



Notes for talks to local groups

1. Intro

Good morning/afternoon/evening ladies and gentlemen. My name is xxxxxxxx and I represent xxxxxxxx funeral directors. I want to give you a short talk on the work that we do in the local community, providing an essential service and how we can help families when they are faced with losing a loved one. I also want to talk about the changes taking place within funerals and how that will positively affect you, the public.

2. Company background

Here the speaker should give a brief history of their company, the services they provide, perhaps staff, community support and any other benefit provided.

3. Funeral sector changes

The funeral sector in the UK is going through a period of considerable change intended to improve the service offered to the bereaved and ensure people are protected at one of the most vulnerable times in their lives.

a) Funeral Plans

Since July 2022 funeral planning companies have been regulated by the Financial Conduct Authority providing protection for anyone wishing to purchase this type of product. This followed concern that some companies were not acting ethically and in the interest of the customer, and also followed the collapse of some companies with customers losing all of their money.

Any provider and directly authorised intermediary must be authorised by the FCA. Their aim is to achieve good outcomes for consumers. They want to make sure that the products offered by firms:

- meet consumer needs
- offer fair value

They also want to make sure that firms look after consumers' money and use it to deliver funeral services.

Our company provides funeral planning by xxxxxxx who are fully regulated by the FCA ensuring should anyone purchase a plan from us they are fully protected.

b) Competition and Markets Authority

Other major changes include the Competition and Markets Authority Order on funeral directors issued in 2021. This order demands certain minimum standards to be provided by funeral directors and also that they are transparent regarding funeral costs.

All funeral directors must now publish their prices and the costs of local cremation and burial services on any website or electronic platform like Facebook. They also must display prices in a prominent position within their premises and on any window display and make available price list to take away. Another requirement is the inclusion of a standard funeral with defined minimum content.

c) Regulation

It may come as a surprise to learn that funeral directors are not licenced or regulated and can operate without any knowledge, experience or qualification. One of the more important recommendations from this Order is their intention that all funeral directors must be regulated in some way. They recognised that the Scottish Parliament have drawn up with the help of the profession a Code of Practice and are currently considering a licencing scheme. They believe regulation should also be considered for England, Wales and Northern Ireland and have tasked the Ministry of Justice with achieving this. Our funeral association SAIF are co-operating with this.

d) Internet based direct funerals

Another major change is the growth in internet companies offering direct funerals. Funerals going directly to the crematorium or cemetery is nothing new and local community funeral directors have been offering this service for many, many years.

What has changed is that following the pandemic when people were not allowed to attend funerals some web-based companies saw an opportunity to capitalise on peoples' grief and also lack of funds to promote a so-called dignified disposal service. This is where they collect your loved one and transport them sometimes hundreds of miles and have them cremated without ceremony.

Others will offer to organise and provide a local funeral when they do not actually have any local offices. These companies may be based in a different country hundreds of miles from your home. Once you have signed up they will then offer your funeral to a local company often at many hundreds of pounds below what you have paid. As a result the standard of service may be vastly inferior to what you would expect.

A recent casebook study by Aberdeen University found that during the pandemic many people were upset when those who died were left in body bags or otherwise not washed, dressed or treated with the expected forms of care or respect.

They also found that the depth of distress is understandable because death is a significant event in each person's life and represents an important loss in relationships and communities. Taking part in ritual activities when someone dies is often regarded as a matter of significant responsibility, as well as being important for emotional wellbeing. If people cannot ensure or contribute to a 'good' funeral for those they take responsibility for whether in family, community or professional roles, they can feel a sense of disappointment and moral distress. This distress is not fully relieved by knowing that circumstances were beyond their control.

If a family chooses an internet company direct cremation for a much-loved relative then that is okay however, they should fully understand what they are receiving in respect of standards of service and how their loved one is being cared for. Many of these companies will leave a loved one in the mortuary, sometimes for weeks until they have enough deceased to collect in one journey.

If you are considering this type of service due to cost then my advice is to talk to your local SAIF Funeral Director. They will be able to point you in the direction of financial help for funerals and advise ways to reduce the cost without any apparent loss of service.

Your local SAIF funeral director will have considerable experience and local knowledge. Before being accepted into membership they will have been inspected and their experience and reputation will have been checked to ensure your loved one will be treated with the greatest of care and dignity and that your funeral arrangements will be safe in their hands.

4. Who are SAIF?

SAIF are the National Society of Allied and Independent Funeral Directors. They were established in 1989 to support independent, mostly family-owned funeral directors, such as ours, concerned about the proliferation of larger conglomerates.

Companies like Co-operative Funeralcare and Dignity and other large corporates were taking over small community-based funeral directors and incorporating them into their very large organisations. In many cases services were centralised with local facilities sacrificed for the sake of economies of scale and increased profit – not always to the benefit of the local community.

SAIF also represents members with Governments and provides education and qualifications for staff. One of the main benefits for the customer is their Quality Assurance and Business Support Programme. This programme ensures members are offering a quality standard of service and facility by inspecting members on a regular basis. The programme has been accredited independently by the British Accreditation Bureau and awarded ISO 9001, an internationally recognised quality award.

They also have a strict Code of Practice which members must adhere to. By using a member of SAIF families can be assured of the highest standards in funeral services.

Thank you for listening and I will try to answer as many questions as possible that time allows for.