- **Conditions:** Conditions imposed on the Licensee or consented to at the behest of the Registrar
- **Immediate Suspension:** Registrar's Immediate Suspension Order – typically issued in addition to a Notice of Proposal to Revoke licensure

Registrar's Actions



Some actions (e.g., 'Proposal to Revoke' and 'Immediate Suspension' orders) fall under more than one category and so are counted more than once. Please take this into consideration when comparing totals in the Operator chart.

Registrar's Actions by Licensee Type

Fiscal Year (April 1, 2024, to March 31, 2025)

Operator	Total (10)
Funeral Establishment Operator	7
Transfer Service Operator	1
Cemetery Operator	1
Crematorium Operator	1
Alkaline Hydrolysis Operator	0
Personal	Total (1)
Funeral Director	1
Sales Representative	0

The Trend

The Registrar continues to take a proactive approach to resolving licensee compliance issues by using open communication between the Regulator and the Licensees to gain an understanding of how and why the Licensee failed to comply with the FBCSA.

Furthermore, the Registrar continues to use tools such as Orders for Information, Cease Orders, and Warning Letters. In many cases, these actions continue to reduce the need to escalate enforcement to litigation, and resulting in fewer conditions, refusals, suspensions and revocation of licences.

Orders for Information are issued under s. 111 of the FBCSA. A Cease Order is issued under the authority of O. Reg. 30/11, subsection 109(7). Compliance issues that could have ended in enforcement actions have been resolved by issuing seventeen (17) Registrar's section 111 Orders for Information, three (3) Warning Letters and five (5) Cease Orders.

Report on Performance

Licensing

Under the Funeral, Burial and Cremation Services Act, 2002 (FBCSA), anyone in Ontario who provides or offers to provide bereavement-related supplies and services must be licensed with the BAO. The total number of active personal and operator licensees (cemetery, crematorium, alternative disposition operator, funeral establishment and transfer service operators; funeral directors, preplanners; and transfer service, cemetery and crematorium sales representatives) during this fiscal year is 9,669.

Establishment Licensing

The 2024/25 fiscal year continues to see stability across licensed establishments. There continues to be a marginal decrease in the number of funeral establishments, as businesses consolidate their funeral operations. However, the number of transfer services continues to increase marginally, as licensees aim to grow their businesses in a more cost effective manner. (Transfer services are typically operated out of smaller facilities which are often leased, thereby keeping overhead expenses low.)

Establishment Licence Classes Defined

- Funeral Establishment Operator – Class 1: Can offer embalming services, full funeral services, removal of pacemakers or implants. Will make available an inexpensive transfer service.
- Funeral Establishment Operator - Class-2: Can temporarily place human remains so persons may attend and pay their respects, such as visitation or funeral. Cannot offer embalming services, transfer services, or removal of pacemakers or implants.
- Transfer Service Operator – Class 1: Can sell and provide the service of placing a dead human body in a casket, washing the body and setting the features and transporting a dead human body from one location to another.
- Transfer Service Operator – Class 2: Can sell and provide the service of placing a dead human body in a casket, removing personal effects and transporting a dead human body from one location to another.
- Transfer Service Operator – Class 2 (Restricted): Can sell and provide the same services as a Transfer Service Operator – Class 2 above, but the operator is restricted to serving only the members of its religious organization.
- Cemetery Operator: Person (corporation, partnership, sole proprietor, trustee/volunteer board – religious or other) licensed to sell and provide cemetery supplies and services.
- Crematorium Operator: Person (Corporation, Partnership, Sole Proprietor, Trustee/Volunteer Board – Religious or other) licensed to sell and provide crematorium supplies and services.
- Alternative Disposition (hydrolysis): Licensed to sell and provide hydrolysis services.

Operator Licensing Statistics					
Licence Classes	2020/21	2021/22	2022/23	2023/24	2024/25
Funeral Establishment Operator - Class 1	575	572	559	557	552
Funeral Establishment Operator - Class 2	12	10	8	7	6
Transfer Service Operator - Class 1	51	67	65	68	73
Transfer Service Operator - Class 2	31	32	31	30	31
*Transfer Service Operator - Class 2 (Restricted)		21	23	28	30
Cemetery Operators	5,222	5,221	5,229	5,238	5,246
· Active cemetery sites					3,015
· Inactive cemetery sites					2,231
Crematorium Operator	72	74	74	74	76
Alternative Disposition (Hydrolysis)	4	4	4	5	5
Totals	5,967	6,001	5,994	6,007	6,019

* New in 2021/22

Report on Performance

Personal Licensing

Personal Licence Classes	2020/21	2021/22	2022/23	2023/24	2024/25
Funeral Director-Class 1 (embalming)	2,531	2,524	2,465	2,471	2,469
Funeral Director-Class 2 (non-embalming)	33	38	39	43	48
Funeral Preplanner	362	380	380	412	423
Sales Representative (Cemetery/Crematorium)	547	548	522	595	617
Transfer Service Sales Representative (TSSR)	32	33	35	38	44
TSSR Restricted		25	34	43	49
Grand total	3,505	3,548	3,475	3,602	3,650

Personal Licence Classes Defined

- Funeral Director – Class 1: Can embalm and provide all related professional services associated with arranging and directing a funeral and memorial service on behalf of a licensed establishment.
- Funeral Director – Class 2: Can arrange and direct customized funeral rites and ceremonies on behalf of a licensed establishment. Cannot provide embalming services.
- Funeral Preplanner: Can enter into prepaid contracts funded by trust or insurance plans for funeral supplies and services on behalf of a licensed funeral establishment (FE).
- Transfer Service (TS) Sales Representative: Can sell transfer services on behalf of a licensed transfer service operator.
- Cemetery Sales Representative: Can sell or offer to sell cemetery supplies and services on behalf of a licensed cemetery operator.
- Crematorium Sales Representative: Can sell or offer to sell crematorium supplies and services on behalf of a licensed crematorium operator.

New and renewed licences

Licence Category	Newly issued in 2023/24	Renewed in 2023/24	Newly issued in 2024/25	Renewed in 2024/25
FE and TS Operator licences	29	680	22	406
Cemetery, Crematorium and Alternative Disposition (Hydrolysis) Operator	24	1,848	9	1,951
Personal licences	250	3,385	276	3,412

Includes applications for new and asset/share purchases of funeral establishments and transfer services.

Includes applications for new cemetery sites, and asset/share purchases or transfers of existing cemetery sites to new cemetery operators.

Note that numbers in this table do not necessarily match those in the Personal Licensing table on this page because some licensees will have not renewed their licence, or it would have been canceled for various reasons (e.g., voluntary termination, revocation, death).

Report on Performance

Licensee Education

Since 1938, funeral professionals in Ontario have committed to lifelong learning through participation in mandatory professional development programs. The BAO believes that professional development and continuing education is a priority and an important component of any profession.

Exams

Entry-to-Practice examinations (Licensing and Jurisprudence) are administered by the BAO once every June at Humber Polytechnic and at Collège Boréal. Also, the BAO administers monthly exam sessions at its office for small groups, and will provide additional administrations upon request at the licensees' establishment or at another college's testing centre for applicants who live remotely.

Licensing Examinations		
Year	Exams Taken	Pass %
2020/21	174	93%
2021/22	166	93%
2022/23	166	87%
2023/24	158	96%
2024/25	179	95%

Jurisprudence Examinations		
Year	Exams Taken	Pass %
2020/21	186	89%
2021/22	171	91%
2022/23	183	81%
2023/24	175	89%
2024/25	205	84%

Continuing Education

Since Jan. 1, 2020, funeral licensees are required to complete a minimum of six hours of continuing education courses each year.

To qualify for a continuing education credit, the course(s) must be delivered through one of the following organizations: the Ontario Funeral Service Association; the Ontario Association of Cemetery and Funeral Professionals; Collège Boréal; Humber College; or others approved by the Bereavement Authority of Ontario (BAO).

No courses, seminars, conferences or events originating from outside of the province or from other associations or continuing education providers qualify for credit, unless they have received prior approval from the BAO.

Qualifying courses will be identified as either technical/professional skills or self care. A maximum of two hours of self care courses will qualify for continuing education credit (Category B). The remaining four hours must be related to technical/professional skills (Category A).

Report on Performance

Trust Funds

The Financial Compliance Team educates licensees on the use of income, investment, capital preservation, sale/resale of interment rights, understanding institutional statements, reporting requirements and the difference between individual trust, pooled trust, and insurance products.

Care and Maintenance Fund

A care and maintenance fund/account (C&M fund) is an irrevocable trust fund that ensures funds are available for the upkeep of a cemetery in perpetuity. Cemetery operators are required under the FBCSA to deposit appropriate contributions within 60 days of a sale. The C&M fund is held by an eligible trustee under the FBCSA. The use of capital (including realized capital gains) is strictly prohibited. However, the provincial government's changes to the FBCSA, effective Jan. 1, 2022, permit non-commercial cemetery operators to access the capital portion of a C&M fund to increase the capacity of a cemetery. This is subject to approval from the Registrar of the FBCSA, under the condition that the capital is paid back into the trust fund or account. Additional changes to the FBCSA, also effective Jan. 1, 2022, have increased minimum C&M fund contributions and the C&M fund's establishment deposit, which was increased from \$100,000 to \$165,000. The income generated from the investment of the capital is used for care and maintenance expenses of the cemetery.

Funeral Establishment & Transfer Service Operators Report of Prepaid Funds Submission Rate

Year	Submission Rate
Jan 1 – Dec 31, 2021	100.00%
Jan 1 – Dec 31, 2022	100.00%
Jan 1 – Dec 31, 2023	98.76%
Jan 1 – Dec 31, 2024	97.08%*

*5 are inactive sites where funds are protected and will be provided by another licensee. Another 20 are on our follow-up list where FC and ICE team are working to bring them into compliance.

Cemetery & Crematorium Operators Report of Prepaid Funds Submission Rate

Year	Submission Rate
Jan 1 – Dec 31, 2021	96.3%
Jan 1 – Dec 31, 2022	100.00%
Jan 1 – Dec 31, 2023	98.65%
Jan 1 – Dec 31, 2024	97.30%*

*1 cemetery organization has not submitted to date due to a cyber attack.

Cemetery & Crematorium Operators Report of Care & Maintenance Funds Submission Rate

Year	Submission Rate
Jan 1 – Dec 31, 2021	96.05%
Jan 1 – Dec 31, 2022	97.90%
Jan 1 – Dec 31, 2023	98.78%
Jan 1 – Dec 31, 2024	99.09%*

*1 cemetery organization has not submitted to date due to a cyber attack. 10 cemeteries are on our follow-up list and our Financial Compliance team are working to bring them into compliance.

Report on Performance

Total Prepaid Funds (Trust - Pooled & Individual)		% Change
2021/2022	\$1,263,745,682	+1.13%
2022/2023	\$1,277,986,264	
2023/2024	\$1,453,122,050	+13.70%
2024/2025	\$1,491,023,705	+2.61%

Total Prepaid Funds (Insurance)		% Change
2021/2022	\$1,701,128,899	-3.42%
2022/2023	\$1,642,950,006	
2023/2024	\$1,688,323,097	+ 2.76%
2024/2025	\$1,704,366,614	+ 0.95%

Total Cemetery Care and Maintenance Funds		% Change
2021/2022	\$1,670,010,768	+7.06%
2022/2023	\$1,787,924,377	
2023/2024	\$1,853,744,484	+ 3.68%
2024/2025	\$1,906,712,383	+ 2.86%



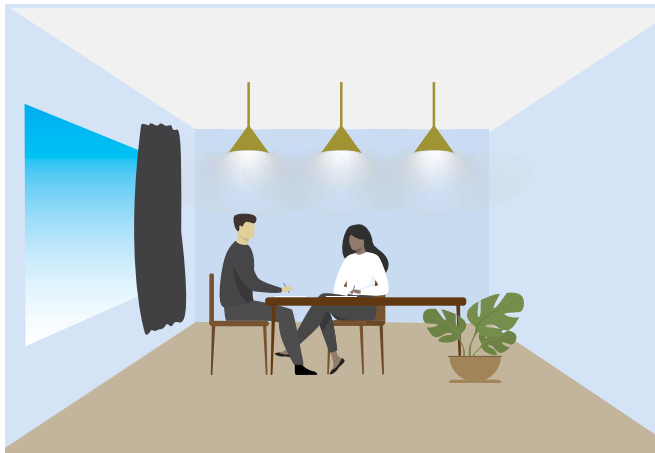
Report on Performance

Care and Maintenance Fund... continued

Cemetery Care and Maintenance (C&M) Funds Total by Category 2024/25		
Category	Total C&M Amount	# of Funds/Accounts
Corporation – Municipal – not for profit	\$187,987,623.98	429
Corporation – Not for profit	\$622,670,007.51	138
Corporation - Private	\$432,316,002.98	74
Corporation – Religious – not for profit	\$542,602,660.74	919
Homesteaders Life Company and Birch Hill Equity Partners	\$82,528,481.07	1
Sole Proprietorship	\$359,612.14	11
Trustee/Volunteer Board	\$38,247,994.60	530
Grand Total	\$1,906,712,383.02	2,102

Prepaid Funds

Licensed operators who enter into prepaid contracts for licensed prepaid supplies or services (excluding the purchase of interment/scattering rights) must place funds in trust within 35 days, either in a pooled trust fund, individual trust account, or insurance. Licensed operators report annually to the BAO via a Report on Prepaid Funds form which captures total number of contracts, total value, total interest, contracts provided, cancelled, and new. Licensed operators are required to engage a public accountant (independent of the operator) to submit a review engagement or audit report (excluding pooled trust funds less than \$100,000). Each report is reviewed by a BAO Financial Compliance Officer for compliance with the FBCSA.



Compensation Fund

Established in 1990, the Prepaid Funeral Service Compensation Fund ("the Compensation Fund") is designed to compensate consumers who have suffered a financial loss as a result of a licensed funeral professional or transfer service licensee mishandling prepaid funds. The Compensation Fund fiscal year was Nov. 1, 2023 to Oct. 31, 2024. In that fiscal year, there were 3 claims made against the Compensation Fund totalling \$19,774. Total market value of the fund at its fiscal year-end was \$2,526,154, comprised of cash, fixed income and equity holdings.

The Compensation Fund had revenues of \$419,831 from its primary income sources, including interest and dividend income, net gains on investments as well as contributions from new licensees. Voluntary payments may also be made by funeral establishment and transfer service operators in relation to prepaid trust funds that have been left unclaimed and for which the recipient (beneficiary) would be at least 120 years old. Should a rightful recipient to the unclaimed funds come forward after they are paid into the Compensation Fund, the funds will be paid out to the rightful recipient. Claims that are denied payment by the Compensation Fund Committee may be appealed to the Licence Appeal Tribunal.

Report on Performance

Inquiries and Complaints

The BAO's compliance officers have been very effective in addressing consumer inquiries and complaints. The majority of inquiries are resolved through the clarification of legislation. Complaints require investigation and mediation between a licensee and a consumer. The most common complaints received by the BAO are:

- From which family member to take direction
- Contraventions of regulations
- Contract related issues
- Miscommunication between the licensees and consumers
- Interment rights issues
- Service standards and professionalism

For complaints, the BAO endeavours to conclude and close the matter within 30 business days. These efforts are undertaken to ensure Ontario Consumers are always treated in a compassionate and professional manner during a vulnerable time in their lives.

Inquiries and Complaints numbers					
	2020/21	2021/22	2022/23	2023/24	2024/25
Inquiries	2,944	2,304	2,021	1,954	2,787
Complaints	105	104	64	44	39
Total	3,049	2,408	2,085	1,998	2,826

*With our new OBIS system, these numbers now reflect the inquiries taken by all BAO staff members, not just the Inquiries & Complaints Officers. Cases may go through multiple departments after arriving at Intake. Of the total inquiries for the 2024/25 fiscal year: 1,410 were consumers, 1,366 were licensees, and 11 were anonymous inquiries; 17 of which were conducted in the French language.

Complaints by Licence Class					
Class	2020/21	2021/22	2022/23	2023/24	2024/25
Funeral Establishments	52	50	23	20	22
Cemeteries	50	50	31	23	12
Crematoriums	0	1	0	0	1
Transfer Services	1	3	9	1	4
Alkaline Hydrolysis	0	0	0	0	0
Other (Unlicensed)	2	0	1	0	0
Complaints against the BAO	Not tracked	Not tracked	1	0	0
Total	105	104	64	44	39

Complaints Process

The BAO's complaint process involves the following steps:

- Complaint received via phone, email, regular mail or online complaint form
 - Complaint acknowledged and additional information/documentation requested from the complainant
 - Applicable licensee contacted regarding complaint and clarification, documentation and response requested
 - Complaint documentation thoroughly reviewed by BAO Management and Complaint Unit
 - Licensee and complainant kept apprised of the process throughout the investigation
 - Final written response provided to both the licensee and the complainant
 - **Complaints against the BAO** can be made through this email PrivacyOfficer@TheBAO.ca. The complaint will be sent to the relevant manager. If it is not resolved at that stage, it will then escalate to the CEO & Registrar.
- There were no complaints against the BAO in 2024/25.

Report on Performance

Inspections

Risk-based

The Inspections, Compliance and Enforcement team employs a risk-based approach in identifying operators requiring inspections. Specific risks are identified, rather than relying exclusively on predetermined fixed time intervals for inspections.

Identified risks include:

- Failure to submit annual licence renewal and/or report on trust funds on time
- Failing to communicate or reply to the regulator
- Complaints
- Previous compliance history
- New or inexperienced management

Licence Classes	2020/21	2021/22	2022/23	2023/24	2024/25
Funeral Establishments	63	80	118	43	101
Transfer Services	9	17	29	22	28
Cemeteries	26	15	57	41	86
Crematoriums	3	6	10	50	26
Alternative Dispositions	0	0	6	1	0
Non-Licensees	8	4	5	3	0
Individual Inspections	0	0	0	0	9
Total inspections	109	122	225	160	250
Focused	79 = 73%	52 = 43%	107=48%	113=71%	153=61.20%
Regular	30 = 27%	70 = 57%	118=52%	47=29%	97=38.80%

- Focused – Specific issue driven, such as website pricelist review, follow-up inspection on identified deficiencies
- Regular – Full inspection

Deputy Registrar-Cemeteries Actions

Between April 1, 2024, and March 31, 2025, the Registrar reports:

- 95 inquiries for maps, cemetery site files, and boundary surveys
- 23 Cemetery Investigation Authorizations issued
- 3 Cemetery burials/grave disturbances and issues including Indigenous archaeological sites related to existing cemeteries
- 1 Cemetery established following a burial site discovery

Complaints and Inspections surveys

The BAO tracks its complaints and inspection processes with consumers and licensees to identify future improvements.

Now with two years of surveys completed, the results may be compared on the next page, albeit with small and variable sample sizes of survey completions.

The surveys are in these categories:

1. **For consumers – The BAO complaints process survey** invited people, who have filed complaints with us about a licensee, to tell us about their experience in order to help us improve our processes in the public interest.
2. **For licensees – The BAO complaints process survey** invited licensee businesses and personal licensees, who had a complaint filed against them, to assist us in improving our processes for consumers (the public) and licensees.
3. **For licensees – The BAO inspection quality feedback survey** invited licensees, whose facilities had recently been inspected by the BAO, to complete the survey to help us improve our processes for consumers (the public) and licensees.

Results

Here are the detailed results of each of the surveys completed at fiscal yearend:

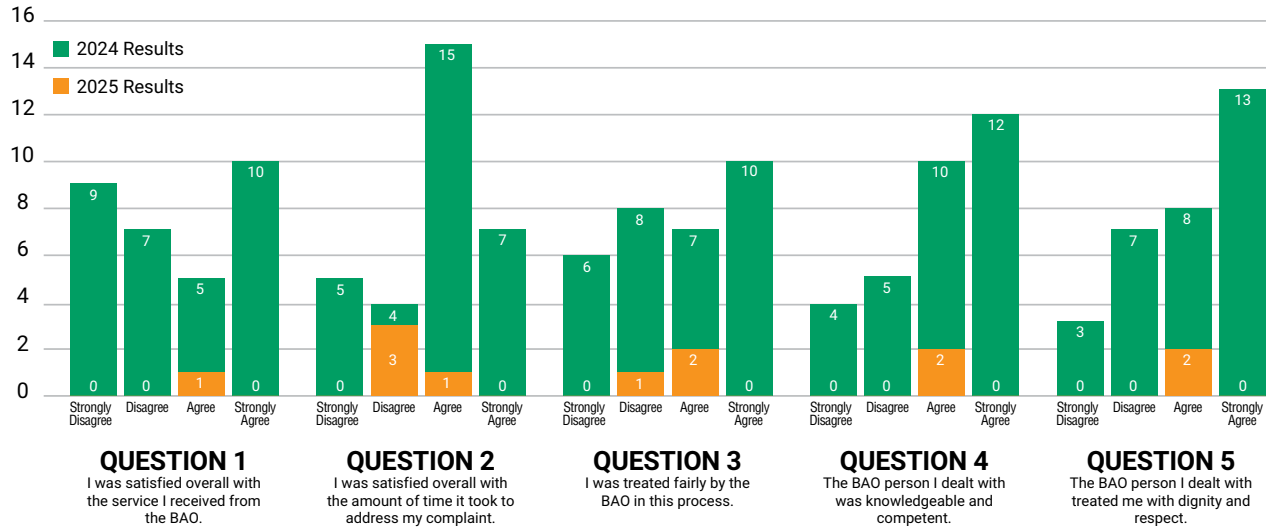
1. [Consumer Survey: BAO Complaints Process](#) – March 31, 2025
2. [Licensee Survey: BAO Complaints Process](#) – March 31, 2025
3. [Licensee Survey: BAO Inspection Quality Feedback](#) – March 31, 2025



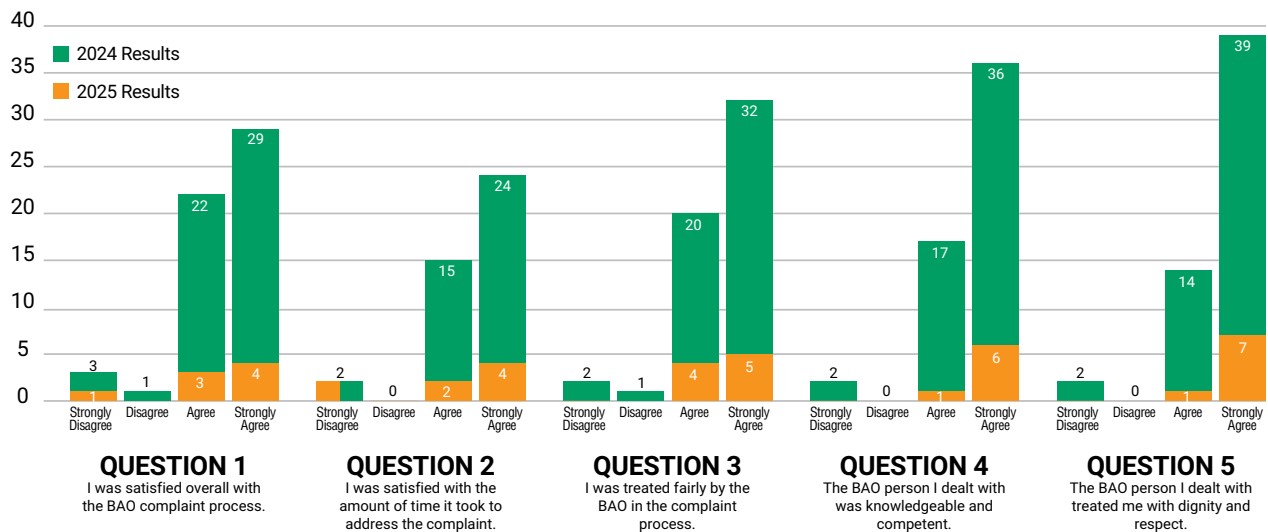
Comparing the results

Samples sizes of those who opted to complete our survey is small, which may impact statistical significance of results.

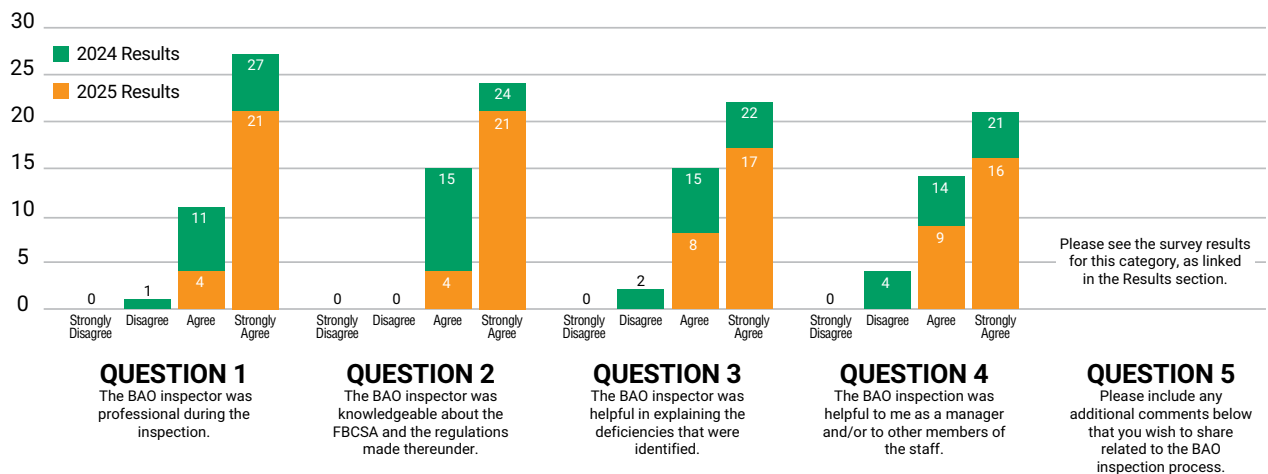
1. Consumer survey - BAO complaints process



2. Licensee survey - BAO complaints process



3. Licensee survey - BAO inspection quality feedback



FBCSA = Funeral, Burial and Cremation Services Act, 2002

Communications and Stakeholder Relations 2024/25

BAO broadens its communication reach

The BAO continued to broaden its communications reach with the public and its licensees online and in-person during the fiscal year ended on March 31, 2025.

The authority's consumer magazine, Beyond, increased its average reach to a high of 400,000 people per issue since it was launched in 2021. The increase was driven by social media promotion and consumer-relevant content, while website numbers remained similar to the BAO's record high of 379,855 pageviews last year, and notices and newsletters to our licensees maintained their high numbers of views.

Our digital connections were enhanced by in-person presentations at public events, conferences and with licensees by the BAO's CEO/Registrar and staff members.

Biennial Client Satisfaction Surveys

Our BAO biennial client satisfaction/value surveys were completed in October 2024 with the public and its licensees, in accordance with the Administrative Agreement with the Minister of Public and Business Service Delivery and Procurement. Results are available on [our website](#).

Our 2024 Consumers Survey reached 228,121 members of the public, more than three times the number we reached in 2022. Our survey to licensees went to all email addresses representing our 9,669 personal and business operator licensees.

Overall results for both surveys demonstrate positive view of the BAO and its work.

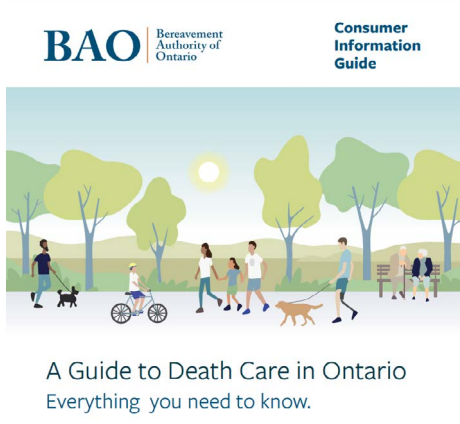
Question	Consumers survey % 2024 / 2022 / 2020	Licensees survey % 2024 / 2022 / 2020	BAO Actions
How would you rate the BAO's work in administering provisions of the Act (FBCSA) and regulations?	<ul style="list-style-type: none"> 73.6 / 68.9 / 64.7 - No opinion / Don't know 19.1 / 13.3 / 21.2 - Very good / Excellent 7.2 / 17.8 / 14.1 - Needs improvement / Poor 	<ul style="list-style-type: none"> 60.5 / 52.4 / 61.8 - Very good / Excellent 20.2 / 23.9 / 15.5 - No opinion 14.4 / 23.7 / 22.7 - Needs improvement / Poor 	<ul style="list-style-type: none"> -Continued communication of the BAO's consumer protection work & information to C. -Complaints process surveys to C&L, + an Inspections quality survey to L were initiated in 2022.
How would you rate the BAO's work in achieving its mandate to serve and protect public interest and govern the bereavement sector in Ontario?	<ul style="list-style-type: none"> 68.8 / 63 / 57.6 - No opinion / Don't know 20.2 / 17 / 24.7 - Very good / Excellent 11 / 20 / 17.7 - Needs improvement / Poor 	<ul style="list-style-type: none"> 62.3 / 57.4 / 66.6 - Very good / Excellent 15.7 / 17.1 / 10.1 - No opinion 13.3 / 19.4 / 23.2 - Needs improvement / Poor 	<ul style="list-style-type: none"> -Promote greater awareness of the BAO's consumer protection information to C. -Complaints and Inspection surveys in 2022, as stated.

Excerpt of BAO Client Satisfaction Surveys Results

A [transition](#) in December of 2024 from shipping to licensed establishments our 24-page BAO Consumer Information Guide to shipping a handy two-page overview, was well received by the public and licensees. The new overview highlights the most commonly asked questions.

Access to the full 24-page guide is free on our website. The printed version of the full guide is also free upon request from the public. Four requests for the 24-page guide were received since the change. They were mailed at no charge, as is our standard.

The full guide remains available in English and French, while the overview is available on our website in 10 languages.



Communications and Stakeholder Relations 2024/25 ...continued

Consumer Information Guide			
	Printed guides shipped		Total
	English	French	
2020/21	105,266	1,827	107,093
2021/22	134,910	5498	140,408
2022/23	156,923	4,060	160,983
2023/24	149,985	3,200	153,185
2024/25	131,885	3,443	135,328

Web, Eblasts & Social Media					
	2020/21	2021/22	2022/23	2023/24	2024/25
BAO Website total pageviews	572,712	726,194	345,274	379,855	370,100
BAO Consumer Information Guides (CIG) web pageviews	12,043	39,520	40,979	48,195	43,932
BAO eblast messages to licensees Registrar’s Directives, Notices, Guidance and news	167	112	52	60	60
Facebook followers	1,465	1,801	1,969	2,314	2,761
LinkedIn followers	337	483	718	933	1,204
X followers	130	169	193	196	203

Our website leveled off in its pageviews, with a decline of two and a half per cent from the previous year, while remaining much higher than in '22/23. Web pageviews in the pandemic years of 2020/21 and 2021/22 received much more attention. Our social media accounts have continued to attract more followers.



Phone calls

2020/21 calls	2021/22 calls	2022/23 calls	2023/24 calls	2024/25 calls	The latest numbers show a 17% increase from last year, which coincides with increased calls from licensees about accessing their accounts following the implementation of our new information technology system.
18,384	27,868	21,403	23,525	27,524	

Financial Statements

- Please click on this link to read the [Financial Statements](#).

Report on Performance - Financial Review FY2024/25

The following financial review is based on the audited financial statements, by Doane Grant Thornton LLP, for the fiscal year (FY) ended March 31, 2025.

The Bereavement Authority of Ontario (BAO) uses its revenues to deliver consumer protection initiatives across the province and to ensure the organization's sustainability so it can fulfill its mandate.

As of March 31, 2025, the Net Assets of the BAO were \$8,596,462 compared to \$6,616,580 for the FY ended March 31, 2024. In FY2025 (April 1, 2024, to March 31, 2025) the BAO realized a net surplus of revenues over expenses of \$1,979,882 (compared to a \$1,602,172 in FY2024). Higher operating revenues were realized in FY2025 mainly due to the full year impact of the increased fees; partially offset with higher operating expenses incurred to support the continued growth of the organization, especially with the full year impact of the new customer relationship management (CRM) system.

Revenue

The BAO relies on two main revenue streams, funeral and cemetery licensing fees, which are set out in accordance with a fee structure under the Minister's

Order made under the Funeral, Burial and Cremation Services Act, 2002. Overall revenues for FY2025 were \$9,586,296, an increase of \$2,099,884 compared to

the prior fiscal year. The difference was primarily driven by higher operator fees and timing related to prior year licensure renewals.

Non-operating revenue of \$132,591 was generated by the BAO's investment program for FY2025. Investment of excess cash flows were limited to short-term, risk-free, term deposits and held with major Canadian financial institutions.

Expenses

The BAO's expenses in FY2025 were \$7,606,414 (including amortization), an increase of \$1,722,173 from the previous year. The year-over-year increase in operating expenses was primarily due to staffing vacancies in prior year now being filled, in addition to increased amortization expenses for the new CRM (called OBIS).

Capital Expenditures

Capital spending including intangible assets in FY2025 amounted to \$83,705 (compared to \$971,344 in FY2024), as prior year spending included the development of a new CRM system.

Liquidity

Based on cash flows provided by its operations and current investment holdings, the BAO has sufficient liquidity to fund its short-term business plans and obligations.

Long Range Forecast of Revenues and Expenses

This is the first full fiscal-year impact of a new fee structure. To execute the organization's business plan and maintain the recent investment in human resources and information technology, the BAO implemented the Bereavement Authority of Ontario Consumer Protection Fee, starting on July 1, 2023, which resulted in higher licensing fees. This was the first fee increase outside of inflation introduced to the sector in more than 10 years. The fee increase was particularly necessary to help the organization's revenues catch up to the pace of its annual operating expenses. Over the last several years, the BAO was funding the excess of expenses over revenues with cash reserves, introducing both operating and financial risks to the business. Looking ahead, the organization has full confidence that the new fee structure will help provide the necessary resources to deliver its mandate and ensure financial and operating sustainability.

Read the complete the complete [Independent Auditor's Report here](#).

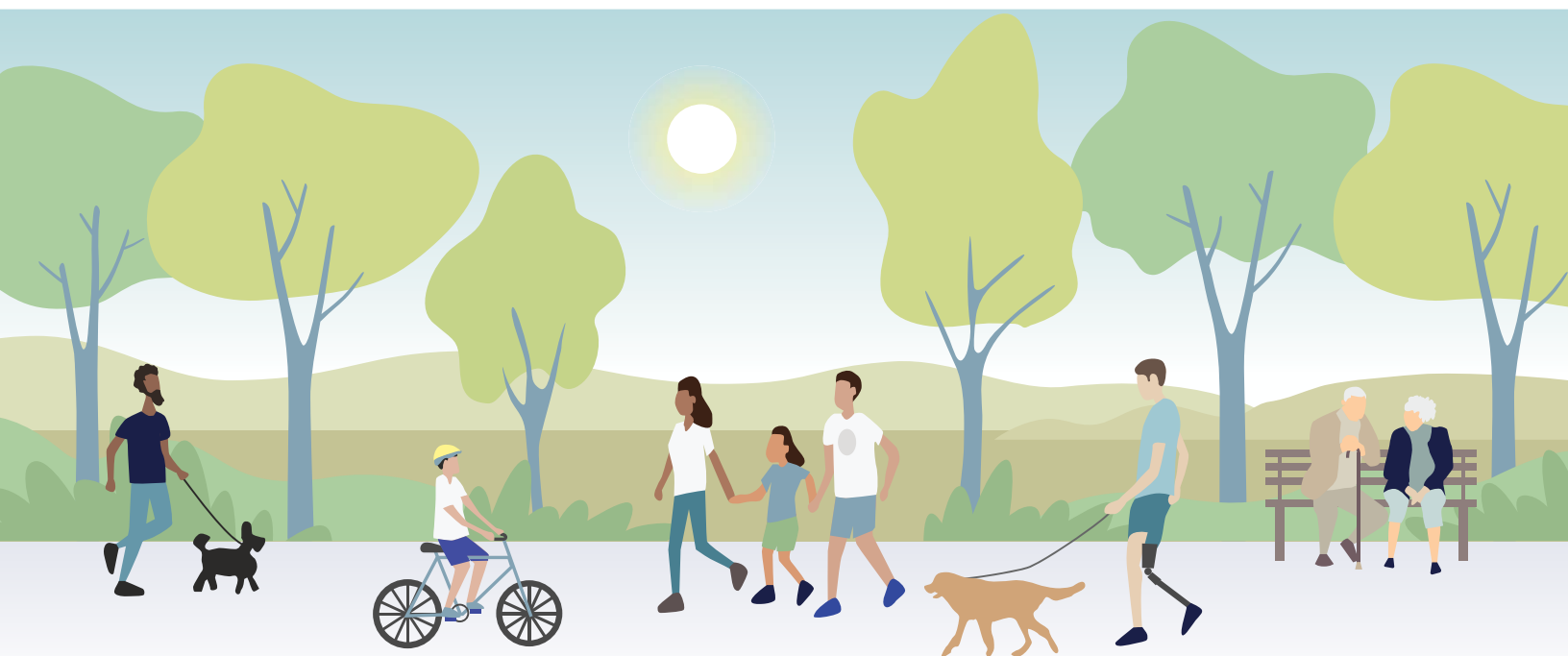


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