

National Association of Funeral Directors
Annual Reports and Accounts
2024/25



NAFD



Conference & AGM

4





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INTRODUCTION AND GOVERNANCE OVERVIEW



Barry Pritchard

Chair of the Governing Board

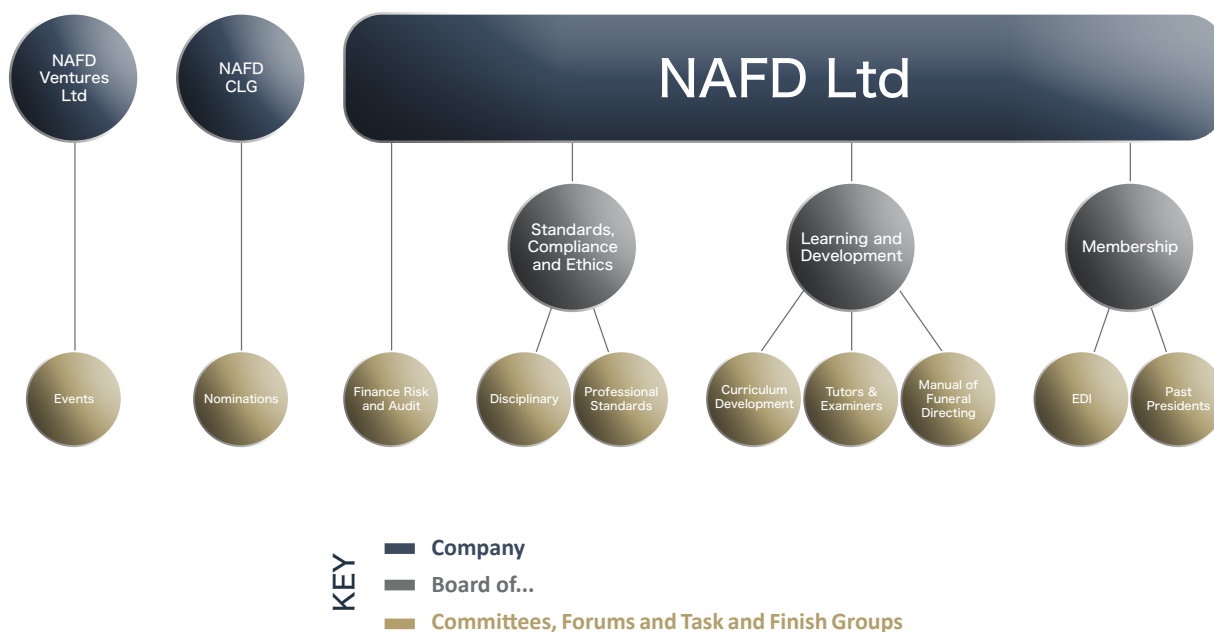
It was one of the greatest honours of my professional life to take on the role of Chair of the Governing Board of the National Association of Funeral Directors, having previously served as National President. I considered it a privilege to accept this position on a pro bono basis for a number of important reasons.

At the time of my appointment (when First Vice-President), a number of significant concerns were emerging within the Association's governance and financial structures. In response, I was asked to serve as Chair, in an unpaid capacity, to support the incoming Chief Executive Officer (CEO) Andrew Judd and Governing Board in restoring financial balance and to help embed good governance and competent practices at every level of the Association. I continued to do so throughout my year as President and beyond.

Working alongside the CEO and the dedicated team at National Office, we have taken proactive and far-reaching steps to strengthen the foundations of the NAFD. One of the most significant measures has been the establishment of a Finance, Risk and Audit Committee (FRAC), chaired by Honorary Member Marcus Wilkinson, to ensure independent oversight and transparency in our financial and risk management.

While these developments may suggest difficult circumstances, the most heartening news was the return to health of our CEO. His resilience and leadership have been matched by the unwavering commitment of the NAFD team, who have worked tirelessly to deliver the ambitious priorities of our Five-Year Strategy.

This report offers a clear window into the vast body of work undertaken by the Association this year. It reflects the scale and quality of effort invested by staff, board members, volunteers and committee representatives, whose dedication has made a significant difference to the profession. From strategic planning through to operational delivery, the achievements recorded here represent countless hours of thoughtful, diligent work carried out on behalf of our members. They deserve our sincere gratitude and recognition, and we owe a great deal to our volunteers. Their time, expertise and passion remain at the heart of everything the NAFD delivers. On behalf of the Governing Board, I offer heartfelt thanks for their continued service. We are truly nothing without them.



Our commitment to strong governance has also extended to the development and implementation of a Volunteer Handbook, which all members of the Executive Committee have now signed. This handbook outlines expectations, behaviours and responsibilities that align with the Nolan Principles, which we continue to embed and reinforce throughout the Association's leadership and volunteer structures. In time, the handbook will be extended to all volunteers working within the Association to ensure clarity, accountability and shared values.

The governance of any organisation is not just a set of words on paper. It is a reflection of culture, structure and the lived behaviours that guide decision making and direction. That is why I have been especially proud to work closely with the CEO and his team to enhance the Association's approach to governance, building systems and safeguards that will protect and advance the NAFD's role as "The Voice of the Profession".

As you read this report, you will find further detail on the many achievements of the NAFD over the past year. You will also note that we have introduced a strengthened framework of operating boards and working committees. These are designed to ensure that the full breadth of the Association's workstreams, spanning everything from regulation and standards to education, public affairs and member services, benefit from both elected and appointed participation.

These are detailed within the Association Handbook, which is referenced elsewhere in this report but visualised here. I will not repeat that information here, but I do encourage all members to familiarise themselves with how representation and decision making now operate across the Association.

This approach allows us to draw on a wider range of expertise and lived experience and ensures that the strategic and operational direction of the Association continues to reflect the evolving needs of our diverse membership. It is through this inclusive model that we are better able to identify emerging issues, shape policy and deliver meaningful outcomes for members across all parts of the UK.

As part of our commitment to modernisation, we continue to review the Articles of Association and Rules/Standing Orders. Overseen by the Governing Board, this vital work is being undertaken by a Task and Finish Group, consisting of Past President and Honorary Member Alison Crake, Honorary Member Marcus Wilkinson, Past President Graham Lymn and Past President Jeremy Field OBE, alongside Chief Operating Officer and Past President Kate Edwards. Together, they are working to ensure our governing documents are not only legally sound, but that they also fully reflect the best interests of the membership.

This marks the first time we have reported on the work of the Association in this way. I hope you find the content insightful and that it reinforces the value of your membership. I have been particularly proud to oversee significant improvements in our internal policies and practices this year - developments that will help safeguard the future of this Association like never before.

As always, I remain available to any member who wishes to ask questions, offer feedback or seek clarification on any aspect of this report.

With sincere thanks.

Barry Pritchard DipFD
Chair of the Governing Board
Immediate Past President



ACTING PRESIDENT'S UPDATE



Darryl Smith

Acting President

INTRODUCTION - A YEAR OF PURPOSE, PEOPLE, AND PLENTY OF MEETINGS

When I stepped into the role of Acting President of the NAFD, I quickly realised two things. First, our Association is powered by remarkable people who care deeply about their profession. Second, my diary would never, ever be empty again. Lesley, my ever-patient wife, has taken on the role of "Chief Timekeeper" - ensuring I am in the right place, on the right day, preferably wearing the right tie. Without her, I'd likely have turned up to the Federation of Burial & Cremation Authorities (FBCA) banquet wearing a Christmas jumper.

I must begin with heartfelt thanks to my employing Society - Heart of England Co-operative - our CEO Steve Browne, and our Board of Directors. They've trusted me to juggle two demanding roles - though I suspect they enjoy seeing me practice my 'controlled panic' face every time another meeting lands in my inbox.

This has been a year of connection, collaboration and progress. It's also been a year of learning - not least learning just how many acronyms we use in this profession. Between FBCA, BIE, CBCE and SAIF, I sometimes feel we could start our own version of Countdown.

CELEBRATING MILESTONES AND PARTNERSHIPS

December began with a with the FBCA Centenary Banquet. Lesley and I were privileged to attend this memorable evening, marking 100 years of service by an organisation whose work underpins our profession. The warmth of our hosts reminded me why partnerships are so critical in what we do. It also reminded me that I need to learn how to gracefully decline a third dessert.

January came quickly and, with it, a packed schedule - Governing Board meetings, Executive Committee discussions and the Membership Committee all getting straight to work after the festive season. I sometimes think January meetings are the best - everyone is full of fresh ideas and resolutions.



*Our members
are our strength.
Together we're
shaping the future
of our profession
with integrity,
collaboration and
impact.*

CONFERENCE 2025

Planning for Conference 2025 was a consistent theme throughout the year following on from the resolution passed at the Autumn General Meeting in November 2024 to move the Annual General Meeting to September rather than May.

This year's Conference is particularly special as we celebrate 120 years of the NAFD. One of the highlights will be the Celebrating Success event on Saturday 13 September, recognising the achievements of the 2024 and March 2025 graduates. If you've ever wondered what professional pride looks like, it's seeing a room full of graduates holding their certificates while their mentors beam with pride.

Of course, no NAFD banquet would be complete without supporting a worthy cause. My chosen charity for the year is BRAKE, which provides crucial emotional and practical support to families affected by road traffic collisions. This is a cause close to my heart following the tragic loss of my mother-in-law, Margaret, in 2021. BRAKE's work with Family Liaison Officers (FLOs) is something I've personally seen make a real difference in people's darkest moments.

GOVERNANCE AND STRATEGIC CHANGES

This year has been one of significant decisions and improvements to our governance structure.

- Scottish Funeral Director Code: as of 1 March, the Code became mandatory, representing a major shift in how funerals are conducted in Scotland. We continue to support our members through these changes and are actively engaging with the Scottish Parliament on your behalf.
- Extraordinary General Meeting (14 March): the EGM saw members vote in favour of a new financial model for our funeral firm members. Change isn't always easy, but this decision reflects a forward-thinking approach that will ensure we continue delivering tangible value for our members.

One of my proudest moments this year was seeing the Scottish Executive's new constitution formally agreed at its AGM in Edinburgh. It was also a pleasure to witness Tim Purves (William Purves Funeral Directors) installed as the new NAFD Scottish Area Federation President and Robert Tripney (Little's Funeral Service) as First Vice-President. These are leaders with passion and vision - which is fortunate, as Scottish weather requires both.

NAFD INSPIRE AND PROFESSIONAL DEVELOPMENT

One of the most exciting initiatives we've launched is NAFD Inspire, our new learning management system designed to support continuous professional development. This platform will enable colleagues across the profession to access high-quality training and resources whenever they need them.

Education remains a cornerstone of our mission, a lasting investment in the future of the profession. In March and September each year, students across the country undertake their Funeral Arranging & Administration Certificate and Diploma in Funeral Directing examinations. These qualifications represent not only academic achievement, but a deep commitment to service, professionalism and care. Their dedication reminds us that the pursuit of excellence is ongoing, and that our profession is in capable hands for the years to come.

Events like the Yorkshire Education Day in Huddersfield, hosted by James Schofield, continue to underline the importance of professional learning. A thought-provoking presentation on neurodiversity reminded us of the need to be sensitive and inclusive, both with families and with colleagues.



EVENTS & ENGAGEMENTS - ON THE ROAD (AGAIN)

From Coventry to Edinburgh, Glasgow to Bristol, it's been a busy few months:

- Coventry Funeral Directors' Guild dinner dance (1 March): my thanks to Martin Wilson (President of the Guild) and his wife Jo for hosting a truly enjoyable evening;
- Scottish AGM (6 March): a momentous event, marking the introduction of the Scottish Code;
- Spring Roadshow at the National Motorcycle Museum (20 March): an event that combined networking with the smell of petrol and history- quite the combination;
- SAIF Presidential Banquet (5 April, Glasgow): a big thank you to Declan Maguire for his service as SAIF President. Congratulations to Ross Hickton, the new SAIF President- I look forward to working closely with him over the next year;
- Joint NAFD Western Counties Area Federation and British Institute of Embalmers South West Division dinner dance (12 April, Bristol): this biennial highlight was once again superbly supported;

British Institute of Embalmers' Conference (26 April, Hinckley): special thanks to Rachel Shipley for inviting me. A warm welcome was extended to Edward Williams-Price, who I had the honour of congratulating as the Institute's new President.

CONNECTING WITH MEMBERS - "MEANINGFUL MEMBERSHIP"

NAFD is more than a trade association, it's a community. But communities only thrive when people feel heard. That's why, as I travel to regional events, I'll be asking a simple but crucial question: "What do you want, need or expect from your NAFD membership?" The answers will guide how we shape our priorities, refine our services and ensure that membership remains valuable and relevant. Consider this your official invitation to speak your mind- and yes, even to complain.

ADVOCACY AND NATIONAL ISSUES

The NAFD continues to represent your interests on the national stage:

- Law Commission's Burial, Cremation and New Funerary Methods Project: this is our opportunity to be involved in shaping future legislation. We'll be submitting a comprehensive response on behalf of our members.
- Uncollected Ashes: media interest in this issue has continued this year, with mentions across BBC News, radio, and The Guardian. It's a sensitive topic, but our engagement is helping to raise awareness and encourage resolution for families.



*‘it’s about
people,
compassion
and creating
meaningful
moments for
families at a
time when they
need it most’*

VOLUNTEERISM AND A NEW HANDBOOK

We’ve finalised the Volunteer Handbook, which is now rolling out across all levels of the Association. This guide supports those who generously give their time to NAFD boards, committees and local groups. Volunteers are the heartbeat of this Association - they are the unsung heroes who keep everything moving forward.

LOOKING FORWARD TO 2026

As we prepare for the year ahead, our focus remains on growth, inclusivity and innovation. We will:

- deepen engagement with members through direct consultation and events;
- expand professional development initiatives like NAFD Inspire;
- continue to advocate for the profession through government and industry partnerships.

PERSONAL REFLECTION - WHY WE DO WHAT WE DO

The work we do isn’t just about funerals, it’s about people, compassion and creating meaningful moments for families at a time when they need it most. It’s about building trust, maintaining dignity and supporting communities.

CLOSING REMARKS

In closing, I want to express my gratitude to all of you - our members, volunteers and partners. The NAFD’s strength lies in its people, and this year has proven that, together, we can face challenges and create opportunities.

If this year has taught me anything, it’s that being Acting President involves equal parts leadership and diplomacy but, above all, it’s about listening - and I look forward to continuing that conversation with all of you.

Here’s to a successful Conference.

Darryl Smith
Acting President



CHIEF EXECUTIVE OFFICER'S REPORT



Andrew Judd

Chief Executive Officer

INTRODUCTION

The National Association of Funeral Directors continues, on your behalf, to be an inclusive and progressive advocate for the funeral professional and bereaved people in all four nations of the UK. We remain deeply committed to ensuring that the voice of our members is heard and respected across all areas of society, from government decision-making to local communities, and that the profession itself continues to be recognised for the vital, compassionate service it provides.

Our work is driven not only by the immediate needs of our members and the families they serve, but also by a vision of a sector that is forward-looking, resilient, and equipped to meet the challenges of the future.

Our compass to navigate this evolving journey remains our four core values, and you will find them at the heart of everything we do. These values guide us in our representation of members, in the support and training we provide, and in our determination to ensure that standards remain of the highest quality. They are the touchstone of our decisions, the foundation of our collaborations, and the measure by which we hold ourselves accountable to both funeral professionals and the bereaved people who rely on them.

As your Chief Executive Officer, it has been my privilege to lead the Association for almost three years. During this time, I have seen first-hand the strength, dedication, and professionalism of our members, and I am immensely proud of the way our Association continues to grow, adapt, and strengthen its pivotal position in the United Kingdom funeral sector and, indeed, around the world.

Together, we have faced challenges, embraced opportunities, and built partnerships that will endure for generations to come. Looking ahead, I remain inspired by the progress we have made and excited by the journey still to unfold, confident that the NAFD will remain at the forefront of our profession, advocating with clarity, integrity, and purpose.

INCLUSIVITY

We believe that every funeral matters in equity, and the broad spectrum of our membership ensures that, whatever the business model of our member firms, the bereaved that call upon them will find a consistent and dependable scrutiny and oversight to safeguard and protect everyone living or dead. We pride ourselves on having within our membership a unique blend of committed and responsible companies of all sizes, from all communities, cultures and identities.

PROGRESSIVE

As the UK funeral sector continues to change, we support an abundance of pioneering, inspirational and entrepreneurial people bringing the very best the profession has to offer by way of innovative products and client service enhancements that are second to none. I have travelled the length and breadth of our membership since joining NAFD, and I never cease to be impressed by the members I meet, the businesses they run and the appetite to evolve and improve in every aspect of their service to society as a whole.

KNOWLEDGEABLE

In celebrating 120 years of leading the funeral profession, we have right at the heart of our Association an unrivalled resource of experience, expertise and subject matter experts. All those who work, volunteer or support us bring with them a wealth of knowledge that we can share amongst our community, and I will never take for granted those who share their learning, their time and their resources for the greater good.

TRUSTWORTHY

Funeral directors and their suppliers are trusted by their clients, and NAFD is at your side when you need or want us to be. We strive to deliver value in everything we do and are ever mindful that you invest in us to do so. It is with pleasure and purpose that I and my team update you on our strategic progress to date to deliver the mandate we promised you as part of our Annual Report and Accounts.



CHIEF EXECUTIVE OFFICER THREE-YEAR OBJECTIVES

On my appointment in January 2023, the Chair and Governing Board of the day outlined six primary objectives:

A. *To undertake a full induction getting to know staff at National Office and building strong relationships with members of the Governing Board Executive, other committees, our largest members and the wider membership through contact with Area Federations and Local Associations.*

At my first meeting with the National Office team, I made it very clear that I wanted us to build and sustain a respectful, productive and focussed team. Having received three resignations within the first few weeks, I met with each of those leaving to understand what their experience of working at NAFD had been. A number of concerns were shared regarding the historical working environment in Solihull, and this presented a clear need for improvement in the working relationships, clarity of roles and responsibilities and management of expectations and performance. There followed a 12-month 'root and branch' organisational review as part of the Beyond 120 initiative launched at Conference in May 2023. In February 2024, the team was briefed on the findings and consulted on a revised target operating model. As with any organisation, change can be difficult for some and, sadly, we lost some colleagues as part of that process. However, we were able to

bring in new talent, fresh skillset and a different outlook to meet the changing demands of the evolving membership and market landscape. The reorganisation was completed in Spring 2024, and I am delighted with the progress that NAFD has made as a result - in particular, seeing the team grow and develop in competence and confidence has been very rewarding.

With the new operating structure, roles and responsibilities now bedded, in August we will be implementing a formal one-to-one performance and achievement review programme for all the team at Solihull.

A concerted effort has ensued to ensure that we all remain in touch and in tune with our wider membership and I, and many others, have travelled the length and breadth of the UK to do just that.

B. *To oversee production and implementation of an Annual Plan for 2023/2024, paying particular attention to Finance, Education, IFSO, Scotland, Policy and EDI.*

The annual plan, which is incorporated in this revised Annual Report and Accounts, charts the progress year on year of the execution and delivery of our Five-Year Strategy. There has been a considerable overhaul and output in our educational and continuous professional development capability, as well as an accelerated focus and agility responding to the rapidly-changing policy and regulatory landscape. NAFD has further galvanised its position as the 'go to' funeral sector authority at governmental and local authority level, as well as the first point of contact for national and regional news and media outlets.

Sadly, the Independent Funeral Standards Organisation (IFSO) did not materialise as envisaged on its inception by NAFD in 2021. No longer financially sustainable and under criticism for purporting

to be a wholly representative industry regulator, the difficult decision was taken last year to wind up the company and transfer the Inspectorate function and the team of Standards and Quality Managers back into the NAFD. A lot of time, effort and expense went into setting up IFSO, but it really was unviable and hindered the development of a sector-wide Funeral Director Code which, I am pleased to report, has since been achieved.

We have reformed the Nominations Committee to ensure that our direction of travel in the recruitment of volunteers reflects the diversity of our nation and our membership. Please refer to the article later in this report by current Chair and Immediate Past President Barry Pritchard.

C. *In co-operation with the Senior Management Team to consider the current offer to members taking into account the differing needs of our members. To identify and work with a group of emerging leaders to help refresh the Association's leadership cohort.*

The diversity of our broad spectrum of membership makes NAFD truly unique in the UK funeral sector. However, we are acutely aware that needs and wants differ between different members and we remain resolute to serve each and every member in equity and importance. A long-outdated subscription model was replaced at the Extraordinary General Meeting in March and we remain deeply appreciative of our entire membership for their support in moving things forward. The NAFD membership proposition is greater than it has ever been and represents unrivalled value as both a trade association and business partner. Read more

about this from our Director of Membership, Communications & Culture, Doug Nairn.

Following the National Funeral Exhibition (NFE) in June 2024, the first of two pilot groups of NAFD LEAD met to scope and assess the demand for a leadership and management course provided through NAFD. Director of Learning & Development, Angela Allen, will share further opportunities in this area for emerging leaders amongst our membership.

A

Building strong relationships

B

Implementation of an Annual Plan

C

Consider the current offer to members

D

Governance, Association and Rules

E

National Office

F

Delivery of successful events

D. To review the Governance structures in place at NAFD and review the Articles of Association and Rules.

The unnecessarily complex governance structure of NAFD is under review by a working group to ensure the seamless collaboration of the Governing Board with the rest of the Executive Committee. A resolution to end the contradiction and disparity between the Association's Rules and Articles of Association will be proposed as a formal resolution at our next half-year General Meeting in February 2026.

Recent events regarding the departure of an Executive Committee member have highlighted the need for better understanding of volunteers as to the execution of their role across all Boards and Committees. We have introduced a mandatory Volunteer Handbook and are cascading this initiative throughout our volunteer network from Executive Committee to Area Federations and Local Associations. Agreements to serve will be in place where appropriate, thereby protecting both the Association and the volunteer alike.

The Scottish Executive has been refreshed and repurposed under revised Terms of Reference, and we have formed for the first time in the history of NAFD a Welsh Executive. Both of these work collaboratively managing the Cross-Party Parliamentary Groups in Edinburgh and Cardiff, and I am delighted to see NAFD working to achieve the reformation of the All-Party Parliamentary Group in Northern Ireland. The needs and voices of our many members across the devolved nations beat at the very heart of NAFD and we have seen much achieved in a short space of time across them all.

NAFD continues to lead the secretariat and functioning of the All-Party Parliamentary Group in Westminster and these important vehicles of debate have raised the profile of our members' needs and concerns right at the heart of central government.

E. To lead National Office in particular building a high performance Senior Management Team. Introduce Staff Appraisal and Performance Objectives and bring clarity on roles and responsibility. Improve understanding and communication lines between National Office and Boards and Committees.

I am pleased to see the Senior Management Team evolving to work as one and a distinct movement away from siloed activity. Past President Kate Edwards' decision to fill an employed role, now Chief Operating Officer, at NAFD signalled a strong and determined commitment to deliver on a Five-Year Strategy she presented to the membership in her year of office.

Likewise, the return to the fold of Angela Allen as Director of Learning & Development brought back to NAFD a seasoned capability to sustain and develop our wider education function.

Rachel Bradburne continues to bring valuable and now far more visible knowledge and insight on all matters political, legislative and policy-based, and the final part of the jigsaw was completed last March as Doug Nairn joined us as Director of Membership, Communications & Culture. The revision of the Parent Operating Boards has given new life to these important pillars of NAFD delivery attracting a fresh cohort of new, inspired members to both complement and challenge the more established voices we value so much.

F. To lead the delivery of successful AGMs, Conferences 2023, 2024 2025 and drive forward the National Funeral Exhibitions in 2024 and 2026.

Delivery of all our member events at NAFD is very much a team effort that is approached with vigour, enthusiasm and pragmatism, and I was delighted with the delivery of Past President John Adams' Conference in Stratford-upon-Avon in 2023 and Immediate Past President Barry Pritchard's Conference last year in Windsor. These were both highly productive, educational and enjoyable opportunities for all our members to meet in friendship and fellowship. The unique blend of tradition with modern organisational delivery has continued to strengthen the bonds that hold NAFD together. We are looking forward to supporting our Acting President Darryl Smith in the Cotswolds this September.

Due to a change in the financial year, implemented prior to my arrival, we have had to reset the calendar of both Conference and General Meetings. I would like to thank our members for adapting to this necessary seasonal adjustment.

On the back of previous years, NFE 2024 was a spectacular success and is seen by sector professionals all around the world as a class leading funeral exhibition. NFE 2026 is shaping up to be just as successful and bookings and engagement are already ahead of expectations.

FOCUSSING ON THE FUTURE

NAFD FIVE-YEAR STRATEGY UPDATE 2022 - 2027

Past President Kate Edwards formally launched this pledge to the membership in October 2021 and, having joined as CEO only 12 months later, my decision was to continue with this direction of travel as previously designed and directed by both the Executive Committee and Governing Board on your behalf.

You will see that many of our key objectives and deliverables have been met, whilst the combined agility and skillset of our staff team, Officers, and volunteers has enabled the dial to be turned up and down as the changing landscape around us dictates.

Later in this Annual Review, you will read greater detail on all that has been achieved or is coming down the pipeline for delivery, but I wanted to share some highlights and progress on our strategic aims and aspirations.

STRATEGY IN ACTION

delivering unrivalled
support to members



Our Aim:

What we have achieved:

To redevelop the membership proposition to ensure we are providing members with everything they need to thrive within the funeral profession

- launched the Gold Partner Affiliate Programme;
- reset the subscription model for longer term financial stability;
- held an Area Federation and Local Association Secretaries' Summit ;
- implemented a robust membership benefit package
- implemented a Customer Relationship Management System (CRM) to build stronger relationships with our members.

To increase the size and diversity of the membership base

- re-adjusted our governance structure to ensure focus on equality, diversity and inclusion;
- continued to ensure the Association is recognised as a welcoming home for funeral directors of all faiths and backgrounds;
- attended multicultural events to better understand varied funeral needs.

To establish a peer reviewed technical higher – level publications

- developed established links between NAFD and higher education establishments;
- committed to supporting and sharing original ideas and research on topics such as environmental innovation, new disposal methods, bereavement support, funeral technology, client behaviour and cultural perspectives on funeral practices.

Find out more in Education | Page 40

To give the NAFD's education framework clear identity and create focal point for professional development in the funeral sector

- continued to strengthen our education framework to ensure readiness for current and future regulatory requirements;
- invested in a sector-specific learning management system to provide members with access to high quality CPD tailored to the funeral profession.

Find out more in Education | Page 40

To obtain privy Council approval for Chartered Funeral Director status.

- continued to actively build the foundations for Chartered Funeral Director status, through ongoing efforts to update and enhance our training qualification programmes and our CPD offering.

Find out more in Education | Page 40

building partnerships and leading a national conversation about funerals and bereavement



Our Aim:

What we have achieved:

To improve stakeholder recognition of and understanding of the funeral sector

- engaged with authorities, supported affected families and advocated for stronger safeguards to uphold public trust in the profession following the distressing practices at Legacy Independent Funeral Directors in Hull;
- raised national awareness of online funeral scams;
- issued public guidance with the Chartered Trading Standards Institute (CTSI);
- advised the public to verify livestream links and avoid any that request payment or personal information;
- worked in collaboration with the Ministry of Justice (MoJ) and other sector stakeholders on the implementation of the Medical Examiner system in England and Wales;
- engaged proactively and responsively with the media to provide accurate information, context and commentary on a wide range of matters affecting the funeral profession;
- collaborated with police authorities to provide sector-specific expertise;
- encouraged local funeral directors to continue to engage with their Local Resilience Forums (LRFs);
- worked with Environmental Health Officers (EHOs) by sharing best practice following the MoJ's request that they visit funeral homes;
- collaborated with the Human Tissue Authority (HTA) on mortuary audits and post-mortem standards and contributing sector-specific expertise to HTA consultations;
- consulted with the Competition and Markets Authority (CMA) on essential matters relating to the 2021 Order;
- managed and participated in the All-Party Parliamentary Group (APPG) and Cross-Party Groups across the UK's devolved nations;
- collaborated with other sector professionals within the APPG and CPGs.
- proactive engagement with Independent Fuller Inquiry

Find out more in External Affairs | Page 32

To ensure the NAFD builds progressive partnerships and actively seeks to listen to all voices in discussions about funerals and bereavement

- highlighted many of those achievements above under the first strategic aim of this section;
- held a joint meeting in Wales covering both the CPG for Funerals and Bereavement, alongside hospices and palliative care;
- continued to strengthen our media and social media presence to engage a wider public audience.

Find out more in Creative Team | Page 52

To ensure the NAFD plays a proactive role in opening up discussions about bereavement and providing care for those who are bereaved

- engaged with media and social platforms to share empathetic, educational content;
- ensured our training and resources allow for funeral professionals to offer compassionate assistance at someone's time of need;
- committed to continuing the conversation around death, dying and bereavement to help the public.

To ensure all schoolchildren have access to bereavement education within a school setting and ensure that schools have appropriate resources and signposting information to support pupils.

- supported and sponsored and spread the campaign led by Past President, Governing Board and Executive Committee member John Adams that has now achieved the insertion of Death, Dying and Bereavement into the National Curriculum.

enriching the funeral sector



Our Aim:

What we have achieved:

To be recognised as the UK's leading provider of funeral education and Continuing Professional Development (CPD) offering qualifications and courses across all roles in the funeral profession (including management level)

- maintained our position as the leading provider of professional qualifications;
- launched NAFD Inspire Learning Management System as a core membership benefit including bespoke member tenancy options;
- worked with the Financial Conduct Authority in respect of changes to the CPD requirements for Appointed Representatives;
- partnered with the Royal Society for Public Health (RSPH) to develop the Level 2 Certificate in Mortuary Support (Funerals), providing access to a nationally-recognised qualification ensuring consistent training standards for mortuary workers, aligned with those required in Coroners' and NHS mortuaries;
- modernised funeral training by reviewing and updating all programmes to ensure they meet current and future sector needs, reflect regulatory requirements, and align with the recommendations of the Fuller Report as well as the new UK Funeral Director Code;
- introduced a clear career pathway with progressive qualifications from induction to advanced levels, supported by specialist modules, practical learning and structured assessments;
- created a flexible learning and assessment model using Inspire Learning, combining digital access, coaching support, and a robust mix of assessment methods to build professional confidence and competence.

To support the funeral sector in addressing sustainability issues.

- achieved the Bronze Green Award Globe for National office, recognising our commitment to improving environmental performance and sustainable workplace practices;
- installed an electric vehicle charging point at National Office, supporting the transition to greener transport and reducing the organisation's carbon footprint;
- engaged with supplier members to explore future electric fleet options, laying the groundwork for a more sustainable supply chain across the funeral profession;
- offered a sustainability sponsorship for the first time at Conference, reinforcing our commitment to sustainability across all that we do.

To lead a cultural shift across the funeral sector that places equality, diversity and inclusion at the heart of the profession.

- strategically met with, and accepted into membership, funeral directors from other faiths cultures and backgrounds;
- attended several events aimed specifically at serving the funeral needs of all;
- continued to support NAFD Pride;
- re-adjusted our governance structure to ensure focus on equality, diversity and inclusion;
- continued to ensure the Association is recognised as a welcoming home for funeral directors of all faiths and backgrounds;
- attended multicultural events to better understand varied funeral needs.

To further develop NFE so it is recognised as the world's leading funeral exhibition.

- engaged with other trade fairs worldwide including Italy, Sweden, Norway, Poland, Japan, USA and the Republic of Ireland, ensuring both NAFD and NFE remain recognised on a global stage;
- brought a cohort of new suppliers to a hugely successful NFE 2024. Visitor numbers and feedback exceeded expectations, with 2026 looking to be a show stopper;
- reimagined and refreshed the NFE brand, creating a more modern, dynamic identity.

shaping the policy and trading environment for funerals



Our Aim:

What we have achieved:

To have in place a modern, proportionate and cost – effective regulatory regime for funeral directors in the Independent Funeral Standards Organisation (IFSO), with IFSO being recognised by Government as the regulator for the funeral profession and invested with statutory powers.

- addressed the unsustainable financial framework of IFSO;
- countered the criticism launched within the Fuller Inquiry as to the self-assumed regulatory status of IFSO by winding up the company;
- brought the Standards and Quality function back into the heart of NAFD;
- worked with the Scottish Government and other trade associations to adapt the Funeral Director Code (statutory in Scotland), resulting in a single, core unified Code that applies across the UK- now the UK Funeral Director Code;
- introduced an enhanced mandatory section for NAFD members of the Code going beyond the core standards to further strengthen professionalism and public confidence.

To positively influence changes to burial and cremation law, so that those elements which have improved the death registration and certification process during the COVID – 19 pandemic are retained and that the law encompasses reasonable regulations for alternative disposal methods.

- worked as primary contacts and liaison with the Law Commission for England and Wales on building a legislative framework for alternative forms of disposal;
- encouraged collaboration with businesses offering alternative methods of disposal, supporting innovation and greater choice for the bereaved;
- ensured that the digital death certification process be retained in England and Wales via the Births and Deaths registration by amended (Electronic Communications and Electronic Storage) Order 2021 and, hopefully soon, to be reintroduced in Northern Ireland. Engaged with authorities, supported affected families and advocated for stronger safeguards to uphold public trust in the profession following the distressing practices at Legacy Independent Funeral Directors in Hull;
- worked in collaboration with the MoJ and other sector stakeholders on the implementation of the Medical Examiner system in England and Wales;
- engaged proactively and responsively with the media to provide accurate information, context and commentary on a wide range of matters affecting the funeral profession;
- worked in collaboration with former Minister Mike Freer and Simon Hoare MP to support the immediate inspection of funeral directors' premises by local authority Environmental Health Officers, following a request from the MoJ. Shared best practice guidance with EHOs to assist them in carrying out effective and informed visits.

To achieve Category 2 responder Status for funeral directors in the Civil Contingencies Act

- participated prominently in the COVID Inquiries in England and Scotland raising awareness of the importance of funeral directors;
- by invitation we have worked on resilience and critical planning with the office of the National Director for Urgent and Emergency Care for Pandemic Preparation and Exercise 'Pegasus';
- supported continued involvement in Exercise Pegasus, a UK-wide pandemic preparedness exercise aimed at stress-testing emergency response systems and embedding lessons from the COVID-19 Inquiry into future planning;
- continued to push for funeral directors to be recognised as Category 2 responders in the Civil Contingencies Act.

In closing, we are all here to serve you and I would like to express my sincere appreciation for the support I receive across the membership for the work we do on your behalf.

Andrew Judd
Chief Executive Officer

FINANCE



Marcus Wilkinson

Chair of the Finance, Risk and Audit Committee

OVERVIEW OF THE PAST YEAR

Finance, Risk & Audit Committee (FRAC) was established in May 2024 to support the Governing Board in overseeing the NAFD's financial health, risk management, and audit oversight processes.

Over the past year, FRAC has taken significant steps to strengthen financial governance, enhance transparency, and restore member confidence. Highlights include:

- Formation of the new FRAC committee.
- Appointment of a dedicated Director of Finance in April 2024.
- A full update of internal financial systems and reporting processes.
- Engagement of Prime Accountants as independent financial reviewers.
- Submission of 2023/24 statutory accounts.
- Establishment of a new risk management framework and risk register.

COMMITTEE STRUCTURE AND GOVERNANCE

FRAC is composed of a Chairman (appointed by the Governing Board) and the First and Second Vice Presidents. Meetings are also attended by the CEO and the Director of Finance. The Terms of Reference also allow for the appointment of a lay member, and this will be considered in the future.

Since its formation, the committee has met four times formally and has held frequent informal discussions with the CEO and Director of Finance to monitor progress on operational and strategic financial matters.



PROGRESS ON KEY AREAS

a. Financial Reporting and Accounts

FRAC is supporting the Director of Finance in the preparation of statutory accounts for all NAFD entities, covering the financial year ending 31 March 2025. These include:

- NAFD CLG
- NAFD Ltd
- NAFD Ventures Ltd

The 2023/24 consolidated accounts show a stable financial position, with income of £2.25m, a surplus of £49,507, and increased reserves of £1m. While this surplus is smaller than the previous year, it reflects the timing of major events like the National Funeral Exhibition.

FRAC has overseen a significant improvement in the quality, accuracy, and speed of financial reporting to the Governing Board.

b. Independent Financial Oversight

Although not legally required, the committee recommended and secured the appointment of Prime Accountants to independently review NAFD's financial statements. This step was taken to provide additional reassurance to members and strengthen oversight.

c. Risk Management

A new risk management framework and risk register have been developed by the Director of Finance. FRAC is conducting a full review of this register. The framework follows a "three lines of defence" model, involving:

1. Operational checks by staff and the national office.
2. Oversight from FRAC and the Governing Board.
3. Independent verification by external accountants and consultants.

CONCLUSION AND MEMBER REASSURANCE

The establishment of FRAC and the appointment of a dedicated Director of Finance have brought about much-needed reforms to the Association's financial operations. These changes have:

- Created a stronger foundation for future growth.
- Improved accountability and oversight.
- Increased transparency around financial decision-making.

While there is still work ahead, members can be assured that their Association's finances are now being managed with the care, oversight, and professionalism they deserve.



DIRECTOR OF FINANCE REPORT



Hussain Rahim

BA (Hons) FFA FIPA EMBA

Director of Finance

EXECUTIVE SUMMARY

It is my pleasure to present this report as the Consulting Director of Finance for NAFD's 2025 Annual General Meeting. It covers the financial results for the 2023/24 year and highlights our progress during 2024/25.

In 2023/24, NAFD remained financially stable. NAFD managed its resources carefully while continuing to invest in services for members, education programmes, and improvements in how NAFD run the organisation.

In 2024/25, I focused on modernising how we manage finances at NAFD. This included upgrading our accounting systems, making financial processes more transparent, and ensuring better oversight. These changes were aimed at building trust, making us more efficient, and preparing for a stronger future.

FINANCIAL PERFORMANCE IN 2023/24

NAFD maintained a stable financial position in 2023/24, with prudent management of resources and continued investment in member services, education and governance reform.

- **Total Income: £2.25 million**
This came mainly from membership subscriptions, education courses, and events.
- **Total Expenses: £2.02 million**
We spent money on member benefits like professional indemnity insurance, support for area and local associations, and hosting events.
- **Net Surplus: £49,507**
This was lower than last year because the National Funeral Exhibition (NFE), a major source of income, was held in 2022/23 and not in 2023/24.
- **Reserves: £1 million**
Our reserves increased slightly from the previous year. This includes a property in Solihull worth £540,000. Having strong reserves helps us stay financially secure in the long term.

NAFD GROUP CONSOLIDATED INCOME STATEMENT

For period ended 31 March 2024

	31-Mar-24 £	31-Mar-23 £
Turnover		
Membership Subscriptions	1,679,777	1,514,956
National Funeral Exhibition- Income	-	551,778
Other Income	567,893	531,242
Cost of sales (National Funeral Exhibition)	1,244	202,652
Gross Profit / (Loss)	2,246,426	2,395,324
Administrative expenses	2,017,004	1,964,591
Other operating income	42,208	27,223
Operating Profit	271,630	457,956
PAFT Dividend ex CLG	50,000	50,000
Interest receivable and similar income	8,113	1,865
Amount written off investments	263,464	332,344
Profit/(Loss) Before Taxation	66,279	177,477
Tax on profit / (loss)	16,772	1,383
Profit / (Loss) for the financial year	49,507	176,094

NAFD GROUP CONSOLIDATED BALANCE SHEET

For period ended 31 March 2024

	31-Mar-24 £	31-Mar-23 £
Fixed Assets		
Intangible Assets	(1)	32,582
Tangible Assets	590,401	581,941
Investments	860	860
	591,260	615,383
Current Assets		
Stocks	552	1,089
Debtors	1,180,634	909,442
Cash At Bank	1,389,553	2,194,331
Total Assets	3,161,999	3,720,245
Creditors		
Amounts Falling Due Within One Year	1,905,102	2,466,958
Net Current Assets	1,256,897	1,253,287
Provisions For Liabilities	254,103	300,000
Net Assets	1,002,794	953,287
Capital And Reserves		
Called Up Share Capital	110	110
Perfect Choice Reserve	150,000	150,000
Special Reserve	280,000	280,000
Retained Earnings	32,684	(16,823)
Other Reserves	540,000	540,000
	1,002,794	953,287

The full accounts are available in the Appendices section (p. 99) within this Annual Review and Accounts 2025. These financial statements were approved by the Board of Directors and authorised for issue and signed on 14 March 2025.



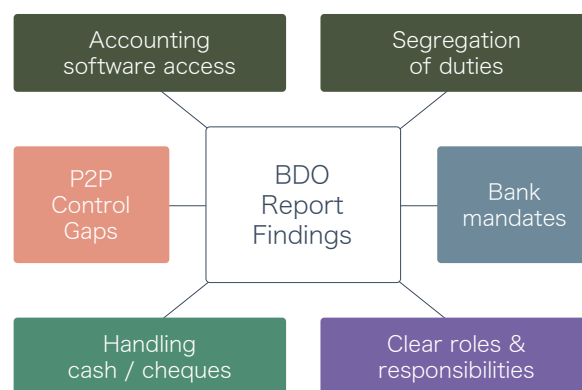
2024/25 ACCOUNTS REPORTING

While the 24/25 accounts are due by 31st December 2025, including them in the current annual report has proved unrealistic given the delays and time pressures. This has in part, been due to the retirement of our previous Auditor and the move to a new firm in addition to the change in financial year-end also affecting the schedule. Next year the process will be aligned. This transitional period is seen as a 'catch-up' phase that ultimately strengthens the accuracy of financial reporting and builds NFAD member confidence and trust. We hope to report further at the Annual General Meeting with the comprehensive report being available at our half year meeting in February 2026.

FINANCE TRANSFORMATION IN 2024/25

The CEO brought me into NAFD to join as Consulting Director of Finance in April 2024, and since then, the journey has been great and exciting to bring changes as well as tackling the day-to-day operational issues. This shaped into a more robust and transparent financial future for NAFD.

My first task was to sort out the issues that came out from the BDO report findings (December 2023). The report outlined several areas where improvements were needed. Systems, processes and controls have been introduced to ensure that these areas are not highlighted in the future. These were completed by the end of 2024.



In the 2024/25 financial year, transforming the finance function at NAFD has been a learning curve and an opportunity to strengthen NAFD's foundations. This transition has been carried out with close attention from the Governing Board, Executive Committee, Finance Risk Audit Committee, and other stakeholders, ensuring transparency and accountability at every step.



Below is a snapshot of our key achievements in the first half of 2024/25:

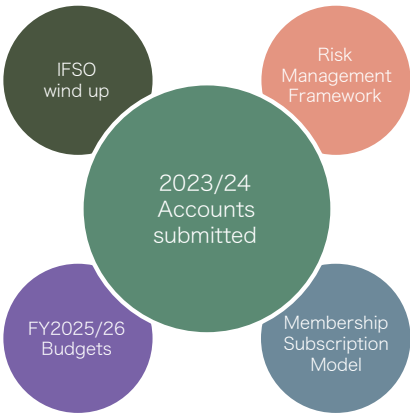
- Updated and modernised banking operations, ensuring compliance and improving access controls.
- Streamlined expense management, bringing clarity and efficiency to our processes.
- Enhanced the integrity and accuracy of financial data, creating a strong base for informed decision-making.
- Appointed Prime Accountants for independent accountants' review process.
- Governance improvements meeting safeguarding requirements, ensuring regulatory compliance and financial integrity.
- Transitioned to fully outsourced payroll to simplify the processes and improved compliance.
- Better CRM systems in place focus on membership subscriptions payments, conference sales, and education courses.
- Rollout of invoice approval process to enable faster and more transparent workflows.

In the second half of 2024/25, the focus was more on 2025/26 financial year where I ensured that there was a better framework in place.

Below is the work conducted in the second half of 2024/25:

- Wind up the Independent Funeral Standards Organisation (IFSO) as of 30th September 2024.
- Finalised and submitted the 2023/24 accounts with Prime Accountants on 14th March 2025.
- Remodel the long-outdated membership subscription model.
- FY2025/26 budgets approved at the February 2025 EGM.
- Designed risk management policy framework including the risk register.

This whole finance transformation was to build trust amongst NAFD members, fostering resilience, and positioning NAFD for a sustainable future. NAFD accounts for 2024/25 are being finalised by Prime accountants.



NAFD’S RISK MANAGEMENT FRAMEWORK

I introduced a new way to identify and manage risks. This proactive approach helps us protect NAFD, our members, and our stakeholders. We follow a three lines of defence model:

Line of Defence	Who’s involved	What they do
1st Line	<ul style="list-style-type: none">• Employees• Directors (National Office)	<ul style="list-style-type: none">• Identify and manage risks in daily work (e.g., checking invoices, tracking spending, etc.)
2nd Line	<ul style="list-style-type: none">• Director of Finance• Finance, Risk, and Audit Committee (FRAC)• Governing Board	<ul style="list-style-type: none">• Oversee risks, develop policies, and ensure rules are followed
3rd Line	<ul style="list-style-type: none">• External Accountants• External Consultants	<ul style="list-style-type: none">• Provide independent checks to make sure everything is working well

The Finance, Risk, and Audit Committee (FRAC) will review the risk register every quarter to ensure accountability and improvements.

LOOKING AHEAD: PLANS FOR 2025/26

NAFD’s priorities for the coming year include:

- Continuing to improve the new membership subscription model
- Delivering a balanced and sustainable budget
- Strengthening our internal financial controls

- Investing in services that add value to members
- Ensuring transparency, governance, and accountability remain strong

I am committed to keeping members informed and making sure NAFD’s finances support our strategic goals.





CHIEF OPERATING OFFICER'S REPORT



Kate Edwards

Chief Operating Officer

This past year has been one of significant operational progress for the NAFD, as we continued to strengthen the foundations of our profession, adapt to regulatory change, and support members in delivering high quality services to bereaved families. Building on the strategic priorities outlined by the Chief Executive Officer, our focus has been on execution, ensuring that plans translated into measurable outcomes, while embedding a culture of professionalism, resilience and continuous improvement.

A key focus has been strengthening our education framework to meet current and future regulatory requirements. We launched NAFD Inspire, a sector specific learning management system that provides members with tailored continuing professional development. Now a core membership benefit, Inspire offers flexibility and accessibility across our community.

We have also maintained our position as the leading provider of professional qualifications. Programmes are being reviewed and updated to align with evolving regulation, the Fuller Report and the new UK Funeral Director Code. This modernised approach supports a clear career pathway for the profession.

In partnership with the Royal Society for Public Health, we have developed the Level 2 Certificate in Mortuary Support (Funerals), a nationally recognised qualification that ensures consistent standards for mortuary workers, aligned with Coroners' and NHS mortuaries, further professionalising this vital role. More information can be found in the Education report.



*A dedicated,
mission
focussed team,
working on
your behalf*

Operationally, from a regulatory and quality perspective, we brought the Standards and Quality function back into the heart of the Association, ensuring closer alignment between policy and practice. One of the most significant outcomes has been the adaptation of the statutory Funeral Director Code in Scotland to create a single, unified UK Funeral Director Code. This provides the sector with a clear, national framework applied consistently across the four nations. To further strengthen professionalism and public confidence, we also introduced an enhanced mandatory section of the Code for NAFD members, setting standards that go beyond the statutory baseline.

Alongside these achievements, we demonstrated leadership in sustainability. For the first time, we offered a sustainability sponsorship at our Annual Conference, underlining our commitment to embedding sustainable practices across all that we do.


Our external engagement has also been a highlight. The NAFD and the National Funeral Exhibition will continue to build on their representation at international trade fairs, which has included Italy, Sweden, Norway, Poland, Japan, the United States and the Republic of Ireland. This ensures that the voice of the profession is heard on the global stage.

At home, NFE 2024 was a great success, attracting new suppliers, exceeding visitor expectations and reaffirming its position as the leading event in the sector. The refreshed NFE brand has given the exhibition a more modern and dynamic identity, ensuring its continued relevance and appeal as we look ahead to NFE 2026.

These are just some of the operational achievements of the past year. For a more detailed account, please review the update on strategic progress in the Chief Executive Officer's report. What is clear is that none of these accomplishments would have been possible without the dedication, expertise and hard work of the NAFD team. Alongside them are our valued volunteers who serve on our Boards and Committees and make an enormous contribution to the ongoing success of the Association. I extend my sincere thanks to all colleagues and volunteers, whose commitment to our members has been central to delivering the strategic objectives set by the Board in 2022.

As we look to the year ahead, our focus remains on supporting members and ensuring that the NAFD continues to set the standard for excellence in funeral service across the UK and beyond.

With thanks



Kate Edwards
Chief Operating Officer



BUSINESS AS USUAL

The team at National Office continues to provide consistent day-to-day service to our members and stakeholders. With hybrid working well embedded, we ensure the office remains staffed five days a week, offering seamless support and continuity.

During the 2024 festive period, the office was officially closed between Christmas and New Year. The telephone lines, however, remained covered, including on the bank holiday days, ensuring no calls were missed. In addition, all inboxes were also monitored and responded to where appropriate.

CRM MOMENTUM - EMBEDDING DIGITAL SUPPORT INTO DAILY WORK

Our Customer Relationship Management (CRM) system has entered a new phase of practical use. Key developments include:

- membership management: handling member data, contact details, nominated representatives, and renewals including direct debits;
- inspection tools (pending): generating inspection reports and certificates directly from the CRM using new criteria;
- complaint integration (pending): once the new website launches, complaints will be submitted via webforms that feed directly into the CRM.

This increased automation is reducing administrative duplication and helping us deliver faster, more transparent services.



66%

DECREASE IN
CONTRACTORS

WEBSITE REDEVELOPMENT - A CENTRALISED PLATFORM FOR MEMBER SERVICES

The nafd.org.uk website is currently undergoing full re-development and will be relaunched.

Key benefits include:

- contact, complaint and event registration forms that feed directly into the CRM;
- streamlined page structure, enabling different departments (eg Policy, Learning, Membership) to upload and manage their content;
- central hub for briefings, merchandise and more.

While complaints cannot currently feed directly into the CRM, this linkage is planned as part of the go-live phase.

MEMBER APP IN DEVELOPMENT

We're also developing a dedicated NAFD App, designed to give members real-time access to sector updates, Association news and essential resources anytime, anywhere. More updates will follow as development progresses.

MEMBERSHIP DATA UPDATE AND CERTIFICATE ACCURACY

As part of transferring membership data to our new CRM system, a significant amount of time has been dedicated to reviewing and cleaning the information to ensure its accuracy. This effort has been essential in enabling us to issue updated membership certificates. We kindly encourage all members to review their certificate upon receipt and let us know if any details are incorrect, so we can make the necessary updates promptly.



‘A great team isn’t just built on talent – it’s forged in trust, support and shared purpose’

LOOKING AHEAD - BUILDING STRATEGY FOR 2027

In August 2024, the wider team took part in a Strategy Day to begin shaping a refreshed organisational strategy for the period leading up to 2027. This foundational work is helping to set direction and priorities for the years ahead. From September onwards, we will continue to build on this strategy in preparation for presentation to the Executive, followed by a presentation to you, our members.

INBOUND CALL OVERVIEW

Since 1 November 2024, 4,162 calls have been received. The following breakdown is by category:

- Complaints: 275
- Events: 102
- Finance: 192
- Learning: 209
- Membership: 478
- Policy: 33
- Press (from 10 April 2025): 76
- Everything else: 814
- Other: 1983

‘Everything else’ covers calls that occur when the caller either doesn’t know which extension to dial or hasn’t specified what/who they’re looking for. In ‘Other’ these are calls that are made to the main lines (0121 711 1343/1636) or are directed to a specific extension that goes unanswered. When this happens, the call is routed to a hunt group, which is a system that forwards the call to a group of extensions until someone answers, ensuring that calls are less likely to be missed.

A CONNECTED AND COMMUNICATIVE TEAM

The team is more connected than ever, with weekly 30-minute check-ins to share updates, monitor cross-team dependencies and support one another’s workloads. This ensures visibility across workstreams and improved collaboration.

STRENGTHENING OUR HR FRAMEWORK

An HR audit commenced at the start of the year to ensure all personnel records are accurate and up to date. This included:

- updating the Employee Handbook;
- reviewing contracts and compliance requirements;
- introducing a more structured onboarding and performance review framework.

The performance framework will help align individual goals with team and organisational objectives, creating a culture of continuous development and accountability.

STRATEGIC LEADERSHIP IN ACTION

The Senior Management Team (SMT) - comprising the Chief Executive Officer, Chief Operating Officer, Director of Learning and Development, Director of External Affairs and Director of Membership, Communication and Culture meet weekly.

This routine has fostered:

- greater cohesion and cross-functional support;
- early identification of risks and priorities;
- unified responses to emerging issues.

ESTATE UPDATE - NEW TENANTS AT WARWICK ROAD

Earlier this year, we said goodbye to Solihull BID, which vacated its tenancy at Warwick Road. We are pleased to confirm that a new tenant, Solihull Autism Assessment Service, has since moved in, ensuring continued use and value of the premises.

0% INCREASE IN EMPLOYED STAFF

MEET THE NAFD TEAM

A team with a wealth of experience, every member of the NAFD team brings their personal experiences and skills to the Association. Their abilities have created a team capable of more than the sum of its parts.



Andrew Judd

Chief Executive Officer

A seasoned senior executive, company director and qualified funeral director with nearly 40 years' experience across the UK and global funeral sectors. Andrew joined NAFD in January 2023 to lead transformation, modernisation and growth. Known for strong leadership and organisational change, he has also held voluntary leadership and trustee roles with the Scout Association and Bristol Diocese. Passionate about supporting funeral directors and the bereaved, Andrew values NAFD's unique role in advocating for and enhancing this vital service to society.



Kate Edwards

Chief Operating Officer

A qualified funeral director and former President of the NAFD and NAFD Approved Tutor, I now serve as the NAFD's Chief Operating Officer with over 30 years' experience in the profession. With a strong commitment to its successful and sustainable future, I'm proud to work for the NAFD. It allows me to support members, champion high standards, and help shape the profession's evolving landscape. Being part of an Association that makes a positive difference to professionals and the families they serve is both a privilege and a passion.



Hussain Rahim

Director of Finance

A qualified financial accountant, I spent over ten years as a Civil Servant in central government as senior finance roles and then another ten years at EY as Senior Management Director. I serve as the Finance Director at Deaf and Hearing Trailblazers CIC, also a Governor at Kineton Green Primary School in Solihull. I joined NAFD in April 2024 to lead its digital finance strategy, ensuring there is accountability and transparency. I enjoy leading digital finance transformation and developing strong systems that support NAFD and the funeral sector.



Rachel Bradburne

Director of External Affairs

I've spent my career in public policy and affairs, from consultancy in the pharmaceutical sector to campaigning in the third sector. Before joining the NAFD in January 2021, I led public affairs at the Gambling Commission and started out working for an MP in Westminster. At the NAFD, I head up policy and public affairs, working closely with government, stakeholders and members to support our sector. I love the variety and complexity of the funeral profession and find it both challenging and hugely rewarding.

Angela Allen

Director of Learning & Development

With a career in HR and learning, specialising in performance management, psychological testing and organisational development, experience spans corporate, SME and independent businesses. First-hand work in a funeral home during the COVID years provided valuable insight into the daily challenges faced by funeral directors and staff. Since joining the NAFD in 2008, responsibilities have included leading education and, more recently, shaping broader learning and professional development. Working for the NAFD provides the scope to influence, drive change and deliver continuous improvement for members.



Doug Nairn

Director of Membership, Communication and Culture

Recently joining the NAFD team, the focus is on meeting members across Northern Ireland, Wales, Scotland and England to understand how the association supports the members and exploring opportunities for enhanced communication and membership support. Experience includes work in the charity sector and in the utility sector, always centred on engaging diverse groups and making complex ideas clear. Outside work, family life with a wife, three sons and dog is vitally important, alongside learning British Sign Language and promoting accessibility.



Gary O'Hara

Standards and Quality Manager

I am an experienced funeral director with over 22 years in the profession, including 16 years with a national funeral directors where I gained knowledge in all aspects of funeral care. Since joining the National Association of Funeral Directors in October 2017, I cover Scotland, Northern Ireland and the North of England, carrying out inspections and managing new member applications. I also support members with queries and issues, enjoying the chance to meet dedicated professionals and see the industry across the UK.



David Hunter

Standards and Quality Manager

I am a funeral director with a long career in the profession, joining the NAFD in June 2021. I support new and existing members across the Southwest, parts of the South, Wales, parts of the Northwest and the Channel Islands, helping them feel confident in meeting the Funeral Director Code. I value acting as an ambassador for the NAFD, meeting members and working towards a stronger regulated framework. Beyond work I enjoy country pursuits, travel, coach driving and American history, and remain active in community projects and fundraising.



James Berry

Standards and Quality Manager

I am a qualified funeral director who spent 10 years at The Rugby Funeral Home, beginning as a driver bearer before progressing to arranging and conducting funerals. Inspired by my father, who was an embalmer, I developed a deep interest in the funeral profession. In January 2025 I joined the NAFD as Standards and Quality Manager for the Midlands, Yorkshire and East Anglia. I support our members in operating to the highest standards and provide guidance, support and knowledge to help them with issues and queries.





Gail Jordan

General Manager and Executive Assistant to CEO

Having been with the NAFD for the past 16 months with a remit of managing key head office functions and providing vital support to the CEO and Governing Board. Responsibilities include Human Resources, Health and Safety, and the development of policies and procedures. Previously, I worked at the NAFD for more than 14 years as Funeral Arbitration Scheme Manager. I value the NAFD's role in supporting members and upholding professional standards, enjoying the opportunity to contribute to meaningful work that makes a difference.



Su Lewis

Member Relations Manager/Editor of FDM magazine

I have worked at NAFD for 28 years and serve as Member Relations Manager, supporting existing members and guiding prospective members through the joining process. I am also Editor of the Association's magazine, FDM, and provide valued support to the events function as well as various Boards and Committees. I enjoy working for the NAFD because it allows me to continue to build lasting relationships, contribute meaningfully to the profession and support members in delivering the highest possible standards of service and care.



Kyle Daley

Integrated Systems & Business Manager

A funeral director with 10 years of industry experience, alongside several years of experience working in project management and technology improving business service and operational efficiency. Joining in 2024, working for the NAFD has always been a natural career aspiration for me, driven by its positive culture and commitment to supporting the profession in delivering high standards of care to bereaved families. As a former funeral director, it's incredibly rewarding to now be in a position where I can help provide the same support I once benefited from.



Karen Burton

Learning Manager

With over 20 years' experience in education, I have managed administrative processes across Further Education, Higher Education and Apprenticeships. For the past seven years I have worked with the National Association of Funeral Directors, where I oversee the daily delivery of its educational provision and play a key role in supporting every stage of the learner journey. My role allows me to make a positive difference, combining my skills in organisation and education with the opportunity to support professional growth.



Theo Lawrence

Marketing and Web Development

I am a full stack marketer with a passion for design, branding and web development. I have worked on diverse campaigns for HMV and a range of small to medium sized UK brands. Since joining the NAFD in April 2024, I have become a core part of the marketing team, leading the ambitious rebranding of major events such as the annual Conference and NFE. I enjoy working here because of the growth mindset, creative freedom and the supportive, inspiring and talented colleagues.

Rochelle Taylor

Complaints Manager

I am a positive and hardworking person who takes pride in meeting deadlines. I joined NAFD in December 2018, initially supporting the Association Committees, and for the past three years I have been the Complaints Manager. I value the variety of my role, as no two days are the same, and find it rewarding to help ensure best practice across the industry. I enjoy supporting members and complainants in reaching fair resolutions. Outside work I love travelling, laughing, and making memories with family, friends and my little dog Nacho.



Vicky Wadsworth

Finance Support Manager

I have worked in finance for 35 years, beginning my career in accountancy practices where I achieved my AAT qualification before moving into roles as Management Accountant and Finance Manager across a wide range of companies and private firms. I joined the NAFD in August 2024 and now support all aspects of the finance function, including raising invoices, paying bills and handling queries. I enjoy collaborating with colleagues and take pride in supporting NAFD members with all finance related matters.



Rebecca Aylott

External Affairs Manager

Originally from Lancashire, I joined the NAFD in 2022 after working for an MP and in policy research and evaluation. I studied Anthropology, Development and International Relations, and hold a degree in French, having lived in Belgium during my undergraduate and postgraduate studies. At the NAFD, I work with stakeholders across the sector, providing research and support for policy, public affairs and advocacy on behalf of members. I particularly value the varied work of the External Affairs team and the engagement with members.



Jason Pritchard

Marketing and Business Support Manager

Growing up within the funeral industry, I possess a strong understanding of its nuances and a deep-seated respect for the profession. A background in design, branding, and strategic business development, I have proven my ability to translate vision into impactful results. Proud to work for the NAFD and with such dynamic colleagues, I leverage my skills and experience to further elevate its' profile. Leading a wide range of projects has been incredibly empowering, and I thoroughly enjoy collaborating with the team to achieve our shared goals.



Tim Edge

Maintenance Operative

I am a retired data engineer who spent more than thirty years successfully running my own business before moving into a new chapter. For the past two years I have been working two days a week as the National Association of Funeral Directors' Maintenance Operative, a role I truly enjoy. The people create a genuine sense of family which makes it a pleasure to be part of. Away from work I have a lifelong love of football, music and holidays with my partner Tracey.





EXTERNAL AFFAIRS



Rachel Bradburne

Director of External Affairs

INTRODUCTION

The External Affairs team has been focussed on the delays being experienced between death and funeral, working closely with the Department of Health and Social Care (DHSC), with the media and other stakeholders to identify and address the multitude of different issues resulting in delays between death and funeral.

We have worked hard to raise awareness of the lack of capacity across the system and called for the overhaul of the system to better serve both deceased and bereaved people. The publication of the Fuller Inquiry final report and recommendations in July has strengthened our messages regarding the unacceptable piecemeal nature of the system and the need to view the pathway as a whole, to include the regulation of funeral directors.

In addition to these overarching work streams, NAFD has also continued to work closely with stakeholders within the sector and beyond, collaborating on work to address the problem of unclaimed cremated remains, resilience and winter pressures, alternative methods of disposal and the development of a future regulatory framework, the campaign to support family businesses following the budget, device management and a variety of other pertinent issues.



‘The funeral sector’s trusted voice, we stand as Government’s first point of call for guidance, representation and professional leadership’

PROTECTING THE MEMBERS

PROFILE WITH STAKEHOLDERS AND BUILDING PROGRESSIVE PARTNERSHIPS UK-WIDE

We recognise the need to work closely and collaboratively with stakeholders from across the sector, which we do through coalition groups including the Deceased Management Advisory Group (DMAG). DMAG has worked in partnership this year, focussing on issues including the statutory medical examiner system and the new process for death certification. DMAG meets regularly and undertakes joint activity on behalf of our members. We are now in the process of agreeing the future structure of DMAG to better reflect the current work of the group and its future aims and ambitions.

We have also reinvigorated the Council of British Funeral Services (CBFS), which Rachel Bradburne chairs. The group, which has a long history, now meets more frequently, has a mission statement, has contributed to the Law Commission funerary project and has hosted a number of interesting speakers including the Human Tissue Authority (HTA).

In addition to the sector-specific groups above, we continue to provide secretariat services for the Cross-Party Groups for Funerals and Bereavement in the Welsh Assembly and Scottish Parliament, and Nick Britten has helped reconvene the All-Party Group in Northern Ireland. The All-Party Group in the UK Parliament is managed by GK Strategy and the NAFD on behalf of the wider DMAG. Meetings of all groups throughout the year have been well attended, relevant and arranged at regular intervals.

COMPETITION AND MARKETS AUTHORITY (CMA)

We continue to receive reports of non-compliance across the membership from outside observers, including Quaker Social Action, which forwards a report monthly. There are still a number of members that are not fully compliant with the CMA’s requirements regarding the Standardised Price List.

In Northern Ireland, Nick Britten has worked closely with both funeral directors and politicians to raise awareness of the CMA’s lack of action- for more information see “Devolved nations”.

NAFD CHAMPIONING FAMILY BUSINESSES

We continue to work with Family Business UK (FBUK), where we have joint aims with regards to business policies impacting our members, specifically the Labour Government’s tax policy. Working with FBUK and a wide group of other trade and representative bodies, we have contributed to research produced by the Confederation of British Industry (CBI) which demonstrates the negative impact that the changes to Business Property Relief (BPR) could have on family businesses and calling for government to conduct a full impact assessment and make policy changes accordingly.

BUILDING A SECTOR FOR THE FUTURE

FULLER INQUIRY

The final report was published in July and includes 75 recommendations for government, local authorities, coroners, the NHS, funeral directors and others.

Five of the six recommendations for the funeral sector were published previously in the Inquiry's Interim Report and have been republished alongside a call for government to act immediately to safeguard deceased people. The final report does include an additional recommendation for the funeral sector in England - that it be considered in scope for the broader regulatory measures recommended in the report. Those broader measures include a regulatory regime headed by a Chief Inspector, the production of universal guidance for all those who store and care for deceased people and a requirement that any individual who provides care to deceased people is suitably experienced and qualified to do so and is supervised. The report concludes that regulation across the system is partial and ineffective and, in some areas, "completely lacking". NAFD has for some time now been highlighting that the death management pathway must be considered as a whole - a single journey that both the deceased and the bereaved make simultaneously. We are pleased to see the Inquiry agrees with this viewpoint with regards to the care and security of the deceased, and that the recommendations for action are made across agencies and across functions. We consider that is the right approach. However, we remain concerned that the Inquiry's conclusion that action by government is needed "urgently" could result in the inclusion (without appropriate scrutiny) of local authorities in inspections and licensing activity.

We have argued that any agency tasked with that (in the short, medium or longer term) must have the appropriate level of understanding and expertise, for instance the Human Tissue Authority (HTA), and that government must work closely with the NAFD (as the organisation with the most significant expertise in this area), as plans are developed.



Sir Jonathan Michael
Chair of the Independent Inquiry

DEVELOPMENT OF THE DEATH MANAGEMENT PATHWAY

NAFD has for some time talked about the need for the death management pathway to be considered as wholly in need of reform, which should include the regulation of funeral directors. This position has provided us with the opportunity to investigate and highlight the various bottlenecks and problems that occur elsewhere in the pathway but heavily impact funeral director operations. Following extensive communication with UK government, stakeholders and others we are confident that our messages have resonated with policy makers. NAFD has met regularly with the HTA over the last year, we have also developed a good working relationship with the death certification team at the DHSC, regularly sharing information and data in both directions. We have been able to influence and support the department's interpretation of the certification data (death to registration), and Rachel Bradburne was invited to speak at the Royal College of Pathologists' annual conference. Following the conference, NAFD was contacted by various other stakeholders including the Medical Examiner Evaluation team at the University of Birmingham, providing us with an opportunity to feed our analysis and research into the official evaluation exercise.

MEDICAL EXAMINER DELAYS

Delays impacting funerals across England and Wales continue to cause disruption for both members and the families they serve. The NAFD has been actively raising these concerns with government, Parliament and the media, supported by evidence and information provided by members. This has demonstrated the severe pressure across every stage of the death management pathway. Despite significant regional variation, members continue to work tirelessly to support bereaved people, often mitigating the effects of inefficiency and fragmentation in the process.

We remain in close dialogue with the DHSC's Death Certification team, pressing for greater transparency and data. Following repeated calls, the Office for National Statistics has begun publishing certification and registration figures by region and type. There have been times since implementation where the median time from death to registration was nine days in England and 13 in Wales. These averages mask significant variation and do not reflect delays beyond registration, which also impact bereaved families.

It is concerning that no Government Minister currently holds responsibility for bereavement. We believe this role is essential and must be reinstated. Our open letter, signed by firms representing over 2,100 funeral homes, was sent to Ministers, officials, and regulators calling for action to address the ongoing issues.

INFLUENCING REGULATION AND LEGISLATION



LAW COMMISSION

The Law commission has launched a consultation on the second stage of the Burial, Cremation and New Funerary Methods project. The latest Consultation Paper examines the legislative framework required to bring new funerary methods to market, and the principles upon which this should be based. NAFD will be submitting a full response to the consultation, which closes in September 2025. All potential operators of new funerary methods, those who are interested in using them and others with an interest in this area are all encouraged to respond. NAFD welcomes the focus of the Law Commission on alternative methods as part of its wider project. Burial and cremation are well used and understood methods in England and Wales, remaining popular today and, we believe, well into the future. However, there is a need to offer greater choice to consumers- across all areas of service provision, including method of final disposal.

NAFD remains a key point of contact and information for the Law Commission team across this latest workstream and a number of other areas.

ASHES PROJECT

The problem of unclaimed or orphaned cremated remains has been a long-standing issue of concern for the sector and has been defined as an area in need of reform by the Law Commission. NAFD, the Institute of Cemetery & Crematorium Management (ICCM) and the Federation of Burial & Cremation Authorities (FBCA), supported by others, have been working on proposals to address this issue. We continue to meet regularly to discuss the issue and potential solutions. This small group now includes an observer from the Law Commission. Most recently, we have surveyed members again on numbers of sets of ashes being stored. We have also communicated with the Ministry of Justice on the potential for amendments to be made to cremation paperwork in the short term, ahead of any final regulatory change- which will eventually be recommended by the Law Commission in a draft Bill.



COVID INQUIRY AND NATIONAL RESILIENCE

NAFD has provided evidence to several Inquiry modules, including the most recent module on Key Workers (module 10). NAFD Past President Jeremy Field attended a roundtable as part of the module 10 evidence-gathering process, representing the NAFD alongside colleagues from the ICCM, FBCA, and SAIF.

Throughout the year, we have worked hard to identify and liaise with key individuals within the Cabinet Office Resilience Directorate. Working alongside DMAG colleagues we have been able to articulate the need for death management to be included in any future planning. Although death management is still not considered in scope for the large-scale practical exercises due to be actioned later this year, we are to be included in a series of 'tabletop' exercises to support the national operations. Those exercises will take place in London, Suffolk and elsewhere.



DEVOLVED NATIONS

WALES

The Cross-Party Group for Funerals and Bereavement is chaired by Mark Isherwood MS, re-elected at the latest Group AGM in July 2025, where NAFD External Affairs Manager Rebecca Aylott was also re-elected as its Secretary. Over the last year, the Group has discussed a number of issues relating to funerals and bereavement, including:

- statutory implementation of the Medical Examiner Scheme, with a presentation from Dr Jason Shannon, Lead Medical Examiner for Wales;
- baby loss certificates;
- the Law Commission's projects on Burial, Cremation and New Funerary Methods, with a presentation from Professor Hopkins and his team;
- digital post-mortem provision in Wales;
- delays in death certification and registration.

The Group plans to meet again after the summer recess, with attention in the sector turning to the recently published Fuller Inquiry Phase 2 report.

NAFD has been fully involved in a task-and-finish group, led by the Welsh Government which has produced a final report, and a series of actions focussed on reducing the delays being experienced. The group which has now concluded its work included government officials, lead Medical Examiner for Wales, representatives from across NHS Wales, and Welsh Executive President Philip Blatchly, supported by Rachel Bradburne.

NORTHERN IRELAND

We have been able to support members in Northern Ireland by continuingly campaigning on key issues which, this year, appear to finally be producing results. The Minister for Infrastructure is conducting a review of the aspect of taxi legislation that puts funeral limousines in the same bracket as public hire taxis, costing our members a lot of time and money having to support training and enhanced vehicle checks. Under the legislation you must have a public service vehicle licence to drive a limousine, and there has been a substantive drop off of those since the COVID-19 pandemic when limousines were not allowed to be used and drivers found other jobs. We submitted a response to the consultation and will keep pushing for funeral limousines to be made exempt from the legislation and we welcome the review.

Similarly, the NAFD campaigned long and hard for the electronic transfer of documentation, introduced as a temporary measure during the pandemic, to be made permanent, and it is on the brink of doing so as the Deaths, Still-Births and Baby Loss Bill makes its way through the Assembly. Again, we submitted to the consultation and Nick Britten and Stephen Larkin recently gave oral evidence to the finance committee to state the NAFD's case and the benefits of electronic transfer.

The All-Party Group for Funerals and Bereavement, to which the NAFD provides the secretariat, was re-established after a three year hiatus, with the first meeting in June. This is already showing significant signs of benefit to the funeral profession in Northern Ireland. We have already managed to get some movement on non-compliance of the CMA Funeral Order, which is a real concern in Northern Ireland, after only a month, and the group is actively looking at other issues.

In July, Emma Moore was installed as Northern Ireland Area Federation President, replacing Stephen Larkin.



SCOTLAND

It's been an extremely busy year in Scotland. The major change this year was the introduction of statutory regulation on 1 March, in the run up to which all NAFD members were sent a wide range of communications, templates and information, and personal support from Nick Britten and Gary O'Hara, ensuring they were properly prepared and compliant ahead of time. We continue to field many questions about the Code and are in regular dialogue with the Burial and Cremation team at the Scottish Government.

New burial forms came into operation on 1 March but have not been received too well. We surveyed our members and had a strong response; we compiled all their comments and suggested areas for improvement and submitted them to the Scottish Government for consideration.

The Funeral Register went live on 1 April. This is a consumer-facing website where funeral directors' contact details will be stored and available, along with any complaints made by them that are being/have been investigated by the Inspector of Funeral Directors, including outcomes and remedies. However, at this stage it is voluntary to sign up to, and we are pushing for the Government to make it mandatory.

It's fair to say that, on the whole, the implementation of regulation has been slow thus far, with so much of it still to be implemented but little information as to when that will be. Two working groups are currently sitting - the Licensing Working Group has been reformed to look at the introduction of a licensing scheme, and a working group on alkaline hydrolysis has been established and is assessing the introduction of the practice, with regulations expected to be laid before Parliament by the end of 2025. The NAFD is represented on both groups by Nick Britten, while some of our members are also on the groups.

At the AGM in March, the new Scottish Executive was sworn in and a new constitution, shaping the activity of the Executive and members, was agreed. Tim Purves replaced Mark Shaw as NAFD Scotland President.

In May, the NAFD gave evidence to the Scottish COVID Inquiry and were the only representatives from the funeral sector to do so. Tim Purves, Robert Tripney, James Blackburn and Nick Britten gave evidence to the session in Edinburgh, making four key recommendations to the Inquiry to support bereaved people and funeral directors in the event of a future public health emergency.

We are supporting members around the rise in the number of funeral directors delaying or refusing funerals where the Funeral Support Payment is being used to pay for part of it. This is, in part because applicants are allowed to receive the award and are not passing it onto funeral directors, leaving them with bad debt.

Next year sees the Scottish Parliament elections, and the NAFD manifesto is being completed and sent to political parties.

*Scotland:
NAFD remains no.1
for inspections,
amid regulation.*

NOMINATIONS COMMITTEE



Barry Pritchard

Chair of the Governing Board

As Chair of the Nominations Committee, I am pleased to present this report, which outlines the purpose, activities and importance of the Committee in supporting the governance of the National Association of Funeral Directors.

WHY THE NOMINATIONS COMMITTEE IS IMPORTANT

Strong governance begins with effective leadership. The Nominations Committee will play a pivotal role in ensuring that individuals with the appropriate experience, values and level of commitment are brought forward for election and appointment to the Association's Boards and Committees. By promoting a transparent and structured approach to nominations, the Committee safeguards the standards and credibility of the Association's leadership.

Equally important is the Committee's duty to encourage diversity of thought, background and representation across the NAFD. We will work closely with the Board of Membership and regional leaders to widen the pool of applicants and actively identify future leaders through appropriate development pathways. These efforts ensure that the leadership of the NAFD reflects the evolving needs and composition of the profession.

The Nominations Committee also acts as a safeguard, with the authority to refer any nomination to the Executive Committee where concerns arise around eligibility, conduct or alignment with the Association's values. This oversight helps protect the integrity and reputation of the NAFD and the funeral profession more broadly.



by promoting a transparent and structured approach to nominations, the Committee safeguards the standards and credibility of the Association's leadership

THE COMPOSITION AND LEADERSHIP OF THE COMMITTEE

The Nominations Committee is composed of five key members- the Immediate Past President, the current President, the First Vice-President, the Chief Executive Officer and the Chair of the Governing Board, who also serves as Chair of the Committee.

This structure brings together a blend of current and former leadership experience, ensuring that nominations are assessed with continuity, insight and strategic foresight. The involvement of senior office holders ensures the process is closely aligned with the operational needs and cultural values of the Association, while also maintaining objectivity.

The presence of non-voting representatives, including a sponsor from the Executive Committee and a lead volunteer from the Equality, Diversity and Inclusion Committee, further strengthens the Committee's perspective and reinforces our commitment to inclusive and representative leadership.

RECENT ACTIVITY

The Nominations Committee most recently met on 21 July 2025 to consider the nominations received for the upcoming elections to the Executive and the three Operating Boards, ahead of the Annual General Meeting in September. This meeting was a vital step in reviewing applications, assessing suitability and ensuring that the highest standards of governance will be upheld in the next term of office.

LOOKING AHEAD

As we prepare for the next cycle of elections, the Committee remains committed to transparency, fairness and the development of future leaders. I wish to thank all those who have put themselves forward for consideration and extend my appreciation to my fellow Committee members for their continued diligence and service.

Together, we remain focussed on building a leadership structure that will guide the NAFD with strength and inclusivity into the future.



EDUCATION



Alison Crake

Chair of the Board of Education



Angela Allen

Director of Learning & Development


The Board of Education continued to work on behalf of members to drive standards and lead sector learning since its last report in November 2024. This work is increasingly important as we prepare for future regulation within the funeral profession.

In addition to this, I am delighted to confirm my appointment as Chair of the newly-established Board of Learning and Development, a position that has been formally ratified by both the Association's Governing Board and Nominations Committee. It is a privilege to lead this important Operational Board body at such a pivotal time.

Work on governance continues, and I look forward to working proactively with the newly-elected members of the Board from September 2025. Our Terms of Reference are being finalised to ensure that we:

- oversee qualifications, training, and professional development;
- maintain quality and compliance in all learning and development offerings;
- support members with risk-managed, future focussed guidance;
- align all activities with the NAFD's strategic goals;
- ensure all members of the Board, whether elected or appointed, shall have equal standing, voice, and voting rights in all deliberations and decisions, all of which will be reported on to both the Association's Governing Board and its Executive Committee.

We will also begin approaching individuals for appointed roles, ensuring the Board is equipped with a diverse range of skills and expertise to support its ambitious agenda. Together, we will continue to modernise and strengthen our learning and development offering - supporting members, promoting excellence, and preparing the profession for the future.



*‘The only thing worse
than training employees
and losing them is
not training them and
keeping them.’*

Zig Ziglar

STAYING CONNECTED - MEETING HIGHLIGHTS

Since the Autumn General Meeting in November 2024, the Board has met regularly to advance our learning priorities:

- January, July (Virtual)
- April (face-to-face)

GETTING REGULATION READY - LEARNING & DEVELOPMENT INITIATIVES

The NAFD is focused on preparing members for a regulated future. Our programmes are designed to foster a culture of CPD and compliance, ensuring funeral professionals are equipped to meet consistent standards.

NAFD INSPIRE

With over 500 users registered, our learning platform provides structured CPD, offering members the ability to track, document and demonstrate their professional growth. With regulation on the horizon, Inspire ensures readiness and reinforces public trust.

RAISING THE BAR - QUALIFICATION STATISTICS

The shift toward more rigorous assessments, including professional discussions, is reflected in strong pass rates across qualifications:

March 2025

- FAA Cert: 24 students sat with a pass rate of 96%
- DipFD: 31 students sat with a pass rate of 90%

96%

PASS RATE
FAA Cert

90%

PASS RATE
DipFD

MANUAL OF FUNERAL DIRECTING

Updates continue to reflect changes in legislation and best practice. Once complete, the Manual will once again become the industry's primary resource for professional conduct and guidance.

Post September, there will be Manual of Funeral Directing Review Panel - a dedicated working group responsible for maintaining and updating this NAFD flagship publication. This panel ensures the manual remains legally compliant and reflective of national differences (England & Wales, Scotland, Northern Ireland).

CELEBRATING ACHIEVEMENT - AWARDS CEREMONY 2025

Following the success of the Awards Ceremony held in Windsor in May 2024, we are very much looking forward to welcoming our graduating students to the Cotswolds this September. At the time of writing this report, we are pleased to confirm that 57 students are expected to attend the upcoming graduation ceremony.

STEP INTO HISTORY - CPD COMES ALIVE AT BLETCHLEY PARK

We are thrilled to unveil something truly unique in this year's education programme, a dynamic two-day event on November 10 & 11 at the historic Bletchley Park, themed *Cracking the Code - Communication Matters*. In true Bletchley style, delegates will be challenged to crack a code throughout the event for a chance to win a prize, adding an exciting interactive twist to the experience. This isn't just another CPD opportunity, it's a deep dive into communication, history and innovation, set against the backdrop of one of Britain's most iconic intelligence sites. Day 1 promises a compelling blend of historic insights, from wartime funeral practices to the dignified repatriation of fallen service members. And with Day 2 still under wraps - final details to be revealed in the coming weeks - anticipation is building. Get ready for a CPD like no other.

LOOKING AHEAD - PROGRESS ON THE NAFD 5-YEAR STRATEGY

Our learning and development contributions align directly with NAFD's broader goals:

- delivering support to members through updated learning, CPD tools, and AI guidance;
- promoting funeral learning and development as a hallmark of professional excellence;
- prioritising accessibility, equality, and inclusion in all resources;
- laying the groundwork for Chartered Funeral Director status

ROYAL SOCIETY OF PUBLIC HEALTH – STRENGTHENING CONNECTIONS

We are maintaining a strong focus on the development of learning and training modules which help funeral service professionals achieve excellence in mortuary standards and the care of deceased people.

The National Association of Funeral Directors has worked with the Royal Society of Public Health (RSPH) to develop the Level 2 Certificate in Mortuary Support for Mortuary Workers (funerals) qualification, to ensure funeral directing businesses are able to access a nationally-recognised qualification, relevant for staff employed as funeral directors and/or funeral service operatives. This qualification has been introduced to ensure consistency of training standards apply for funeral service mortuary workers, with alignment to the training standards required of other occupational groups working within Coroners and NHS mortuaries.

NAFD FUNERAL ARRANGING AND FUNERAL DIRECTING PROGRAMMES – STRENGTHENING LEARNING

We're pleased to confirm that we are continuing to work on the significant and exciting project to modernise and strengthen all our learning and development programmes. These developments are aimed at ensuring our suite of programmes remain relevant, robust, and aligned with the evolving needs of the funeral profession, particularly in preparation for future regulation.

A critical review of existing training and learning opportunities has taken place focussing broadly on:

- employer feedback and concerns raised about the duration, costs and relevance of current programmes;
- calculation of the ratio of knowledge, skills and CPD required by the different occupational roles;
- evaluation of the current registration processes;
- levels of student engagement and completion rates;
- tutor and examiner experiences and feedback;
- opportunity for integration of the UK Funeral Director Code and CMA Order 2021.

Following release of the Fuller Report in July 2025, we are responsive to the mandatory call for standards against which funeral directors should be inspected, including the need for transparency about the care of the deceased, including information on measures to protect their security and dignity, and what should be expected of funeral directors' services.

While it is the employer's responsibility to ensure the suitability of the individuals employed, we also believe that the NAFD has a responsibility to ensure that there is training available which meets an appropriate standard.

RELEVANCE

Pulling together combined expertise in funeral-related subject matter knowledge sits at the heart of this project, as does utilising expertise in designing and developing qualifications and assessments, effective operational delivery of assessments and appropriate qualification related governance.

Integrated outcomes and recommendations of the Fuller Report July 2025 focusses on the client experience and the consistent care, dignity, security and safety of the deceased person- all featuring prominently within the objectives.

While it is our sole intention to ensure compliance with recommendations made, we are also mindful of the fluidity of requirements facing the sector and, as such, plan to have the agility to change direction if compelled to do so.



Meanwhile, alignment of the UK Funeral Director Code to roles, responsibilities and knowledge of staff working within the funeral home, and how each are influenced by legal, regulatory and operational contexts, is at the core of all developments.

PLANNED OUTCOMES

We are working towards the following outcomes:

- development of a revised training framework, prepared to qualification standards of enriched, progression opportunities forming a clear funeral specific learning pathway;
- learning outcomes are designed to be inclusive, challenging, and relevant, responding to the recommendations of the Fuller Inquiry and broader sector needs informed by updated knowledge. Topics are organised by cluster specialism, ensuring that each tier of study, such as induction, intermediate, and advanced, offers learning opportunities related to specific subjects, allowing learners to explore and deepen their understanding over time;
- introduction of a progression Professional Career Pathway consisting of the following tiers of learning:
 - Induction
 - Certificate in Funeral Arranging and Administration (Cert FAA)
 - Cert FAA Advanced
 - Diploma in Funeral Directing
 - Diploma in Funeral Directing Advanced
 - NAFD LEAD
- cluster specialisms feature throughout each tier;
- experiential learning - inclusion of project-based activities, workplace problem-solving, and interactive simulation with the aim of fostering critical thinking and practical application of knowledge;
- application of motivational coaching and skill development strategies to help learners progress and achieve;
- development of learners' breadth and depth of knowledge for enhanced skills for sustainability of employment.

USE OF VARIED LEARNING MEDIA

- Blended use of digital access via Inspire Learning, supported by learning coach guidance and student interaction is essential. A combination of audio, visual and kinaesthetic learning designed to promote and support positive learner behaviour, attitudes and wellbeing is also important.

PLANNED ASSESSMENT

It has always been our intention to introduce of a suite of Integrated Assessments, underpinned with rigour and fairness in assessment processes. We will be introducing:

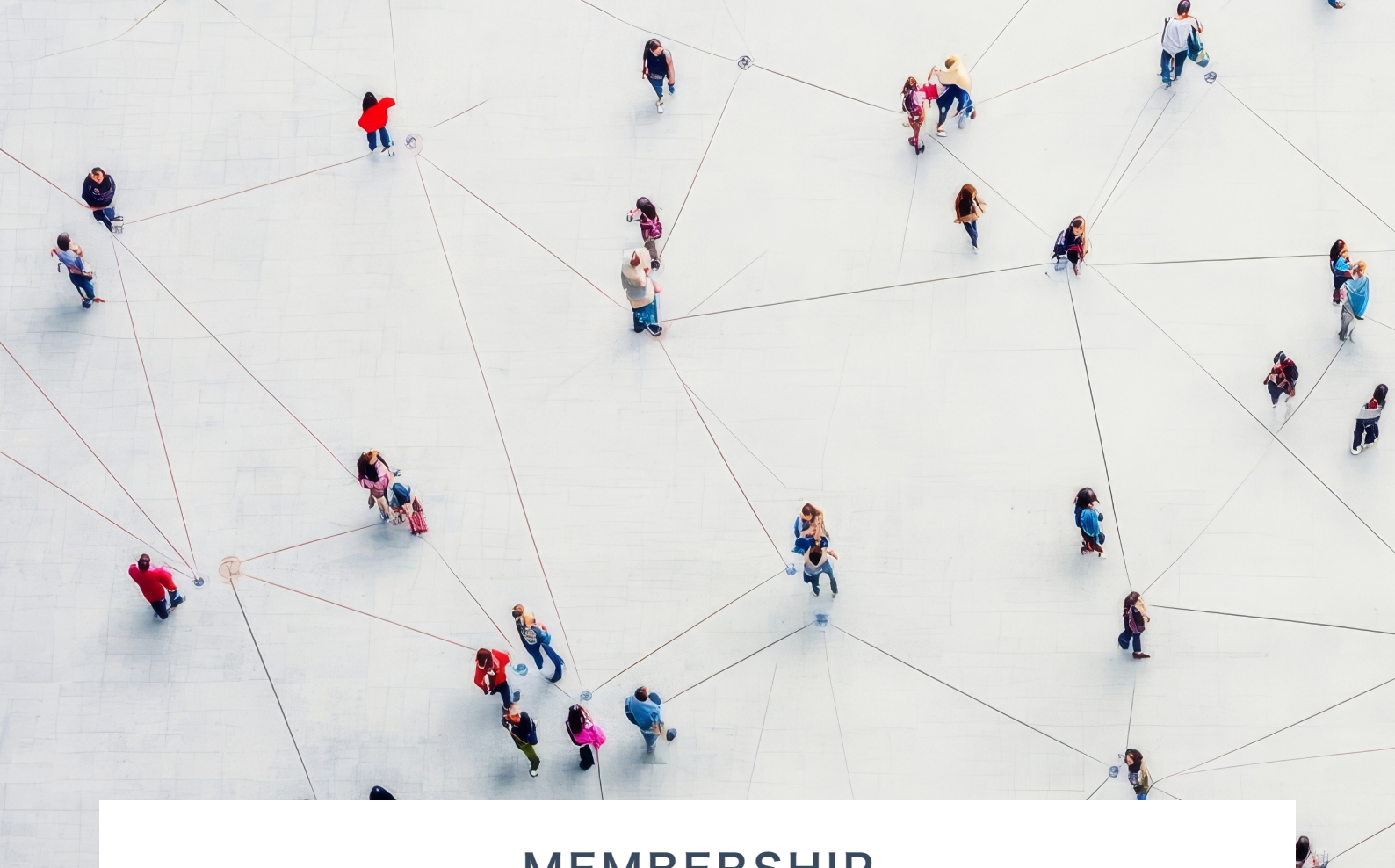
- **Initial assessment** - back to basics, employer supported assessment of individual learning, underpinned by skills development within the workplace.
- **Embedding knowledge** - through formative assessment which can identify gaps in training content and technical knowledge
- **Rigour and challenge** - through summative assessment of learning, testing for knowledge and breath of thought through written assessment
- **Updated Oral Assessment** - to include testing for situational thinking, prevention of incidents and problems, and the response to critical occurrences.

It is anticipated that this new way of working will be open to registrants by (or in) March 2026. I look forward to updating members in the coming months.

FINAL REFLECTIONS

My sincere thanks go to all Board members, tutors, examiners, and the team for their continued dedication and hard work. In particular, I would like to extend special thanks to Emily Houghton and Louise Williams, who have so generously given their time and expertise to support the work of the Board. Their contributions have been invaluable.

Together, we are ensuring that funeral learning and development remains a cornerstone of the NAFD's mission in upholding excellence, promoting professionalism and preparing the sector for a strong and sustainable future.



MEMBERSHIP



Doug Nairn

Director of Membership,
Communication and Culture

REINVIGORATING AREA FEDERATION AND LOCAL ASSOCIATION MEETINGS

This year has seen much needed developments in areas across the UK, where some membership groups are meeting again after years of inactivity. The NAFD is reinvigorating member groups to bolster existing groups and reboot those that need more support.

In every corner of the country, reformed groups are holding their events, existing groups are involving new members and both old and new groups are introducing modern methods of meeting and communicating.

In the third quarter of 2025, there are meetings planned for groups in East Anglia, the North East, Glasgow and Lanarkshire and the Southern area, all of which are either reboots of old groups that became inactive for whatever reason or existing groups doing things a bit differently.

Even the National executives are doing things a bit differently, with Northern Ireland embracing hybrid meetings, looking at how to move their meetings around the country and welcoming new faces with new ideas. In Scotland, events for next year that will engage members in new, less formal ways are being planned and Wales is also gearing up to work for members across the country.

Venue hire: we are trialling a new method whereby National Office can book venues for Area Federation/Local Association meetings. If you would like us to take the hassle and cost of booking a venue off your hands, we can do that for you.



ENGLAND AND WALES

44 email campaigns sent
28,466 email addresses contacted
61% open rate

NORTHERN IRELAND

42 campaigns sent
1,460 email addresses contacted
64.7% open rate

SCOTLAND

54 campaigns sent
15,867 email addresses contacted
52.7% open rate

SUPPLIER MEMBERS

34 campaigns sent
5,886 email addresses contacted
53.0% open rate

Guest speakers: to make events more attractive to both existing members and potential new members, we are building a roster of guest speakers that members can then choose from, providing engaging speakers in-person or remotely via Teams.

Attendance: getting new members along to meetings is crucial in reinvigorating and strengthening these NAFD groups. For Volunteers' Week, we asked our groups to bring another member who hasn't attended to their next meeting and these initiatives will continue as we welcome new faces into the fold.

Communication: our Secretaries' Summit in July allowed secretaries across the country to convene, discuss the pressing topics in their areas and talk to us and to each other. All secretaries have also been invited to join a specially-created WhatsApp group within the WhatsApp community mentioned below for us to share best practice and updates on activity from the team at National Office.

MEMBERSHIP COMMUNICATION

One of the key channels we use to keep in touch with members, update on our work and share best practice is email.

When we need to quickly tell you about the latest developments in Westminster, Stormont, Holyrood and the Senedd, we email you with case studies, statistics and links to more detailed information. Open rates are consistently high, especially compared to the average across all industries, which our provider MailChimp states is 21.33%.

CUTTING THROUGH THE NOISE

Several times it has become clear that communication meant for all members or the funeral directors, mortuary workers and other funeral sector staff working for our owner members, have not reached their intended target.

To ensure our communication reaches all of our audiences, we contacted members to ask how best you want us to communicate with you, and if owner members are happy to share staff contact details so we can cut through the noise of busy inboxes and avoid bottlenecks by communicating directly with staff at member firms.

OPENING NEW CHANNELS OF COMMUNICATION

The funeral sector has a reputation for moving slowly, but certain events happen at pace and, because we have our finger on the pulse of national events, we want to share our work in as close to real time as possible.

So, we built a new WhatsApp community for the different groups within the NAFD, starting with a general community announcements board where we can share the top level work our team is delivering. Issues like updates from the Fuller Inquiry, the latest on death certification delays and funeral director appearances in the media have all been shared in the community, and it continues to be a fantastic method for sharing up to the minute coverage of the funeral sector in the UK.



Engaging Members • Evolving Together

LEADERSHIP UPDATE - NEW APPOINTMENT STRENGTHENS MEMBERSHIP FOCUS

We were pleased to welcome Doug Nairn as the NAFD's new Director of Membership, Communication and Culture. Doug joins us at a pivotal time as we build momentum around member engagement, and the new Board of Membership looks forward to working closely with him to shape and strengthen the membership experience across the UK.

A FOND FAREWELL AND SINCERE THANKS

This report marks the final update from James Schofield as Chair of the Membership Committee after four years in post and six years as a Committee member. Thankfully, James will continue to contribute meaningfully to the work of the Board of Membership as Executive Sponsor. The NAFD extends its heartfelt thanks to James for his dedication and service throughout his time as Chair.

CERTIFICATES RECOGNISING YOUR MEMBERSHIP AND STANDARDS

For the first time, membership certificates have been issued to all NAFD members and their branches – including supplier and overseas members- and these should already have reached you.

In addition, inspection certificates are being issued (if not already) to all members inspected since October 2024, when our Standards & Quality Managers returned to the NAFD from the Independent Funeral Standards Organisation (IFSO).

LOOKING BACK - HEADLINE ACHIEVEMENTS

Over the past twelve months, the Membership Committee has focused on initiatives that deliver value and uphold integrity:

- achieved a 92% membership renewal rate for 2025-2026;
- continued work on refreshing the NAFD membership proposition;
- reviewed complaints processes around membership applications for fairness;
- ongoing review of membership categories to align with sector evolution;
- active compliance monitoring for members not adhering to the Competition and Markets Authority (CMA) Funerals Market Order.

PURPOSE OF THE MEMBERSHIP COMMITTEE

The Committee exists to represent and support the NAFD's members across key areas:

- application and renewal processes;
- benefits and services offered to members;
- supporting and evaluating Area Federations and Local Associations.

COMMITTEE COMPOSITION

The Membership Committee for 2024–2025 included:

- Appointed Members: Adrian Saville (G Saville & Sons), Emily Houghton (Rosedale Funeral Home)
- Elected Members: James Schofield (Radcliffe Funeral Service), Robert Tripney (Little's Funeral Service)
- Co-opted Members: Abi Pattenden (Freeman Brothers), Justin Burgess (JJ Burgess & Sons)
- Senior Team: Andrew Judd (Chief Executive Officer), Kate Edwards (Chief Operating Officer), Su Lewis (Member Relations Manager)

200%
INCREASE IN MEDIA
ENGAGEMENT





The voice of 900+ business members and thousands of professionals

MEMBERSHIP TRENDS AND RETENTION

- 22 new members welcomed since November 2024
- 79 memberships resigned, cancelled or lapsed across all categories
- 33 memberships consolidated or acquired, remaining as branch offices
- 1 application declined due to premises issues
- nearly 4,000 funeral firms continue to operate under NAFD oversight

Resignations were mainly due to retirement, mergers, or financial changes.

ADVANCING THE REVIEW OF MEMBERSHIP CATEGORIES

Progress continues on the comprehensive review of membership categories, aimed at aligning the Rules with evolving business models. While temporarily delayed due to internal structural changes, the Committee is now well-positioned to complete this work and share proposals with members soon.

STRENGTHENING FAIRNESS - HANDLING OBJECTIONS

A new process ensures objections to membership applications are reviewed by the Membership Committee first, with escalation to the Committee for Professional Standards only when necessary. This has improved efficiency and clarity for all involved.

SUPPORTING REGULATORY COMPLIANCE

The Committee remains committed to supporting members' compliance with the CMA Funerals Market Order and is actively working with National Office to prepare for any future sector regulation. Education, communication and practical support remain at the heart of this effort.

MOVING FORWARD TOGETHER

The work of the new Board of Membership continues to evolve and, at its core, remains a commitment to listen, respond and champion the interests of all NAFD members. We encourage members to reach out, share their feedback, and help shape the future direction of their Association.

MEDIA ENGAGEMENT

The NAFD appears across all forms of media to amplify the voice of our members, talk about issues that impact funeral directors and supplier members. Below is a sample of the coverage secured over the last year.

Digital

- The NAFD's Cornwall Area Federation President, Ayesha Slader of Walter C Parson, recently spoke to *Sky News* in a behind-the-scenes look at getting into the sector, the rise in unattended cremation and common myths and misconceptions about being a funeral director.
- *The Guardian* approached the NAFD for comment on Facebook scams around live-streaming of funerals.
- Jonathen Harty, a funeral director and member from Lord-Brown & Harty in Llandudno, spoke about delays on BBC Radio Wales Breakfast Show, and also appeared on the BBC website – which can be viewed at bbc.co.uk/news/articles/c86j4jn0pqqo

Television

- NAFD Acting President, Darryl Smith, appeared on *ITV News* to discuss identity theft of the deceased and how bereaved families can stay vigilant.
- Rachel Bradburne featured on *BBC Breakfast* discussing delays, outlining what is happening, and why, and calling for action.
- Cornwall President, Ayesha Slader, alongside John Ware of Walter C Parson, was interviewed by BBC South West about delays in the system, and that piece was shown on *BBC Spotlight* in the South West.
- Following the publication of the Phase 2 report from the Fuller Inquiry, Acting President Darryl Smith, and Chief Executive Officer Andrew Judd, appeared on *Channel 5 News* at 5:00pm to discuss what can be done to increase oversight of the sector and welcome the Inquiry's findings.
- Gareth Bacon MP, the Member for Orpington and Shadow Minister for London, consulted us about delays, funeral poverty and the increase in third-party costs shortly before he appeared on *Sunday Politics* with Fleur Anderson MP, the Member for Putney and Parliamentary Under-Secretary of State for Northern Ireland.

Radio

- CEO Andrew Judd appeared on BBC Radio 4's consumer affairs programme, *You and Yours*, to discuss eco-friendly choices, the rise of Resomation and our work with the Law Commission on legislation.
- BBC Radio Stoke spoke to Nick Britten about Facebook scams on live-streaming of funerals, and Nick gave advice to listeners.

What the NAFD is providing the sector

LEADING A NATION

Driving professional excellence, raising members' standards, influencing governments, and supporting our community through strong leadership across all nations.

01

Driving inspections, setting standards, and working with government to ensure public confidence, fairness, and professional excellence across England's funeral sector.

03

Reforming governance, supporting statutory codes, and ensuring Scottish members influence standards, policy, and future developments within funeral services at every level.

02

Empowering Welsh members through a dedicated executive, influencing policy in the Senedd, and shaping the future of funeral care nationwide.

04

Restoring Stormont representation, tackling urgent sector issues, and ensuring Northern Ireland members' priorities shape political debate and practical solutions for communities.



REGIONS OF THE UNITED KINGDOM

ENGLAND

Working closely with former Minister Mike Freer and Simon Hoare MP in supporting the MOJ's call for immediate inspections of funeral directors' premises by local authority Environmental Health Officers throughout England. We shared best practice guidance to help EHOs carry out consistent, effective and informed visits, protecting public confidence while ensuring inspections were fair, proportionate, and reflective of the high standards our members uphold.

SCOTLAND

Re-formation of the Scottish Executive's constitution to give members stronger representation and support. Alongside this, support for members through the introduction of Scotland's statutory Funeral Director Code and an active role within the Scottish Parliament's Cross-Party Group on Funerals and Bereavement means Scottish members are represented at every level, with their voices influencing policy, standards, and the future of funeral care across the nation.

WALES

We established a dedicated Welsh Executive with its own constitution, giving Welsh members a strong voice at both local and national levels. This ensures their unique needs are represented in decision-making and policy development. Through active participation in the Cross-Party Group on Funerals and Bereavement in the Senedd, we are directly influencing government debates and shaping future policy for families and funeral professionals in Wales.

NORTHERN IRELAND

After a long break, the All-Party Group at Stormont was successfully re-formed under the chairmanship of Doug Beattie MLA. This vital forum is already supporting our Northern Ireland members by tackling key issues - from CMA compliance and the review of taxi licensing legislation to the urgent need for improved infant pathology services – ensuring their voices are heard and sector priorities are firmly on the political agenda.

INFLUENCING A WORLD

Through global partnerships, reciprocal agreements, and international forums, NAFD connects members to ideas, standards, and opportunities that shape the profession's future across borders and cultures.

01

Through FIAT-IFTA, NAFD champions UK members globally, influencing standards, sustainability, education, and recognition across the international funeral profession.

03

Building reciprocal agreements with TanExpo, BEFA, and others, positioning NFE as a premier international exhibition attracting global innovation.

02

NAFD's EFFF membership connects UK funeral directors with 29 countries, sharing knowledge, strengthening professionalism, and opening international opportunities for members.

04

Exhibiting abroad showcases UK leadership, promotes members' excellence, and creates commercial opportunities through access to international suppliers, partners, and markets.



GLOBAL REPRESENTATION

Why It Matters

The funeral profession is not confined by borders. Bereavement, dignity, and respect are universal needs, and the ways in which different cultures respond to them continue to evolve. For the NAFD, being represented on the global stage is not an optional extra, but a vital part of our role as the leading voice for funeral professionals in the UK.

Global representation enables us to ensure our members are part of the international conversation about best practice, innovation, and future challenges. Whether it is sustainability in memorialisation, the use of digital technology in client care, or the future regulation of the profession, the UK must be at the table when these discussions take place. NAFD representation means the high standards of our members are recognised internationally, and that UK funeral directors have access to the very best ideas and opportunities from around the world.

A crucial element of this is our role in building and maintaining reciprocal agreements with major international exhibitions and federations. Events such as TanExpo in Italy, BEFA in Germany, and others in North America and beyond are not just trade shows – they are platforms where the future of the profession is debated, shaped, and displayed. Through these partnerships, NAFD ensures that our flagship event, the National Funeral Exhibition (NFE), is positioned as a world-class gathering that attracts global audiences, exhibitors, and thought leaders.

These reciprocal agreements are more than symbolic. They create tangible benefits for NAFD members. Exhibitors at NFE gain international visibility and business opportunities, while overseas suppliers bring fresh ideas and products that inspire innovation in the UK market. Funeral directors benefit from access to international research, new technologies, and services that can improve the care they offer families

at home. Members also gain the reassurance that their Association is outward-looking, connected, and ambitious on their behalf.

Furthermore, global representation raises the profile of the UK funeral profession. By having NAFD on global platforms, we showcase our members' commitment to professionalism, ethics, and high standards. We also demonstrate that UK funeral directors are leaders in developing modern, inclusive, and sustainable practices. This reputation not only strengthens trust with the public at home but also enhances opportunities for collaboration with partners overseas.

In today's interconnected world, challenges such as supply chain resilience, environmental responsibility, and the expectations of new generations of clients cannot be solved in isolation. Global dialogue is essential, and reciprocal agreements ensure that NAFD members have a direct line into those conversations.

Most importantly, this global engagement underscores NFE's position as one of the world's premier funeral exhibitions. By leveraging reciprocal agreements with TanExpo, BEFA, and others, NFE continues to grow in prestige and influence, delivering a richer, more diverse experience for UK members and international visitors alike.

For NAFD, global representation is not about prestige – it is about practical leadership. It is about ensuring our members are equipped with the best knowledge, the best networks, and the best opportunities the world can offer. It is about making sure the UK profession is not a follower, but a leader, setting standards that others aspire to.

In short, our global presence gives our members a global advantage.



FIAT-IFTA REPORT

We have been pleased to continue our membership and engagement with FIAT-IFTA and, following many years of service and representation of the NAFD by Emerson De Luca, we were delighted to see him promoted to the position of General Secretary of this worldwide organisation.

FIAT-IFTA presents a unique opportunity to collaborate on a worldwide scale with other funeral trade associations, and I was pleased to take over from Emerson in representing the NAFD as the United Kingdom's National Member.

The annual gatherings attended so far in Varna (Bulgaria), Krakow (Poland) and, most recently, Yokohama in Japan provide, the NAFD with access to a global network of industry leaders as well as multiple international suppliers.

We have been able to recruit new overseas members of the NAFD as a direct result, as well as draw on international exhibitors for the National Funeral Exhibition (NFE). Several other NAFD supplier members, including leading UK repatriation specialists, are supported and endorsed by our presence.

The work of FIAT-IFTA brings together funeral directors from around the world to collaborate on key topics of the day, including funeral heritage, global education, sustainability and development, embalming and coffin standards.





I am pleased to sit on the Global Education Committee, which is chaired by NAFD Past President and Honorary Member, Alison Crake, whose business- Crake and Mallon Funeral Service- is a member firm of FIAT-IFTA in its own right.

The initiatives brought to life internationally focus on gathering knowledge and best practices to protect intangible funeral heritage, empower women and promote gender equity, implement the Sustainable Development Goals (SDGs) within the funeral sector, establish international standards in coffin production and embalming, and strengthen cooperation with partners such as the United Nations Educational, Scientific and Cultural Organization (UNESCO). There were, as always, lively and constructive discussions, and the NAFD is pleased to continue contributing to shaping a new, forward-looking standard of quality in the global funeral profession.

Further information on the work of FIAT-IFTA can be found at thanos.org/en

The NAFD and our members matter around the world, and we make sure your voices are heard and the work you do is recognised.



EFFS REPORT

The European Federation of Funeral Services (EFFS) was established in 1994. With over 100 members in 29 countries, EFFS is focused on continuously improving the professionalism in our business sector. The goal is to support members with pan-European perspective.

An Exchange Programme facilitates funeral professionals to expand their knowledge and experience with a wider and expanded view of funeral service.

NAFD, which had left membership some years ago, was pleased to re-join following my complimentary attendance by invitation at the Conference in Berlin 2023.

I was struck by the achievements of EFFS bringing 29 countries together to agree common codes of practice and operating standards that transcend borders, geography or cultures, encouragement for NAFD's work to achieve a single UK Funeral Director Code.

For more information see the UK Funeral Director Code | Page 68

Almost 20 years ago, in the absence of common European legislation for services in the funeral sector, it became very apparent that a standard of services was necessary and, for that purpose, the first European Norm (EN15017) was published in 2005. Several years later, in line with the changing landscape in the funeral sector, it again became quite apparent that an update was imminent and, following a three-year process, the current EN15017 was published in 2019.

Today, many funeral professionals throughout Europe voluntarily perform their services according to the guidelines and standards set forth in EN15017. At the same time, continuing to increase awareness of EN15017 throughout Europe is of the utmost importance to uphold the quality of services provided in our sector. The establishment of a European Norm (EN) involves an extremely structured process overseen by European standardisation organisations, in the case of the EN15017 by the European Committee for Standardization (CEN) located in Brussels, Belgium.

At the Conference in Switzerland, held in 2024, a cross continent working group mobilised to assess the development in each European nation of alternative methods to dispose of the dead. NAFD has been a core participant with this fascinating insight into what the future may hold and the legislative, environmental and emotive pitfalls that we are likely to face further down the line in the UK.

A further benefit of networking and staying close to our European cousins has been the stimulation of interest in NAFD overseas membership and new visitors and exhibitors to NFE. We have benefited directly in both respects as a result.

We are proud that NAFD Past President Colin Field is an Honorary President and founder of EFFS and, thanks to his efforts and those of others since, the EFFS continues to flourish.

To find out more please visit effs.eu





EVENTS



Kyle Daley

Integrated Systems & Business Manager

EXTRAORDINARY GENERAL MEETING - PROGRESSIVE AND UNIFIED

At the Extraordinary Meeting held in February 2025, member engagement was highly positive, with around 100 members participating either in person or virtually, reflecting a shared commitment to the continued growth and strength of the Association.

A key outcome of the meeting was the overwhelming approval by members present, through a formal vote, of a new financial subscription model. This marks an important milestone in positioning the NAFD for a more progressive and sustainable future. The modernised model promotes greater transparency, fairness, and adaptability to meet the evolving needs of our membership.

The constructive dialogue and collective decision-making on the day demonstrated the power of collaboration, and we thank all members who contributed their views and support. This new model represents not just a financial update, but a strategic step forward in reinforcing the NAFD's role as a responsive, forward-thinking Association.

NEW ROADSHOWS FOR DEEPER MEMBER ENGAGEMENT

To complement our Local Association and Area Federation meetings, we are planning a UK-wide roadshow series in 2026. These events will provide additional opportunities to hear from members, address sector developments, and explore how the Association can continue to deliver value and advocacy.

CONFERENCE 2026

Conference 2026 is currently expected to take place in Nottingham in September. Plans are also in development for Conference 2027, which is likely to be held in Bristol. Finalised details, including programme highlights and registration information, will be shared in due course.

The 2026 Conference will spotlight achievements across the profession, including the accomplishments of our most recent cohort of graduating students. As ever, our programme will combine learning, recognition and networking opportunities designed to engage and inspire.



NATIONAL FUNERAL EXHIBITION 2026

Early Engagement Driving Strong Demand

Following the success of NFE 2024, preparations for NFE 2026 are progressing at pace. Exhibition stands are selling quickly, with strong interest from previous exhibitors and a high volume of early bookings. Our goal remains to make NFE 2026 the flagship event for the funeral profession, showcasing sector-leading innovation, services and expertise.

EXHIBITOR EXPANSION REFLECTS SECTOR CONFIDENCE

Our proactive approach in engaging 2024 exhibitors has been met with enthusiasm. Many are not only returning, but increasing their presence, with numerous requests for larger stand footprints. This has prompted a review of floor space with a view to further expansion, ensuring we can accommodate growing interest.

EMBRACING INNOVATION THROUGH DIVERSE SUPPLIERS

In line with our commitment to showcase the full breadth of the profession, we're reaching out to new categories of suppliers, from therapy dogs to security systems and vehicle care services. This broadened mix is designed to enhance the relevance and value of the exhibition for all attendees.

LIMITED AVAILABILITY – ACT FAST

NFE 2026 is shaping up to be another sell-out. At the time of writing, only 35 indoor and 30 outdoor spaces remain unreserved. We strongly encourage interested businesses to confirm their participation without delay.

LOOKING TO THE FUTURE: NFE 2028

Venue exploration for NFE 2028 is already underway. With growing demand shaping the show's future, we are considering new locations to better support scale and accessibility. Registered NFE 2026 exhibitors will be invited to a virtual consultation to help shape these decisions, including preferences for date changes, venue upgrades and enhancements.

A VISION FOR GROWTH

We remain committed to maintaining NFE's status as the industry's leading platform for innovation, networking and learning. With strong early momentum, NFE 2026 promises to build on previous success and deliver even greater value to our members and exhibitors.

STRENGTHENING INTERNATIONAL PARTNERSHIPS

As part of our wider strategy, we're actively growing NFE's global footprint through reciprocal agreements with major international exhibitions, including:

- TANEXPO (Italy)
- Funermostra (Spain)
- BEFA (Germany)
- NFDA (USA)
- Funéraire (France)

These partnerships support long-term exhibition growth and elevate the UK funeral sector's presence on the world stage.

*NAFD half year meeting is
scheduled for 19 February 2026.
Full details will be shared soon.*

CPD - CRACKING THE CODE AT BLETCHLEY PARK

We are holding a two-day event on November 10 & 11 at the historic Bletchley Park, themed *Cracking the Code - Communication Matters*.

In true Bletchley style, delegates will be challenged to crack a code throughout the event for a chance to win a prize, adding an exciting interactive twist to the experience.

This isn't just another CPD opportunity, it's a deep dive into communication, history and innovation, set against the backdrop of one of Britain's most iconic intelligence sites.



CREATIVE TEAM



Jason Pritchard

Marketing and Business Support Manager



Theo Lawrence

Marketing and Web Development

OVERVIEW

This is the first time the NAFD membership has received a report from its creative team. Bringing design and creative work in-house was a strategic decision aimed at delivering greater value, consistency and responsiveness for both the Association and its members. By embedding creative capabilities within the core team, we have been able to align visual communications more closely with the Association's evolving brand, mission and member focused ethos. This shift has allowed for more agile support across our different workstreams, enabling us to respond quickly to design needs, support ongoing campaigns and maintain a coherent brand presence from digital content to publications, events and printed materials.

For members, this move ensures a higher standard of engagement and representation. Whether through improved publications, professionally produced certificates or clearer and more accessible communications, the internal creative function is helping to reinforce pride in membership and trust in the Association's voice. This summary outlines both our recent achievements and ongoing areas of focus.

“the creative team’s mission is to elevate the Association’s image at every touchpoint”



NAFD

BRAND • HERITAGE • DESIGN

OUR MISSION

The overarching vision is to establish a brand that members are proud to be part of, one that reflects and promotes the NAFD's heritage, class and professionalism to the general public. Using thoughtful design, consistent messaging and quality presentation, the creative team's mission is to elevate the Association's image at every touchpoint.

A BADGE THAT INSPIRES PRIDE

Today's promotional landscape is very different from a decade ago. With the rise of social media and online activities it was prudent to look at ways in which the NAFD can better its visuals online. Because of this, the creative team has started a full rebrand of the NAFD, which includes a refreshed logo, updated colour palette and design elements that reflect the Association's current values, tone and ambition. The visual identity now speaks more clearly to both members and the public, whilst retaining the symbol of the NAFD's heritage.

STATIONERY AND DOCUMENTS

Existing documents and templates have been reviewed and re-designed to align with new brand guidelines. This includes updating and aligning fonts, colours, layouts, imagery and logos to create a cohesive and professional set of assets for use across the Association.

FDM MAGAZINE DESIGN AND DELIVERY

The team has been working closely with the NAFD Lead Editor, article authors and the NAFD sales team to deliver visually engaging, high-quality issues of the FDM. Advertising placements, editorial layouts and production timelines are all carefully managed to ensure advertisers value alignment with the brand and content strategy.

CERTIFICATE RECOGNITION

The NAFD highly values all its members, and as recognition, the creative team has designed and is producing four distinct types of NAFD certificates:

- Funeral Home Membership
- Supplier Membership
- International Membership
- Site Inspection

This work included reviewing all member data (addresses, branch numbers and membership bands), formatting the data, mail merging the data, reviewing output files and working with external printers and delivery options, to ensure high quality results at a reasonable/low cost.

During the review of the membership data, the creative team has identified discrepancies in the NAFD database and provided valuable insights and potential solutions for future data input and cleansing efforts.

ONGOING CREATIVE SUPPORT TO ALL TEAMS

Regularly assisting colleagues across all workstreams with ad hoc design needs, from reports and presentation decks to branded event materials. Strategic input is also provided to leadership on design thinking, visual communication and opportunities for continuous improvement.

ONLINE PLATFORMS • SOCIAL MEDIA

REFINING SOCIAL MEDIA CONTENT, STYLE AND STRATEGY

The creative team has re-defined the design and content approach for social media to better tell member stories, highlight value and inject more energy and visual appeal into communications. The aim was to create posts that not only inform but also engage, inspire and reflect the spirit of the profession.

Social media is a key tool for member engagement, and the team's recent refinements have focused on quality over quantity. Over the past six months, 50 fewer posts were published compared to the previous six-month period, yet engagement increased by 42%, highlighting the impact of a more thoughtful, audience-focused approach that prioritises relevance and value.

*Fewer social posts.
Higher engagement.*

SOCIAL MEDIA STRATEGY AND SUPPORT

The creative team continues to develop visual branding styles for social media posts and supporting team members with guidance and templates. Engagement and performance data is monitored to help shape future content, while hands-on assistance is provided to help create posts that reflect the new NAFD brand identity for the members.

PRIVATE SOCIAL MEDIA GROUPS FOR MEMBERS

The creative team is planning to launch a private Facebook group exclusively for NAFD members. The group will provide a way for members to receive exclusive updates and tailored content within the platforms they already use daily. By integrating important news and community-focused updates directly into members' social feeds, the aim is to increase engagement and ensure members are kept informed in a convenient, accessible way.



VIDEO • PODCASTING

VISUAL STORYTELLING TO ELEVATE ENGAGEMENT

A key focus for the communications strategy has been the development and editing of a wide range of video content that offers members a more immersive and engaging view into the work of the NAFD.

These videos are designed for use across social media, the website and email communications. They deliver dynamic, visual storytelling that brings to life our membership, events and strategic partnerships.

This includes expanded coverage of NAFD's participation in FIAT-IFTA, capturing conversations with international peers and highlighting the Association's role in shaping global funeral standards. These insights will be repurposed into short, topic-led videos for social media, with full-length content hosted on the main website.

There's also scope to adapt this material into future podcast episodes, providing members with another accessible format to explore our work on the global stage.

Together, this signals a move beyond static communication. The use of video aims to foster stronger engagement, increase visibility and bring the value of membership to life.

BUILDING THE NAFD PODCAST HUB - A NEW VOICE FOR MEMBER ENGAGEMENT

Plans are underway to transform a space within National Office into a dedicated podcasting and content studio. Designed to reflect the modern and forward-thinking NAFD brand, the space will serve as a flexible and professional backdrop for digital communications, member engagement and sector storytelling.

Alongside this, we are developing a new podcast channel to connect with members in a more accessible, flexible and personal way. Episodes will offer useful insights, sector news, guest interviews and real member stories in a format that suits the busy schedules of our audience. This new channel will help diversify our content mix and become a valuable addition to our communications strategy, delivering relevant updates and perspectives wherever our members are.



EVENTS • PLANNING GROUPS

2025 CONFERENCE

The creative team supported Conference 2025 by refining key design elements, ensuring brand consistency and providing a seamless visual experience in preparation for the event.

A '120 Year' Conference theme was designed around honouring the NAFD's heritage while creating a forward-focused, engaging experience for members. A clear design direction was established using elegant typography, a confident and modern colour palette, and a theme that balanced tradition with excitement.

This creative foundation informed all visual and written assets, including a dedicated event website designed to guide users through the Conference experience, drive ticket sales and communicate the event's value. The site functioned as both a promotional tool and an accessible space for members to explore the programme. Branding, content and creative strategy worked together to engage members, encourage attendance and position the Conference as a milestone event to be a part of.

In support of this, the team also planned a comprehensive content strategy to ensure a strong and engaging experience for those unable to attend in person. Messaging, visual assets and social media captions have been created in advance to allow for seamless delivery throughout the event, the aim being to showcase key moments, highlight member engagement and create lasting content that can promote future events and support member communications all year round.

2026 NFE

Continuing with the initial rebrand of NFE, a new logo and colour direction has already been established. The next phase will involve designing and launching a refreshed NFE website that provides a seamless user experience, supports exhibitor and delegate journeys and aligns with the modernised brand identity. This site will act as the main destination for event news, bookings and promotional content in the lead-up to and during the exhibition.



COLLATING DATA • REVIEWING PROGRESS

MEMBER ACKNOWLEDGEMENT AND TESTIMONIALS

The creative team will begin gathering more case studies and member stories that show the value of NAFD membership. These testimonials will be used across campaigns and content to highlight the practical benefits and build trust with prospective and existing members. There is a goal to expand the NAFD's approach to collecting member feedback through surveys and interviews. These insights will help the NAFD shape future offerings and ensure it is responding to the real needs of those it represents.

MEMBER SURVEYS

Surveys were developed to actively engage members in conversations around real sector-wide issues, including delays in death certification and the growing concern around unclaimed ashes. These tools helped gather valuable insights from those on the frontline and strengthened the NAFD's ability to represent members' views in national discussions and formal papers. The findings also informed policy work and shaped future campaigns with grounded, evidence-based input. 324 Total Responses so far.



PROFESSIONAL STANDARDS



Philip Blatchly

Chair of the Committee for Professional Standards

COMPLAINT OVERVIEW - A YEAR OF REDUCED VOLUME AND GREATER CLARITY

Between 1 November 2024 and 30 June 2025, the Association received a total of 286 complaints:

- 93 CPS complaints
- 193 Resolve complaints

This marks a 14% decrease from the previous eight-month period (336 complaints from March–October 2024), and a 9% drop from the same period the previous year (315 complaints).

As of 29 July 2025, 63 complaints remain open (13 CPS, 50 Resolve).

TRENDS AND THEMES EMERGING FROM COMPLAINTS

Top CPS Issues:

- Exclusion of key individuals from funeral arrangements
- Family disputes over authority
- Customer service concerns

Top Resolve Issues:

- Poor customer service
- Delays in collecting the deceased
- Unsatisfactory viewings of the deceased

Additional recurring concerns include:

- Funeral entitlement disputes
- Mismanagement of cremated remains
- Spelling or name errors on service materials
- Delays impacting embalming or viewings
- Inappropriate communication from staff
- Discrepancies in invoicing and memorial items
- Missed or poorly communicated funeral logistics

Raising Accountability, Strengthening Trust

HOW COMPLAINTS ARE RESOLVED

From complaints closed during this period:

- 35% were resolved before formal NAFD involvement
- 37% resolved at Stage 1 – resolution with the funeral firm
- 9% at Stage 2- conciliation
- 19% at Stage 3- adjudication

COMPLAINT RECORDING AND NON-MEMBER OVERSIGHT

The Association now logs all complaints, including those involving non-members, to identify patterns and maintain a historical record. This ensures robust due diligence when new membership applications are submitted.

Role and Remit of the Committee for Professional Standards
The CPS is tasked with:

- reviewing alleged breaches of the Funeral Director Code;
- referring serious cases to the Disciplinary Committee;
- reviewing new membership application concerns referred by the Membership Committee;
- monitoring the effectiveness of the Code;
- overseeing educational policy relating to member qualifications;
- ensuring annual member compliance declarations;
- reviewing the independent complaints mechanism;
- requesting inspections by the NAFD Inspectorate where needed.



COMMITTEE COMPOSITION AND MEETINGS

Elected Member Representatives:

- Philip Blatchly (Chair), Philip Blatchly & Son
- David Barrington, Barrington Funeral Services
- Karen Hussey, AG Down
- Richard Van Nes (Vice Chair), Funeral Partners

Independent Lay Members:

- Michael McCulley
- Clive Townend

Also in attendance:

- Kate Edwards, Chief Operating Officer
- Rochelle Taylor, Complaints Manager

Meetings held: June 2024, July 2024, November 2024, February 2025, June 2025

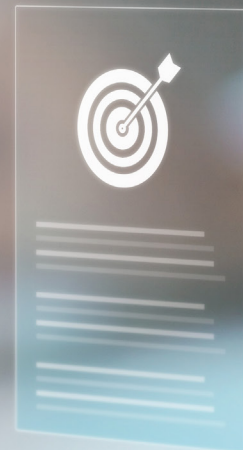
Additional reviews conducted via email between meetings.

COMPLAINT OUTCOMES - OPTIONS FOR RESOLUTION

- Case Dismissed: No breach of Code found
- Further Information Requested: Insufficient evidence to make a decision
- Caution Issued: Warning letter held on file for 1- 5 years
- Admonishment Accepted: Permanent written reprimand offered instead of referral to the Disciplinary Committee

REFLECTING ON SERVICE AND CONTRIBUTION

This marks my seventeenth year on the Committee, and my twelfth year as Chair. I extend sincere thanks to the staff at National Office, our elected members, and independent lay colleagues for their unwavering dedication to fairness, diligence and integrity.



Raising Standards • Supporting Members

From 1 January to 30 June 2025, the NAFD Inspectorate carried out 631 inspections across the United Kingdom. These visits continue to form a cornerstone of the Association's commitment to upholding the highest professional standards across the funeral profession, while also offering valuable support and guidance to our members.

EMERGING TRENDS FROM INSPECTIONS

Our inspection work helps us identify trends and recurring issues, enabling us to provide tailored support and improve our guidance. Some key findings include:

- ashes handling practices: in Scotland particularly, members are encouraging families to make timely decisions about ashes. However, we've also observed instances where ashes are not being stored in compliance with the required standards;
- mortuary security: a small number of mortuaries were found to be insufficiently secure, highlighting the importance of safeguarding these sensitive areas as particularly highlighted in the Phase 2 report into David Fuller;
- housekeeping: a minority of premises displayed general housekeeping concerns, such as clutter or rubbish accumulation.

These issues are addressed constructively, with our Inspectors offering practical recommendations and support to rectify any concerns within reasonable timescales.

BROADER ROLE OF THE INSPECTORS

While inspections remain central, our Inspectors are increasingly engaged across various aspects of the NAFD's work:

- attending Local Association and Area Federation meetings, where possible, to connect with members face-to-face;
- acting as ambassadors of best practice and professionalism;
- providing members with direct support, resources and guidance, not just in inspections but in all aspects of quality and compliance.

We encourage members to view the Inspectors as partners, not auditors. Their role is to help you succeed in maintaining compliance and navigating sector developments.

PREPARING FOR THE NEW CODE

Our Inspectors have played a key role in shaping the updated Funeral Director Code, now called the UK Funeral Director Code, details of which you will find elsewhere in this report. The Code, due to be formally launched on 1 November, will see the core of the existing mandatory Funeral Code in Scotland as the foundation of the updated NAFD Code.

For the first time, we are issuing guidance to members detailing exactly what Inspectors will look for during inspections, helping to improve transparency and readiness.

NAFD INCREASES
INSPECTIONS BY

48%





RECOGNITION AND CERTIFICATION

In another new development:

- Membership Certificates have been issued to all members and their respective branches;
- Inspection Certificates have been issued to all members inspected since October 2024, when Inspectors formally re-joined the NAFD.

These certificates provide tangible recognition of your commitment to maintaining professional standards.

TEAM UPDATE

We are pleased to welcome James Berry to the Standards and Quality Manager (SQM) team, who joined us in February 2025. At the same time, we bid farewell to Natalie Thomas, and we thank her for her valued contribution during her time with the Association.

We are delighted to confirm that we have recruited our fourth SQM who will be joining the Association toward the end of the year.

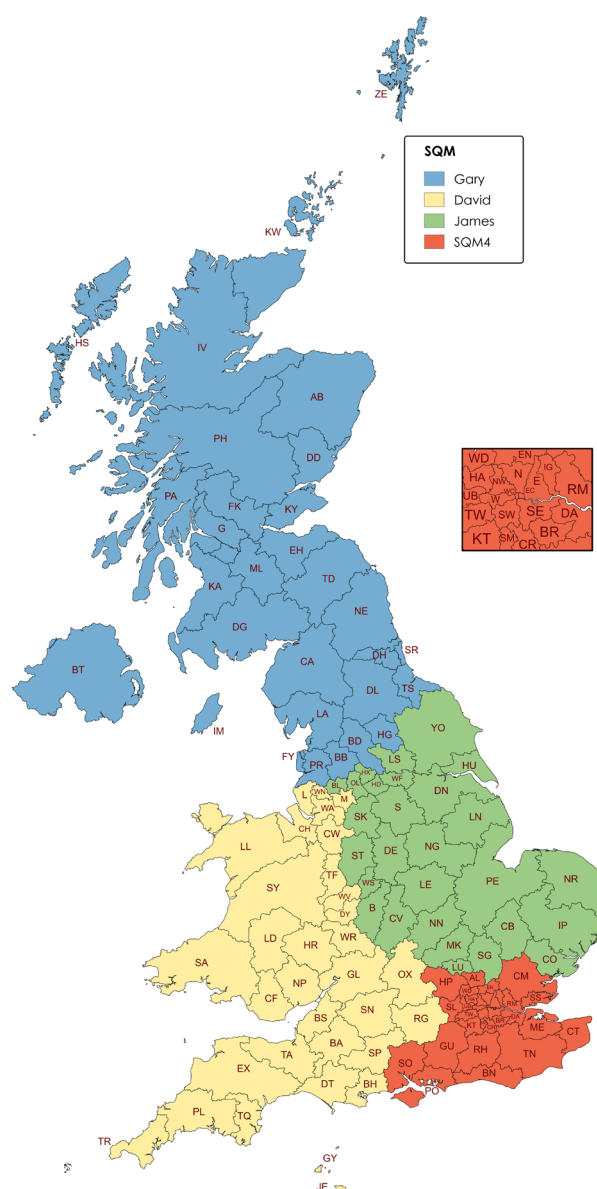
MEET YOUR STANDARDS AND QUALITY MANAGERS

Our Inspectors are your go-to contacts for support, advice and clarity. Here's how to reach them:

- Gary O'Hara- gary.ohara@nafd.org.uk- 07849 398275
- David Hunter- david.hunter@nafd.org.uk- 07526 178725
- James Berry- james.berry@nafd.org.uk- 07872 871559

The NAFD Inspectorate exists not just to enforce standards, but to champion and support you. Our Inspectors are here to walk alongside you, helping you comply, grow and thrive.

We thank all members for their co-operation and engagement during inspections and look forward to working even more closely with you in the months ahead.





UK FUNERAL DIRECTOR CODE

National Association of Funeral Directors



LAUNCH OF THE NEW UK FUNERAL DIRECTOR CODE

Following the introduction of a statutory Funeral Director Code in Scotland on 1 March 2025, the NAFD is pleased to launch a refreshed and unified UK Funeral Director Code for all members. The Scottish Government's decision to implement a statutory Code followed extensive consultation and reflected the need to provide clarity, consistency and public assurance following recent high-profile Inquiries. It aims to ensure that every funeral director operating in Scotland adheres to clear standards that promote dignity, transparency and safe working practices.

In parallel, and building on the commitment made at our Annual General Meeting in Windsor in 2024, the NAFD has worked closely with SAIF to agree a shared foundation for a single Code. This represents a major step forward for the sector in creating consistency across all nations of the UK and across all providers, ensuring public confidence and professional alignment.

As a result, the new NAFD UK Funeral Director Code is now structured in two parts:

PART ONE: THE CORE CODE

This is the core standard and is word for word identical to the Scottish statutory Code, excluding clauses that are specific to Scotland. It sets out the minimum legal and professional expectations that apply to all funeral directors operating in the UK. It provides a robust and transparent foundation, covering essential areas such as care of the deceased, engagement with clients, premises and equipment, and staff conduct.

PART TWO: THE MANDATORY ENHANCED REQUIREMENTS OF THE UK FUNERAL DIRECTOR CODE

This section builds on the principles of the core Code and introduces a set of mandatory enhancements which all NAFD members must follow. These requirements reflect the high standards of care, accountability and transparency expected from those who choose to be part of the NAFD. They also prepare our members to meet and exceed future regulatory standards.

These Enhanced Requirements do not replace the core Code. They must be read and applied alongside it. Their purpose is to strengthen key areas of practice through clearer expectations and the introduction of detailed procedures. This includes improvements in areas such as client information, record keeping, mortuary care and staff training. Importantly, this section reflects learning from the Fuller Inquiry Phase 2 report and draws on best practice models such as the Human Tissue Authority Code, to ensure our members are fully equipped for whatever form regulation may take in the future.

By adopting this new Code in full, NAFD members are making a clear commitment to professionalism, leadership and public trust. It sets a benchmark for funeral directors across the country and signals to families, regulators and the wider public that NAFD members are not only meeting standards but exceeding them.

PREPARING FOR LAUNCH

The Code will be formally launched to members on 1 November, providing time for funeral businesses to familiarise themselves with the new structure and requirements ahead of implementation. This advance launch will enable members to begin aligning their practices with both the Core Code and the Enhanced Requirements, and to take full advantage of the supporting materials and guidance the NAFD will provide. We recognise the importance of a smooth transition, and this lead-in period reflects our commitment to helping members prepare with confidence.

HOW WE WILL SUPPORT YOU

We understand that adapting to a new Code requires guidance and clarity. The NAFD is here to support you at every step. We will provide:

1. Supporting Documents

Templates, tools and examples to help you demonstrate compliance. This includes materials such as standard operating procedures, first call templates and care of the deceased logs.

2. Clear Inspection Criteria

We will issue straightforward guidance on what our NAFD Inspectorate team will look for during inspections. This will help you prepare with confidence and promote consistent understanding of how the Code is applied in practice.

This Code is not just a document of rules. It is a framework for excellence and a tool to help you continue to deliver compassionate, dignified and professional services to the families you support.

We thank you for your continued commitment and partnership as we move forward together with confidence, clarity and shared purpose.

UK FUNERAL DIRECTOR CODE

INTRODUCTION

The UK Funeral Director Code sets out the standards of conduct, care, and professionalism expected of all funeral directors and those involved in the provision of funeral services. It exists to protect the interests of bereaved people, ensure the dignity and respectful treatment of the deceased, and promote public confidence in the funeral profession.

At its core, the Code recognises the unique and sensitive nature of funeral services. It provides a clear framework for ethical behaviour, transparency, and accountability, while supporting high standards of service delivery. By following this Code, funeral directors commit to acting with integrity, compassion, and professionalism at all times.

The Code outlines both statutory¹ requirements and enhanced expectations that go beyond the minimum legal and regulatory standards. It reflects current best practices and anticipates the evolving needs of clients, families, and society. It also supports continual improvement within the profession by encouraging transparency, feedback, and robust governance.

The principles, rules, and outcomes described in this Code apply across all areas of funeral service, from first contact with a client to aftercare following the funeral.

Both the UK Funeral Director Code and the Enhanced Requirements of the UK Funeral Director Code are mandatory for members of the National Association of Funeral Directors (NAFD), adherence of which is a mark of trust and responsibility, and all those subject to it are expected to uphold its values in every aspect of their work.

PRINCIPLES

Members must:

1. Act in the best interests of each client, and prospective client
2. Provide the best possible level of care to bereaved people, keeping in mind the specific needs of each client and family
3. Respect and maintain the dignity of deceased people in your care at all times
4. Act transparently, with honesty and integrity
5. Provide clients with full and fair information about services, products and associated prices
6. Behave in a way that promotes and maintains public trust in their business, the funeral directing profession and related industries
7. Comply with all legal and regulatory obligations and deal with their regulators in an open, timely and cooperative manner
8. Run their business effectively and in accordance with proper governance and sound risk management principles
9. Run their business in a way that encourages equality of opportunity and respect for diversity
10. Run their business in a way that encourages a culture that values and welcomes both negative and positive feedback as a way of putting things right and continuously improving service; and
11. Conduct appropriate due diligence in relation to all third-party contractual relationships that have the potential to negatively impact clients.

OUTCOMES

The Code aims to achieve the following outcomes:

- Ensure minimum standards of care of the deceased.
- Establish and promote a common understanding of good practice in relation to care of the deceased.
- By doing so it will also help increase transparency of choice of goods and services to help people to make informed decisions.

¹ Currently in Scotland only

1. Accountability and compliance

- 1.1. The Code does not negate the responsibility of the funeral director to adhere to and take account of other legislation and guidance. It is the responsibility of each funeral director to ensure that they are operating in accordance with all relevant legislation.

2. Engagement of the funeral director and transfer of the deceased

- 2.1. It is expected that all funeral directors are transparent about the goods and services they offer. If the funeral director does not offer the goods or services about which a person has enquired or requested, it is expected that the funeral director makes that clear and makes the person aware that those services can be accessed elsewhere. All written and verbal communication must be clear and in plain language, avoiding jargon. The funeral director must act in accordance with the instructions of the client, as far as reasonably practicable. The funeral director must act in accordance with the requirements of this Code.
- 2.2. First contact
 - 2.2.1. When the funeral director is contacted in relation to the death of a person initial details must be gathered from the client (or other person who makes contact with the funeral director on behalf of the client or while the person who will be the client is not yet determined). The funeral director at first contact must, whenever practicable, obtain and record the following minimum information:
 - a. The full name, address and telephone number of the person making contact with the funeral director.
 - b. The full name and address of the deceased.
 - c. The date of birth and age of the deceased, if known.
 - d. The current location and address of the deceased, if different to the above address.
 - e. Confirmation that a suitably trained registered healthcare professional has confirmed or verified the death or pronounced life extinct (PLE).
- 2.3. Transfer of the deceased into the funeral director's care
 - 2.3.1. In the event that the funeral director has been contacted by someone other than the client, the funeral director must make all reasonable enquiries to establish the identity and contact details of the client at this stage and to establish contact with the client as soon as possible.
 - 2.3.2. The funeral director must inform the client that they adhere to the Code and provide the client with a copy or web link if requested.
 - 2.3.3. Once the funeral director has been instructed, they must take the deceased into their care at the earliest possible opportunity.
 - 2.3.4. Before transferring the deceased into their care the funeral director must ensure that:
 - a. The equipment to be used is suitable for the transfer of the deceased; taking into account the deceased's body type – and is clean, in good condition and well-maintained.
 - b. The staff involved in the transfer of the deceased are trained to do so.
 - c. The vehicle used to transfer the deceased must be specifically equipped and used for that purpose; and is clean and well-maintained.
 - d. The deceased are treated with care and dignity.
 - e. Consideration is given to any bereaved persons present.
 - 2.3.5. At the location from where the deceased is to be collected, the funeral director must:
 - a. Confirm the identity of the deceased.
 - b. Obtain signed authorisation from the client or the person the client has nominated to represent them for the transfer of the deceased into their care; or, where the client has yet to be identified, signed authorisation from the person requesting the transfer (e.g. hospital or care home staff).
 - c. Advise that person in writing (or by e-mail) of the location where the deceased is being transferred to including an address and contact number for the location.
 - d. At the earliest opportunity inform the client of all locations where the deceased will be cared for (and all addresses of the premises where the deceased will be kept).
 - e. Make or obtain a record of the deceased's personal effects the funeral director will take into their care and a record of any personal effects which have been returned to the person signing the record at the time of transfer. The funeral director must ensure that this record is checked and signed (on paper or electronically) by the client or the person the client has nominated to represent them, before leaving with the deceased. If the client has yet to be identified or is unavailable at the time of the transfer the personal effects record must be counter-signed by another person such as a member of staff of the hospital mortuary or care home before the funeral director departs with the deceased.
 - f. Securely attach to the deceased a completed identity tag (e.g. to the wrist).

3. Care of the deceased and premises used by the funeral director

- 3.1. The funeral director should familiarise themselves with the Health and Safety Executive's guidance on managing infection risks when handling the deceased. It covers the safe handling, storage and examination of bodies and pathological specimens in hospitals, mortuaries and post-mortem rooms. It also provides guidance for those involved in funeral services (including embalmers).
- 3.2. It is expected that funeral directors clearly and sensitively describe their services for care of the deceased to the client and must keep a record of having done so.
- 3.3. It is important that no client is pressured or exploited, and advice should be given to them by experienced and/or trained staff in a clear manner using plain language. The funeral director should always be mindful of the difficult circumstances the client is likely to be experiencing.
- 3.4. The client must be told the location(s) where the deceased will be cared for/kept.
- 3.5. Where the funeral director is using the services of another provider for any part of the care of the deceased a written Service Level Agreement (SLA) must be in place with that provider. Each SLA must be reviewed regularly and at least once per year. A SLA is not required for singular ad hoc arrangements (e.g. repatriation); in such a case a written agreement is sufficient.
- 3.6. Where aspects of care of the deceased are being carried out by a third party the funeral director must clearly and sensitively inform the client which aspects of the care of the deceased these are and keep a record of having done so.
- 3.7. All care of the deceased must take place in a location(s) specifically chosen for that purpose and the funeral director must ensure that their care facility or mortuary is fit for purpose. This requires that:
 - 3.7.1. the premises are lockable, and accessible by authorised persons only.
 - 3.7.2. the premises are clean, well-maintained and regularly inspected to ensure high standards of cleanliness.
 - 3.7.3. the location of, and access to and from, the care facility or mortuary is suitable for the designated purpose.
 - 3.7.4. the funeral director has access to equipment that can accommodate all body types and care services offered by the funeral director and the equipment must be well maintained.
- 3.8. The funeral director must carry out regular visual checks of the condition of the deceased and a further check immediately before the coffin is closed or immediately prior to the funeral service if no coffin is being used.
- 3.9. The funeral director must retain a comprehensive record of all deceased persons who have been in their care. The record must be sufficiently detailed to record what actions have been carried out in relation to the deceased (e.g. first offices, washing, dressing – where, when and by whom, time of deceased's arrival and departure at funeral director's premises). The record must be stored in an accessible form, in secure conditions and is to be retained for a minimum of 5 years. Where a record contains data about any person who is still living, funeral directors are required to comply with all relevant legislation (e.g. UK General Data Protection Regulation, the Data Protection Act 2018 etc.).
- 3.10. Care practices
 - 3.10.1. The funeral director must be able to demonstrate that they have assessed the activities undertaken by every staff member whose role includes duties relating to the care of the deceased. A record of each assessment, the outcome of the assessment and training requirements/training undertaken must be kept by the funeral director and made available to inspectors on request.
 - 3.10.2. At all times during their care the dignity of the deceased must be maintained and appropriate shrouds, clothes and/or modesty covers used.
- 3.11. First offices
 - 3.11.1. First offices is a process of caring for the deceased to assist with preservation and to make them presentable for viewing.
 - 3.11.2. When requested the funeral director must describe their services for first offices in a way that is sensitive to the client to ensure that the client has an understanding of how the deceased will be cared for by the funeral director.
 - 3.11.3. Where it is possible to do so first offices must take place in every case unless the client has specifically requested that first offices are not to take place. First offices must be carried out in a manner that maintains the dignity of the deceased, treats them with care (including moving the deceased in ways which avoid damage) and, at a minimum, includes cleaning and washing the body, dressing them, closing the eyes and mouth and arranging the hands.
 - 3.11.4. Where first offices have not taken place the funeral director must keep a record of the reason/s for this.

3.12. Embalming

- 3.12.1. Embalming is defined as the preservation of a body from decay through injection of a chemical embalming fluid. The preservative solution (the embalming fluid) replaces the blood as well as treating the body cavity and organs².
- 3.12.2. Embalming is not a requirement for burial or cremation.
- 3.12.3. There is no requirement for the funeral director to offer embalming as a service.
- 3.12.4. The funeral director must provide clear information to the client about embalming in order that the client can make an informed decision about whether or not to instruct embalming.
- 3.12.5. The funeral director must obtain the client's informed and written permission before embalming can take place.
- 3.12.6. It is the responsibility of the funeral director to ensure that those performing embalming on behalf of their business are adequately trained/qualified to do so and are meeting the necessary health and safety requirements.

3.13. Emergency invasive procedures

- 3.13.1. An invasive procedure is any procedure that involves the breaking of skin or the opening of bodily cavities.
- 3.13.2. In some circumstances it may be necessary for the funeral director to perform an emergency invasive procedure with the intent of preserving the deceased to a good standard.
- 3.13.3. In the event of these circumstances occurring the funeral director must make reasonable attempts to contact the client and explain the circumstances in advance of performing the procedure.
- 3.13.4. It is the responsibility of the funeral director to ensure that those performing emergency invasive procedures are adequately trained/qualified to do so and are meeting the necessary health and safety requirements.
- 3.13.5. In every case the funeral director must keep an accurate record of the circumstances and the procedure carried out. This record must be made available to inspectors on request.

3.14. Refrigeration

- 3.14.1. Refrigeration is a critical element of caring for a deceased person in a dignified, appropriate and respectful manner.
- 3.14.2. The funeral director must have on their premises, or have access to, clean and appropriate refrigeration facilities to store the deceased in their care. Where refrigeration is provided by a third party a SLA must be in place. Each SLA must be reviewed regularly and at least once per year. Where refrigeration is being carried out by a third party the funeral director must clearly and sensitively inform the client of that fact.
- 3.14.3. Refrigeration can be a purpose-built refrigeration unit or temperature controlled cold room. Refrigeration units and cold rooms must be kept between 4 – 7 degrees Celsius.
- 3.14.4. The required refrigeration capacity that a funeral director must have on their premises, or have access to through a SLA, should be sufficient to accommodate persons received into the funeral director's care. A funeral director must review their refrigeration capacity at least once per year.
- 3.14.5. Each deceased person must be stored individually in separate compartments (e.g. a separate rack shelf or drawer) within the unit or cold room.
- 3.14.6. Refrigeration units must be in a locked and secure location. Cold rooms must be locked and in a secure location.

3.15. Viewing of the deceased

- 3.15.1. The funeral director must provide clear information to the client about whether they provide viewing of the deceased as standard. This will enable the client to make an informed decision about whether or not they would wish to view the deceased.
- 3.15.2. If viewing is not normally offered as part of a service, for example where the funeral director only offers direct cremation, the funeral director must make it clear to the client, before the client engages their services, that viewing is not included as standard. If the client subsequently requests to view the deceased the funeral director is to take steps to facilitate a viewing where possible, for example by agreement with another funeral director to use their viewing facilities. Any additional costs for facilitating viewing should be made clear to the client before that service is provided, in accordance with the Competition and Markets Authority (CMA) Funeral Markets Investigation Order 2021.

² P.41 Managing infection risks when handling the deceased, Health and Safety Executive, TSO (The Stationary Office), 2018

- 3.16. Viewing areas must be fit for purpose, private, clean, regularly inspected and well-maintained.
- 3.17. Prior to any viewing the funeral director must ensure that the identity of the deceased is checked to ensure that the correct deceased person is shown to the visitor and that regard is given to requests made by the client such as: make-up application, if the coffin is closed or left open, who can be permitted to view the deceased, etc.
- 3.18. The funeral director must ensure that bereaved persons are afforded privacy when viewing the deceased. The funeral director or another trained and competent member of their staff must remain near and 'on hand' to answer any questions or requests.
- 3.19. In some circumstances viewing the deceased may not be recommended by the funeral director or some restrictions may have to be put in place such as viewing behind glass.
- 3.20. In circumstances where the funeral director advises against viewing entirely the funeral director must provide the client with sensitively worded advice setting out their reasons and make every effort to support the wishes of the client in relation to that advice. The funeral director must keep a record of this advice.
- 3.21. Where the funeral director has advised against viewing but the client does not accept that advice the funeral director must keep a record of this.

4. Planning the funeral service according to the wishes of the deceased and the bereaved

- 4.1. Deceased and client identification and who can be involved in making arrangements
 - 4.1.1. The funeral director must ensure that they and their staff are sufficiently knowledgeable and experienced to explain to the client the goods and services they offer and how the deceased is cared for. This must include an ability to describe, both orally and in writing, the range and location of options for burial and cremation if requested.
 - 4.1.2. The funeral director must provide the client with clear and comprehensive descriptions of their goods and services, and how the deceased is cared for by them in the provision of those goods and services.
- 4.2. Estimates and confirmations
 - 4.2.1. To enable the client to make an informed decision about the goods and services they would like, funeral directors are already required to comply with the requirements set out in the CMA Funerals Market Investigation Order 2021 and any other relevant legislation.
 - 4.2.2. Once the client has made a decision about the goods and services they would like, the funeral director should:
 - a. Provide written or electronic confirmation of the funeral arrangements and a written or electronic itemised estimate of all funeral charges including third party fees (disbursements) where known.
 - b. Provide the client with a written or electronic itemised final account that is comparable with the estimate provided.
- 4.3. All changes from estimate to final bill should be clearly described, prior notified and agreed to by the client. The funeral director should be able to account for any changes via an audit trail.

5. Delivery of the funeral

- 5.1. The funeral director is responsible for managing the delivery of the funeral according to the wishes of the client, including:
 - 5.1.1. When instructed to do so by the client making bookings, for example of the requested venues, church, celebrant and catering.
 - 5.1.2. Ensuring that the client has completed the required statutory forms and that these forms are sent to the appropriate statutory authorities in good time.
 - 5.1.3. Keeping and updating records and documentation and ensuring that the client's requests for goods and services are recorded accurately including any changes made to the client's requests or instructions.
 - 5.1.4. Ensuring that the deceased is presented in accordance with the wishes and instructions of the client as far as reasonably practicable.
 - 5.1.5. Managing donations appropriately, transparently, and as requested by the client.
 - 5.1.6. All funeral directors must have a written policy in place for managing donations which is understood/known by staff and is readily accessible to the client.
- 5.2. The funeral director must keep the following records which are accessible by authorised personnel only:
 - 5.2.1. A record of all the funerals provided including requested services, estimates and invoice.
 - 5.2.2. A record of the advice given to clients in relation to viewing the deceased and the outcome of the advice.
 - 5.2.3. A record of the management and handling of any ashes.

5.3. Ashes

- 5.3.1. The funeral director must have a written ashes management policy in place setting out how they will arrange for return or disposal of ashes.
- 5.3.2. The funeral director must ensure the careful and appropriate storage, handling, recording and dignified management of ashes.
- 5.3.3. All records relating to ashes must be kept by the funeral director. Where a record contains data about a client who is still living these must be kept in accordance with the UK General Data Protection Regulation and the Data Protection Act 2018.
- 5.3.4. At a minimum an ashes management policy must cover:
 - a. Procedures for:
 - ashes storage in a designated, locked, clean, dry and well maintained location,
 - ashes and the cremation certificate to be stored together,
 - recording each individual set of ashes,
 - splitting of ashes including the transfer of ashes from one container to another,
 - transfer or release of ashes including procedures for contacting the client and obtaining identification prior to the release of ashes to the client,
 - reporting lost or damaged ashes to appropriate management
 - keeping a record of the scattering or interment of ashes if undertaken by the funeral director, and
 - keeping a written audit trail of all actions taken with the ashes.
 - b. The following matters:
 - a clear description of the options available to the client e.g. scattering, interment, retention in an urn.
 - adequate safeguards to ensure ashes cannot be combined with other(s) i.e. only preparing one set of ashes at a time.
 - provision for a change of instruction by the client in respect of ashes.

6. Complaints

- 6.1. The funeral director must have a written complaints procedure. The complaints procedure must be available on the funeral director's website where this exists or must be made available as soon as reasonably practicable in paper or electronic form on request.
- 6.2. In the event of a complaint the complaints procedure must be followed and must include:
 - 6.2.1. Advice for the client on how to make a formal complaint.
 - 6.2.2. The funeral director's procedures for dealing with a complaint and timescales for response.
 - 6.2.3. A requirement that any complaint resolution or answer will be provided in writing to the client.
- 6.3. In the event of a complaint made against the funeral director the client may
 - 6.3.1. Raise a complaint with the funeral director directly. The funeral director must genuinely attempt to seek a resolution in a reasonable amount of time.
 - 6.3.2. Raise a complaint with a trade association to which the funeral director belongs if applicable.

7. Business continuity and managing risks

- 7.1. The funeral director must prepare and maintain a written contingency plan which contains provisions about:
 - 7.1.1. Dealing with any unexpected increase in the number of deaths.
 - 7.1.2. Contingency arrangements for any unexpected disruption to or loss of services.
- 7.2. When drafting and reviewing this plan, where possible, the funeral director must engage with third parties such as: local crematoriums and burial grounds, other funeral directors and their relevant NHS Board.

MANDATORY ENHANCED REQUIREMENTS OF THE UK FUNERAL DIRECTOR CODE

INTRODUCTION

The following NAFD Enhanced Requirements are designed to complement and build upon the foundational standards set out in the core Funeral Code above. While the core Code establishes essential principles and minimum expectations for safe, respectful, and lawful funeral service delivery, the Enhanced Requirements represent a higher standard of professional conduct, care, and accountability expected from members of the NAFD.

These enhanced measures do not replace the core Code but are to be read alongside it. They mirror the structure and themes of the core Code, extending its provisions with added safeguards, clarity, and rigour. Where applicable, they introduce detailed practices that improve transparency, client protection, and dignity for the deceased. By adopting these Enhanced Requirements, funeral director members of the NAFD demonstrate a commitment to excellence and leadership in the profession.

Moreover, enhanced requirements serve to build public trust and confidence in member organisations by ensuring transparency, quality, and respect in every interaction. They will distinguish members as leaders in the sector and prepare organisations to meet future regulatory expectations with resilience and professionalism.

Wherever you see an asterisk () followed by a red number, it refers to the corresponding clause of the Code displayed above.*

***2. Engagement of the funeral director and transfer of the deceased**

- 2.1. Transfer of the deceased into the funeral director's care
 - 2.1.1. Before taking a deceased person into your care you must establish that your contractual client has authority to instruct you and that your contractual client has given consent for you to act.
 - 2.1.2. Each deceased person must be identified using at least three unique identifiers e.g. full name, date of birth, date of death, the address from where the deceased will be transferred from or your reference number. This information should be recorded and affixed to the deceased person via, for example a wristlet.

***3. Care of the deceased and premises used by the funeral director**

- 3.1. Each deceased person must be stored appropriately and in a way that takes into account Health and Safety Executive (HSE) Guidance – Managing Infection Risks when Handling the Deceased: Guidance for the mortuary, post-mortem room and funeral premises, and during exhumation.
- 3.2. The exterior of all buildings and the interior and exterior of all vehicles shall be clean, well maintained and appropriate for the provision of funeral services.
- 3.3. You have access to suitable facilities and equipment to enable you to care for deceased people you take into your care. All care of the deceased must take place in a location(s) specifically chosen and accessible for that purpose
- 3.4. You have access to sufficient space to appropriately store every deceased person you take into your care
- 3.5. Each deceased person must be identified using at least three unique identifiers e.g. full name, date of birth, date of death, the address from where the deceased will be transferred from or your reference number. This information should be recorded and affixed to the deceased person via, for example a wristlet.
- 3.6. You have suitable systems in place to ensure all deceased people in your care can easily be identified by any inspector without any assistance from staff.
- 3.7. In addition, the Funeral Director must keep the following records which are accessible by authorised personnel only:
 - 3.7.1. A record of all the funerals provided including requested services, estimates and invoice.
 - 3.7.2. A record of the advice given to clients in relation to viewing the deceased and the outcome of the advice.
 - 3.7.3. A record of the management and handling of any ashes
- 3.8. Care practices
 - 3.8.1. To maintain dignity and confidentiality, personal mobile phones, cameras, and recording devices must not be used or taken into areas where the deceased are stored or cared for, unless expressly authorised by the business (the Member) and with appropriate records maintained to ensure no impropriety has occurred. This extends to videos and photographs and the sharing of such on unsecured networks.
 - 3.8.2. Those responsible for physically caring for the deceased people in your care are appropriately trained and competent to do so.
 - 3.8.3. You must maintain an incident escalation protocol including reporting, tracking, investigation, and resolution of events affecting dignity or care of the deceased.
- 3.9. First offices
 - 3.9.1. You seek to understand your client's preference in relation to first offices at the earliest opportunity
- 3.10. Emergency invasive procedures
 - 3.10.1. If there is insufficient time to seek the consent of your client in advance of any invasive procedure, a clear record of the circumstances and procedure carried out must be kept and made available to inspectors on request, and the client informed at the earliest opportunity.
 - a. In the event of these circumstances occurring, you must make reasonable attempts to contact the client and explain the circumstances in advance of performing the procedure.
 - b. You maintain a written or electronic record of the reason(s) why the client's consent was not obtained.
- 3.11. Refrigeration
 - 3.11.1. A temperature monitoring routine must be in place for all on site refrigeration, and the results must be documented.

***5. Delivery of the funeral**

- 5.1. You treat your clients and prospective clients fairly, with respect and dignity, keeping in mind that some will be vulnerable.
- 5.2. You have the resources, skills and procedures to carry out any instructions you accept.
- 5.3. The service you provide to clients is competent, delivered in a timely manner and takes into account each client's needs and circumstances.
- 5.4. Donations should be stored securely when in your care.
- 5.5. You give your clients and prospective clients sufficient information to allow them to make informed decisions about the services they need and the options available to them.
- 5.6. Your full pricing information (including an explanation of third-party costs) is made available clearly at both your funeral home(s) and, where you have a website, online.
- 5.7. Your clients receive full and clear information, both at the time of engagement and when appropriate as their funeral arrangement progresses, about the likely overall cost of the funeral.
- 5.8. Prospective clients are made aware that they are personally responsible for ensuring they are legally entitled to make the funeral arrangements.
- 5.9. You take all reasonable steps to avoid becoming embroiled in family disputes and conflict situations.
- 5.10. The pricing information for your business is complete and up to date.
- 5.11. Ashes
 - 5.11.1. Cremated remains/ashes are never withheld for the purposes of securing payment for goods or services
 - 5.11.2. You should report lost or damaged ashes to appropriate management, your client, trade body and any other regulator

***6. Complaints**

- 6.1. Your client be provided with details of a certified Alternative Dispute Resolution (ADR) body and a commitment to use that ADR body to resolve any client complaints that cannot be resolved locally.
- 6.2. Client complaints are dealt with promptly, fairly, openly and effectively.
- 6.3. There must be a formal policy of openness with clients regarding serious incidents or mistakes, in line with professional and legal obligations.
- 6.4. There must be a documented process to handle discrimination complaints.

***7. Business continuity and managing risks**

- 7.1. You have a clear and effective governance structure and reporting lines.
- 7.2. You have effective systems and controls in place to achieve and comply with all the principles rules and outcomes of this Code.
- 7.3. You train individuals working in the business to maintain a level of competence appropriate to their work and level of responsibility.
- 7.4. You have adequate and appropriate professional indemnity insurance cover for you, your practice and your employees.
- 7.5. You identify, monitor and manage risks to comply with all the principles, rules and outcomes of this Code, if applicable to you, and take steps to address issues identified.

8. Publicity and the ethical procurement of business

- 8.1. Your publicity in relation to your business is accurate and not misleading and is not likely to diminish public trust in the funeral directing profession and/or related services.
- 8.2. Your publicity relating to charges is clearly expressed and identifies whether disbursements are included.
- 8.3. You do not make unsolicited approaches in person, by telephone or through a third-party agent to members of the public in order to publicise your business (e.g. through selling funeral plans) or another business.
- 8.4. Clients are informed of any financial or other interest which an introducer has in referring the client to you.

9. Training and professional development

- 9.1. You and your/their staff keep a personal development record and take responsibility for your continued learning.
 - 9.1.1. Any staff or subcontractors responsible for caring for bereaved people are equipped with the skills and knowledge necessary to do this.
 - 9.1.2. Any staff or sub-contractors responsible for caring for deceased people are equipped with the skills and knowledge necessary to do this.
 - 9.1.3. Any staff responsible for ensuring compliance with legal and conduct obligations are equipped with the knowledge necessary to do this.

10. Equality, diversity and inclusion

- 10.1. You and your staff do not discriminate unlawfully or victimise or harass anyone in the course of your professional dealings.
- 10.2. You make reasonable adjustments to ensure that disabled clients, employees or managers are not placed at a substantial disadvantage compared to those who are not disabled, and you do not pass on the costs of these adjustments to these disabled clients, employees or managers.
- 10.3. Complaints of discrimination are dealt with, promptly, fairly, openly and effectively.

11. Confidentiality and data protection

- 11.1. You comply with data protection obligations under the General Data Protection Order.
- 11.2. You keep the affairs of clients confidential unless disclosure is required or permitted by law or the client consents.
- 11.3. You keep the affairs of deceased people for whom you have cared confidential unless disclosure is required or permitted by law or the relevant client consents.
- 11.4. You have effective systems and controls in place to enable you to identify risks to client confidentiality and to mitigate those risks.

12. Working with your regulators

- 12.1. You notify the relevant regulators promptly of any material changes to relevant information about you including, the opening of a new branch or operational premises, the closure of an existing branch or operational premises, any action taken against you by another regulator, including non-sector specific regulators such as the ISO and HSE and any serious failure to comply with or achieve the principles of this Code
- 12.2. You co-operate fully with your regulators at all times, including in relation to any investigation into your compliance with this Code.
- 12.3. You comply with any written notice from your regulator and any independent organisation overseeing complaints against you.
- 12.4. You co-operate with your regulators' inspection and compliance monitoring processes and grant access to all areas of your business premises necessary for the carrying out of regular announced and unannounced inspections.
- 12.5. You co-operate with your regulators' self-reporting requirements and ensure that all information provided is full and accurate to the best of your knowledge.

13. Standard Operating Procedures

- 13.1. Members must be able to demonstrate clear procedures and documentation for the following areas:

13.1.1. Staff and Personnel

- 13.1.1.1. A register of authorised personnel responsible for collecting, transporting, and preparing the deceased, and for assisting during viewings.
- 13.1.1.2. Records of any casual or temporary staff engaged in removals and transfers, including signed confidentiality agreements.
- 13.1.1.3. Up-to-date out-of-hours rotas, with a log of any staffing changes affecting removals and transfers.
- 13.1.1.4. Written lone-working policies and procedures.
- 13.1.1.5. Written employee whistleblowing policy and procedures.

13.1.2. Visitors and Contractors

- 13.1.2.1. All visitors and contractors should state the purpose of each visit.
- 13.1.2.2. All visitors and contractors should be accompanied at all times.

13.1.3. Mortuary and Chapel Security

- 13.1.3.1. A system to identify and flag deceased individuals with identical or similar names.
- 13.1.3.2. Defined processes outlining who may enter the mortuary or chapels of rest and under what circumstances.
- 13.1.3.3. Secure doors and access points to chapels of rest.

13.1.4. Embalming, Audit, and Risk Management

- 13.1.4.1. Comprehensive records should be maintained for all embalming procedures, including the date each procedure was carried out. Where a trade embalmer is used, their full details must also be recorded.
- 13.1.4.2. Documented evidence of regular internal audits and comprehensive risk assessments, which include evidence of robust security measures to safeguard and protect the deceased.

These measures collectively ensure transparency, accountability and the highest standards of care across all aspects of the operations of members of the National Association of Funeral Directors



ASSOCIATION HANDBOOK

National Association of Funeral Directors



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PUTTING MEMBERS FIRST – TODAY AND TOMORROW

At the National Association of Funeral Directors (NAFD), anticipating and meeting the evolving needs of our members is not just a priority, it's our purpose. Everything we do is driven by our commitment to supporting you, your business, and the wider profession, now and in the future.

This Association Handbook is your guide to how the NAFD works on your behalf. Inside, you'll find an overview of our democratic structure including how representatives are elected and the vital work carried out by our Boards and Committees. You'll also find the NAFD's strategic direction for 2022–2027, the wide-ranging benefits of membership, and the many ways in which you can engage with and shape the Association's future.

The NAFD is proud to represent a diverse profession, from independent family run firms to large funeral providers and we are committed to inclusivity in all that we do. Our different membership categories offer bespoke benefits, along with unrivalled access to expert advice, support, and resources from the NAFD team. We're constantly developing and enhancing these benefits to ensure that being a member delivers real value and helps your business thrive in a changing landscape.

As Chief Executive Officer, I am immensely proud to lead such a dynamic and forward thinking Association. It is a privilege to work alongside our dedicated members, volunteers, and staff team all of whom share a deep commitment to excellence, compassion, and progress within the funeral profession. The collective strength and shared purpose within the NAFD are what makes this Association so exceptional, and I remain passionate about ensuring it continues to deliver real and lasting value for every member.

This Handbook also sets out how you can make your voice heard. Whether by joining one of our dedicated Committees or standing for election to our Boards, there are numerous opportunities to take an active role in guiding the future of your Association. The contribution of our volunteer members is at the heart of everything we achieve and, without it, the NAFD would not be the strong, successful organisation it is today.

You'll also find full details of the NAFD's governance. We continue to strengthen our governance framework to ensure it remains robust, transparent, and fit for purpose. As our work evolves, so too will this structure and the content of this Handbook will be updated to reflect those changes.

This Handbook began as a project spearheaded by Past President and Honorary Member Alison Crake, whose tireless efforts have helped document the NAFD's development for the benefit of both long standing and new members. We are deeply grateful to Alison for her ongoing support and commitment.

Andrew Judd BSc(Hons); DipFD
Chief Executive Officer

THE HISTORY OF THE NAFD

Founded in 1905 as The British Undertakers' Association, The National Association of Funeral Directors, as it has been known since 1935, is one of a number of organisations that has appeared over the last three hundred years to represent those responsible for managing the disposal of the dead.

The first such institution, The Upholders Company emerged in the early eighteenth century and was closely followed by The United Company of Undertakers. The nineteenth century was a period of considerable development in respect of the disposal of the dead. That century saw the introduction of legislation to regulate burial grounds, the registration of death, the work of the coroner, exhumation and bequeathal of bodies for dissection, as well as the emergence of cremation in the mid-1880s.

Around 1894, a group of London undertakers rallied together because of the need to defend twelve members of the trade against a libel action brought about by a coroner's officer. By 1898 meetings were taking place on a semi-regular basis, and in July a gathering was held to formally establish The British Institute of Undertakers.

At the beginning of 1900 a BIU conference was planned to take place in Birmingham, but by July this had been postponed; it would appear that the Institute was floundering. Early in 1903 the North of England Funeral Undertakers' Association was formed in Manchester. An interview revealed that the objectives of the Association were to protect the interests of undertakers, rectifying grievances and increase the efficiency of members through ensuring they receive '...some personal benefit...by being enlightened on trade topics.' A benevolent fund was also to be established.

The success enjoyed in the north of England clearly enthused undertakers in London. In March 1904 a gathering presided over by James Hurry formed the Metropolitan (London) Funeral Furnishers' Association.

In March 1905 the proposal of a London convention was the main item on the agenda of the London Funeral Furnishers' Association meeting, along with discussion on the formation of a National Association of Funeral Furnishers immediately after the convention, which took place in June 1905. Four names were tabled: the British Undertakers' Alliance, the National Federation of Undertakers, the National Institute of Undertakers, and the National Association of Undertakers.

Mr Hurry was asked the name of the 'American Central Organization' to which he replied: 'National Funeral Directors Association.' Debate around the words 'British', 'National' and 'Federation' finally concluded with the adoption of the British Undertakers' Association.

In 1920, under the leadership of Horace Kirtley Nodes, the British Undertakers Association had supported the government in the retrieval and burial of the Unknown Warrior from France. By the 1930s, the name had changed to the National Association of Funeral Directors.



ABOUT THE NAFD

MISSION AND PURPOSE

As the largest and most inclusive representative body for the UK funeral profession, the NAFD supports its members in delivering high standards of care for those who have died and provides bereaved people with information and assurance to help them choose a compassionate, professional and experienced funeral director that they can trust.

The NAFD's mission is **to be an inclusive and progressive advocate for the funeral profession and bereaved people in all four nations of the United Kingdom.**

Established in 1905, the NAFD represents the entire spectrum of funeral directing businesses, including independent and family-owned firms, co-operatives and major funeral groups.

The NAFD represents approximately 75% *of all UK funeral homes, as well as international firms and suppliers to the sector. It provides advice, advocacy, learning, professional development and support to help them meet the highest of standards.

As a trusted advisor to the Government, we help shape the policy landscape across all four UK nations. We empower funeral consumers with expert advice on choosing the right funeral director and offer a robust framework of training and qualifications to ensure funeral service employees deliver compassionate, professional care. Our regional and national events, including the renowned biennial National Funeral Exhibition, unite the profession and showcase the profession's best.

The Association also ensures that its members set the highest standards of client care in the profession through adherence to our mandatory UK Funeral Director Code, overseen by our NAFD Inspectorate team and by providing access to an independent complaints and conciliation service (NAFD Resolve).

VALUES

The NAFD's values are the foundation of everything we do.

They reflect not just what we believe, but how we behave. They help shape our decisions, guide our actions, and define our culture.

These values are a direct expression of our mission. They are not just words on a page but are standards by which the NAFD holds itself accountable. You should be able to see them in action, every day, in the way the Association operates and the way our people engage with members, partners, and the public.

While strategies and business plans may evolve, our Mission and Values remain constant, providing a clear and enduring focus on what truly matters.

*NAFD Members conduct one in every two funerals

OUR VALUES ARE:

The NAFD is

INCLUSIVE

We are welcoming to all and democratic in our decision making. We collaborate and build partnerships and seek to listen to all voices in the conversation. We take time to get to know and reflect the differing needs of all our diverse range of stakeholders.

The NAFD is

PROGRESSIVE

We are bold, adaptable and versatile. We lead and shape the national conversation about funerals and bereavement and strive to be at the cutting edge of the development of the profession.

The NAFD is

KNOWLEDGEABLE

We are considered a source of insight and we are committed to continuously improving our understanding on key issues. We seek to understand and anticipate the needs of our members, bereaved people, stake holders and policy makers.

The NAFD is

TRUSTWORTHY

We are proud to be the Voice of the Funeral Profession and a trusted partner to our key stakeholders. Responsible, respectful and dependable we seek to always act with integrity. Our members can always turn to us for support whenever they need it.

ORGANISATIONAL STRUCTURE

The "National Association of Funeral Directors" was incorporated as a Company Limited by Guarantee on 1 January 2019, as part of a comprehensive governance reform programme. This step introduced a more formal and widely understood governance structure, providing appropriate safeguards for officers, volunteers, and the wider membership, particularly in relation to financial liability. This structure is consistent with the governance models of most major UK-based trade associations.

The Board of Directors of the NAFD is commonly referred to as the Executive Committee.

The NAFD also comprises two wholly owned subsidiary companies:

- NAFD Ltd: This is the primary operating company, holding the Association's main assets and liabilities. It is also the employer of the NAFD staff team. NAFD Ltd has its own Governing Board, whose work is supported by the Executive Committee.
- NAFD Ventures Ltd: This subsidiary is responsible for organising the biennial National Funeral Exhibition. It is overseen by a separate, smaller Board.

OVERSIGHT

The Governing Board's role is to oversee Association governance, including the work of the Operating Boards, the Chief Executive Officer and his team. The Governing Board comprises of the Company Chair, the four Officers of the Association, the Chief Executive Officer, the Chief Operating Officer, the Director of Finance and any co-opted volunteer members as required. The Governing Board is also responsible for continuing to develop the Association's governance arrangements, to ensure they are fit for purpose in a rapidly changing world.

The NAFD Executive, a larger group drawn from the membership, focuses on wider strategic, policy related and other sector and member matters to ensure that the NAFD is operating effectively, is fully prepared for all operational and strategic issues likely to come its way and that the voice of all sections of the membership is fully heard and accommodated in decision making.

You can find out more about the work of the Executive Committee and Governing Board later in this handbook.



STANDARDS AND ADVOCACY

Members of the NAFD operate under the scrutiny and oversight of the NAFD Inspectorate, ensuring that the highest standards of professionalism and care are upheld across the funeral profession. The NAFD Inspectorate conducts thorough inspections of member firms, assessing their compliance with the Funeral Director Code, which sets rigorous standards for service quality, customer care, and ethical conduct. When areas of non-compliance are identified, the Inspectorate works collaboratively with members, providing guidance and support to help them meet the required standards. This proactive approach ensures that all members are held to the same level of excellence, fostering trust and confidence among the families they serve.

In addition to their role in upholding standards, the NAFD Inspectors serve as advocates for both the Association and its members. They represent the NAFD across the UK, championing the values and professionalism of the funeral sector, while ensuring that members' interests are well-represented within the broader profession and in discussions with key stakeholders. This dual role of oversight and advocacy allows the NAFD Inspectorate to maintain a balance between holding members accountable and supporting their success, ensuring the continuous improvement and reputation of the funeral profession.



FIVE-YEAR STRATEGY 2022-27

The NAFD's Five Year Strategy- called *Focusing on the Future* - was published in October 2021 and covers the period from 2022-2027. It sets out the NAFD's determination to deliver world class support for members and how we can position the NAFD and its members at the heart of the debate around the end of life as exemplars of quality, experience and capability.

There are four key aims within the strategy:

DELIVERING UNRIVALLED SUPPORT TO OUR MEMBERS

As a membership led Association, the NAFD exists to serve, support and champion its members. Anticipating and responding to their evolving needs is at the core of everything we do. Through our strategy, we are continually enhancing the value of NAFD membership, refining our services, expanding benefits and offering sector leading guidance to ensure funeral firms can not only adapt but thrive in a changing world. Our goal is to deliver exceptional support that reflects the professionalism, dedication, and challenges faced by our members every day.

SHAPING THE TRADING AND POLICY ENVIRONMENT FOR FUNERALS

The NAFD is a powerful advocate for funeral professionals across all four nations of the UK. We work proactively with governments, government departments such as the Department of Health and Social Care (DHSC), non-departmental public bodies including the Human Tissue Authority (HTA), or independent statutory bodies like the Law Commission to help shape policy including any possible regulatory frameworks that may affect the funeral profession.

This work is more vital than ever, from influencing reforms in burial and cremation law and contributing to policy discussions following the David Fuller Inquiry. We continue to engage with regulators and decision-makers to demonstrate that the profession is committed to maintaining and raising standards of care and is fully capable of managing effective sector oversight.

BUILDING PARTNERSHIPS AND LEADING A NATIONAL CONVERSATION ABOUT FUNERALS AND BEREAVEMENT

Death remains a difficult and often avoided topic in the UK but silence comes at a cost. A lack of open conversation can leave bereaved people unsupported, policymakers uninformed, and funeral professionals undervalued. The NAFD is committed to breaking that silence.

By building meaningful partnerships and leading a national conversation about funerals and bereavement, we aim to improve public understanding, influence policy, and elevate the essential work of funeral professionals.

We are a trusted voice in national dialogue, and a bridge between the profession and the communities it serves.

ENRICHING THE FUNERAL SECTOR

We believe a strong, knowledgeable, and future-ready funeral sector benefits everyone from professionals and businesses to the bereaved families they care for. That's why the NAFD is investing in knowledge sharing, connection building and professional development that enriches the sector from the inside out.

We are proud that the UK's most comprehensive platform for funeral learning: NAFD Inspire, our innovative learning and management system is available to all members, it is designed to ensure the profession is fully prepared for any future regulatory framework, helping to embed a culture of ongoing CPD in conjunction with formal and vocational qualifications across all roles in the sector.

Through thought leadership, expert events, and forward thinking insight, we are shaping a profession that is not only ready for tomorrow but equipped to lead it.

THE BENEFITS OF NAFD MEMBERSHIP

A SMARTER, STRONGER CHOICE – WHAT MEMBERS DO

The NAFD represents the full spectrum of the UK funeral profession, from small, family-run firms to national providers united by a shared commitment to the highest standards of care for bereaved families.

Membership isn't just symbolic, it's a powerful statement of trust, professionalism, and purpose.

NAFD members operate under the protection and credibility of the UK Funeral Director Code, are subject to independent oversight through the NAFD Inspectorate, benefit from £5m professional indemnity insurance, and have 24/7 access to legal advice. They are supported by NAFD Inspire, our sector-leading CPD platform, ensuring they remain fully prepared for the regulatory landscape of today and tomorrow.

By standing together, members amplify their influence, reinforce their professional credibility, and help protect the future of the entire profession.

NAFD membership is more than affiliation - it's action. It's a strategic investment in business strength, consumer trust, and sector leadership. With a suite of exclusive benefits that set the benchmark across the funeral profession, NAFD members enjoy meaningful value, real financial savings, and access to essential tools for success.

WHAT NAFD MEMBERS DO

- Protect their business with expert legal, insurance, and compliance support.
- Set the standard by upholding best practice and ethical conduct.
- Stay regulation-ready through continuous professional development.
- Earn public trust through independent inspections and a visible Code of Practice
- Shape the future of the profession through active engagement and leadership.

Being a member of the NAFD means choosing to lead, to grow, and to uphold the values that define the UK funeral profession at its best.

National Association of Funeral Directors

— A membership that makes a difference —



BENEFITS

- **Comprehensive Professional Indemnity Insurance (£5m) – Included**
NAFD membership includes £5 million Professional Indemnity Insurance per UK funeral home member business (and not as an aggregate), an essential safeguard that would otherwise cost firms up to £2,878 annually if sourced independently.
- **24/7 Helpline: Always Available – Just Like You!**
NAFD members benefit from unlimited access to expert telephone helplines, providing essential support across a wide range of legal, financial, and business matters 24/7, 365 days a year.
 - Comprehensive Telephone Support.
 - Legal Advice: expert legal guidance on business matters within UK and EU law, available round the clock.
 - Redundancy Assistance: support in planning redundancies, including specialist consultancy to

ensure a fair selection process and correct redundancy notices.

- UK Tax Advice: guidance on business tax matters to help navigate complex regulations.
- Executive Identity Theft Resolution: specialist caseworkers provide confidential assistance for business executives facing potential identity theft, helping restore credit ratings and liaising with banks and card issuers.
- Crisis Communication Support: immediate access to professional PR experts in the event of negative publicity affecting your business. Initial telephone advice is free, with further consultancy available if required. Crisis communication costs are covered under Insured Event 13 for situations where adverse publicity has already occurred.
- Confidential Staff Counselling: confidential telephone support from qualified counsellors for employees and their families, offering help with personal or work-related concerns.

- **Business Legal Services**
 - ARAG law guide: comprehensive resource offering a legal health check, guidance on commercial legal matters, and the ability to create legal documents and letters tailored to your business needs.
 - NAFD membership also includes cover for legal costs arising from:
 - Employment disputes & compensation awards.
 - Employment restrictive covenants.
 - Tax investigations & VAT disputes.
 - Legal nuisance, trespass & property damage.
 - Legal defence & regulatory compliance.
 - Statutory licence appeals.
 - Loss of earnings.
 - Claims involving member executives.
 - Contract & debt recovery.
 - Crisis communication.
- **NAFD Inspectorate: Recognising Standards**
 Displaying the NAFD logo is a trusted mark of professionalism, giving reassurance to families that they are dealing with a funeral director operating to the highest professional standards. NAFD members are inspected against the Funeral Director Code of Practice by the NAFD Inspectorate, ensuring ongoing compliance and reinforcing consumer confidence.
- **NAFD Resolve: Independent Redress**
 NAFD Resolve is the independent funeral complaints service. It's free, easy to use and covers all UK funeral homes members. It is fully funded by the NAFD, with conciliation and adjudication services provided by qualified professionals from the Centre for Effective Dispute Resolution (CEDR).
- **NAFD Inspire: Unrivalled CPD Access for Every Member**
 NAFD Inspire is a groundbreaking CPD platform that gives every member firm unlimited access to high-quality, funeral profession-specific learning - at no additional cost. Designed to keep your team compliant, confident, and ahead of the curve, it delivers sector-leading value and convenience.
 - Key Benefits:
 - Comprehensive learning in one place - access a wide range of NAFD approved courses, webinars, and podcasts covering compliance, regulatory change, and professional skills development.
 - Exceptional value - unlimited access for your entire team.
 - Hassle free and fully managed - no admin or enrolment stress. Training records, certificates, and progress reporting are all taken care of.
 - AI powered support - integrated AI chatbot with instant answers from the Manual of Funeral Directing, plus downloadable resources to deepen learning.

NAFD Inspire is more than training, it's a commitment to professional excellence. No other CPD solution in the sector offers the same level of access, quality, and value ensuring your entire team can grow, stay compliant, and deliver outstanding care to the families you serve.

- **Business Listing: Funeral-Directory.co.uk**
 Designed to provide all UK funeral homes in NAFD membership with a flexible marketing platform through which they can promote their services, funeral-directory.co.uk is an information directory for consumers searching for reputable local funeral directors.

funeral-directory.co.uk guides bereaved people through the process of finding their local NAFD members, provides information about their services and details of how to contact them. Member firms are encouraged to add and update their business information, images and logos to their listings to ensure information is up to date. There are over 45,000 views a year on funeral-directory.co.uk.

- **Funeral Director Magazine (FDM)**
 Packed full of the latest insights into the funeral profession, guidance on key issues and hot topics, the most innovative products and services to support funeral directors – and insights into consumer, government and stakeholder thinking about funerals, it's an essential read for the funeral profession.

FDM offers a powerful platform and targeted marketing resource for businesses that want to reach decision makers in the funeral profession. In addition to display and classifieds.

- **Annual Networking and Social Events**
 Each year, at NAFD Conference and NAFD Half-Year Meeting, discussions and debates take place that shape the future of the Association and its members. As a membership organisation, these events lie at the heart of the Association's governance structure and are not only vital to the democratic purpose of the NAFD, but are also highly social and enjoyable events, enabling members to build their professional networks, and often, lifelong friendships too.
- **Area Federations and Local Associations**
 The NAFD's Local Associations and Area Federations offer a convenient way for members to connect with each other in their local area and to work together on issues of common interest.
- **Priority Access to Essential Information and Government Lobbying**
 The NAFD is on standby seven days a week, monitoring the funeral sector and anything that could have an impact on it. We work closely with governments to verify information and advice, to make sure it will help your business – and then send it straight to you via an email briefing.
- **Displaying the NAFD Logo: A Mark of Trust**
 Beyond tangible financial benefits, membership with the NAFD allows your firm to display the NAFD logo, a symbol recognised by communities across the UK as a mark of trust and commitment to the highest professional standards. This emblem signifies adherence to the UK Funeral Director Code and reflects your dedication to providing exemplary service to the bereaved.

In summary, the above underscores our dedication to delivering exceptional value to our members. By incorporating essential services such as comprehensive insurance coverage and legal support into the membership package, we aim to support your professional needs effectively and efficiently.



HOW THE NAFD COMMUNICATES

The NAFD provides a diverse range of communications to support members in staying up to date with key funeral profession issues, Association business and the latest developments in the funeral sector.

FDM MAGAZINE

FDM covers all the main issues affecting the profession, updates members on the work of the NAFD, showcases suppliers and celebrates the work of NAFD members across the UK and around the world.

ANNUAL REPORT AND ACCOUNTS

In a first for the Association, the NAFD will publish an Annual Report and Accounts at the September General Meeting in 2025. This important development represents another step forward in strengthening transparency, accountability, and engagement with members.

While the NAFD has published an Annual Review since 2020 (initially introduced during the pandemic) this new format will go further. The Annual Report and Accounts will not only reflect on the work of the NAFD team and elected representatives over the previous twelve months, but also provide a detailed overview of the Association's financial performance, strategic progress, and operational priorities.

Specifically, the Annual Report and Accounts will:

- provide a summary of the NAFD's key achievements and activities;
- track progress against strategic objectives and long-term goals;
- outline governance developments and decisions made by Boards and Committees;
- present the audited financial statements and commentary on income, expenditure, and reserves;
- highlight how member contributions are being invested in representation, education, and services;
- set expectations for the year ahead.

This move underscores the NAFD's commitment to being a modern, member-led organisation that is open about its performance and proactive in communicating its value and direction.

MEMBER BRIEFINGS

Members can look forward to receiving regular email briefings from the Chief Executive Officer, ensuring they stay informed about the latest developments impacting the funeral profession. In addition, regular virtual and video briefings will provide members with timely updates on key issues and the NAFD's ongoing work on their behalf.

WEBINARS

Recognising the extraordinary demands on our members' time, we also hold a wide range of virtual events too and are committed to maintaining a balance of virtual and physical events, going forward. These include webinars with invited speakers which enable members to hear key updates and ask questions from the convenience of their offices.

SOCIAL MEDIA CHANNELS

A key campaigning strength of the NAFD is its social media reach, with NAFD posts on X, Facebook, LinkedIn and Instagram reaching around half a million people on average each year.

VIDEOS

The Association will increasingly use video to communicate with members covering key issues including those that are time critical. These provide an alternative option for members keen to stay up to date but who may be struggling with time to read emails and articles.

A VOICE FOR MEMBERS IN THE MEDIA

NAFD spokespersons regularly appear on all the main news channels, and on both national and local radio – as well as providing comments from the Association to the major national and regional daily newspapers. As well as the Chief Executive Officer and senior members of the team, the NAFD offers a broad range of members to speak on the NAFD's behalf too. Many have specialist background knowledge on particular topics, ensuring that the NAFD can provide informed, authoritative comment to all media channels.

LOCAL ASSOCIATIONS AND AREA FEDERATIONS

The NAFD's Local Associations and Area Federations offer a convenient way for members to connect with each other in their local area and to work together on issues of common interest. Area Federations and Local Associations are encouraged to invite other funeral directors to meet with them for educational forums and to discuss matters of mutual interest.

The names and addresses of Area Federation and Local Association Secretaries are recorded at National Office to enable an exchange of information between groups for the benefit and interest of all members. Each Area Federation and Local Association is responsible for establishing its own boundaries, calling meetings of such groups and for establishing a form of administration as agreed by their own members.

Work to provide new support, input and opportunities is underway to help the NAFD's regional network thrive and grow.

AREA FEDERATIONS OF THE NAFD

Bournemouth & District Association of Funeral Directors	North Wales
Cheshire and Wirral	Northern
Cornwall	North Western
Devon	Northern Ireland
East Anglia	Scottish
Eastern Counties	South East Wales
Kent	South West Wales
London Association of Funeral Directors	Sussex County Association of Funeral Directors
Mersey District Funeral Directors' Association	Western Counties
Midlands	Yorkshire

LOCAL ASSOCIATIONS OF THE NAFD

Ayrshire	Lanarkshire
Barrow & South Lakeland	Lancaster
Birmingham & District	Leeds
Blackpool	Leicester
Bolton	Lincoln & South Lincolnshire
Bradford & Airedale Local Association	Manchester & District
Burton-on-Trent & District Funeral Directors' Association	Norfolk and Norwich
Cambridge	North East
Chilterns	North East Yorkshire
Coventry & District Funeral Directors' Association	North Worcester & South Staffordshire
Croydon & District	Northampton
Cumbria	Nottingham, Derby & District Funeral Directors' Association
Dewsbury, Huddersfield & District	Oxfordshire
Doncaster	Portsmouth
Dorchester & District	Pudsey
East Lancashire & District	Sheffield & Rotherham
Edinburgh	Shrewsbury
Essex & Suffolk	South West Counties
Glasgow & District	South West Wales
Grampian & Highland	Southampton & District
Grimsby & District	Southport
Halifax	St. Helens
Hastings	Stoke-on-Trent
Hereford & Worcester Association	Tayside & North Fife
Hertfordshire	Wakefield, Pontefract & Castleford
Hull	Warrington & North Cheshire District
Isle of Man	Western District (LAFD)
Isle of Wight	York

NAFD GOVERNANCE

The best trade associations ensure that there is strong, visible and proactive leadership of their profession. The NAFD has a proven ability to adapt and face challenges head on and this ability has become ever more critical in a rapidly changing economic, cultural and regulatory environment. This vital strength of leadership is most effective when it is displayed alongside a strong and well understood governance.

Governance refers to the organisational structure, as well as the processes, procedures and behaviours that are required to set the strategy and overall direction of the organisation. Good governance ensures effectiveness and accountability – essential components of a leading trade association such as the NAFD. The responsibility for the NAFD’s governance ultimately lies with the NAFD’s Governing Board who are supported by the elected Boards, Committees and the team at NAFD National Office.

The NAFD is committed to continuous investment in the management and development of its governance and by doing this, ensuring that it remains “the Voice of the Profession”. This requires the valuable input of the NAFD team, its Boards and Committees and its secretariat support.



PRINCIPLES OF NAFD GOVERNANCE

Part of the NAFD’s path to governance included detailed discussions around the “key elements” of what good governance would look like for the NAFD and how that could be communicated and documented in a clear and accessible format.

Four points were identified as being of importance and significance to the membership and to the NAFD’s strategy for long term sustainability in an ever changing economic and regulatory landscape:

CLARITY

- Clarity of legal structure – documented and easily accessible.
- Documented Board and Committee structure.
- Manageable Board size to support proactive engagement.
- Clear Terms of Reference for each Board and Committee.

CONTINUITY

- Clearly defined and proactive nominations process.
- Board and Committee members with relevant skills and experience.
- Induction and support process for employees and elected members of Boards and Committees.
- Regular governance reviews.

COLLABORATION

- Regular meetings with high attendance.
- Structured agendas with clearly defined purpose.
- Appropriate supporting papers with a focus on strategic and policy issues.
- Secretariat support ensuring that Board meetings are documented correctly and with minutes taken.

COMMITMENT

- Working to the Nolan Principles.
- Nurturing the relationship between the Chief Executive Officer, the national office team and the Boards and Committees and the membership.
- Effective use of member skills, occupational knowledge and expertise.
- Promoting and encouraging a diverse and inclusive membership.

NAFD OFFICERS

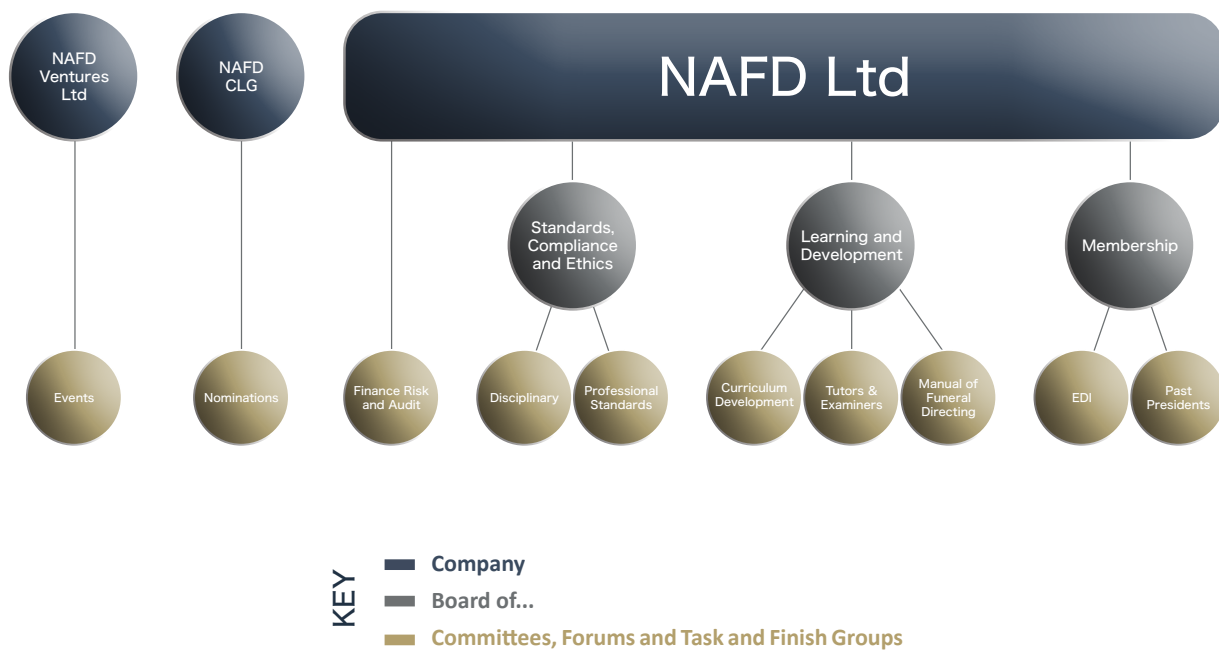
The Officers of the Association are elected (except for the Immediate Past President) at the Annual General Meeting in September each year.

They are:

- President
- First Vice-President
- Second Vice-President
- Immediate Past President (not elected)

Each role is served for one year. Members may stand for any elected position but it is customary for volunteers to progress from Second Vice-President onwards to President, gaining experience as they go- and then serve as Immediate Past President for a year, to support their successor.

Potential Officer candidates are encouraged to first serve on the NAFD Executive to gain valuable experience of the workings of the Association.





THE GOVERNING BOARD

The NAFD has a Governing Board which oversees the work of the NAFD and all its other Boards and Committees. It holds a mix of virtual and no less than six in person meetings in any 12 month period and is comprised of:

- The President
- First Vice-President
- Second Vice-President
- Immediate Past President
- Chief Executive Officer
- Chief Operating Officer
- Director of Finance
- Company Chair

The composition of the Governing Board changes each year as the elected Officers of the Association progress through their roles from Second Vice President, until their final year as Immediate Past President.

The primary focus of the Governing Board is to provide direction and support to the Chief Executive Officer's role in the management of the Association. Working collaboratively with the Chief Executive Officer, the Board helps to deliver the NAFD's strategic priorities by assisting with the production of an Annual Management Plan. With a strong focus on policy, the annual plan emphasises the NAFD's commitment to proactive leadership on all matters relating to the funeral profession.

In some instances, the NAFD will need to provide an immediate, reactive response such as the situation that arose in Hull with Legacy Independent Funeral Directors. The NAFD was at the forefront of discussions with government and acted as the conduit between the government, the membership and all those working in the funeral profession. This was possible through the positive actions of the Governing Board in utilising the knowledge and expertise of its members and others serving on the NAFD's Boards and Committees.

The Governing Board has other key responsibilities such as financial and budgetary control (including forming the annual budget and setting appropriate parameters for budget

formation), the reviewing of audit reports and ensuring that any recommendations are acted upon. Within its financial remit, the Board will review, assess and formulate the subscriptions for membership and submit these to the Executive Committee for approval.

The Board also assists and supports the Chief Executive Officer on HR and personnel issues, ensuring that the organisation has an effective system of performance management, development, and succession planning in place. This includes the team at National Office, the Boards and Committees, as well as oversight of the nominations and selections process, always maintaining a proactive stance by encouraging diversity and wide participation across the membership.

From time to time, the Governing Board may seek to co-opt other members to the Board, who have the skills and expertise to help the Board achieve its objectives. For specific areas of work, the Board is empowered to set up Task and Finish Groups to assist them. In doing so, the Board can ensure that the NAFD's strategic priorities encompass and acknowledge the inclusivity and diversity of its membership, whilst continuing to provide the requisite support and added value.

The Board is committed to a regular review of the governance arrangements of the NAFD and has overall responsibility for ensuring transparency and accountability to the membership as well as external agencies and stakeholders. As part of its commitment to continuous oversight and review, the Board maintains and regularly updates the NAFD's Risk Register and in doing so, ensures it can identify potential risks in any project within the Association or any emerging trends or circumstances which could impact on its work.

Governing Board members are expected to attend the NAFD Annual Conference in September and the Half-Year Meeting in February, as the Officers of the Association will have key roles in both events. Board members are also expected to attend and support the NAFD at events such as the National Funeral Exhibition, and any other events where the presence of Board members can be seen to promote and encourage membership of the NAFD.

THE EXECUTIVE COMMITTEE

The NAFD's Executive Committee helps to shape and oversee the strategic direction of the Association and acts as the representative body for the membership. It collects insight from members and other interested stakeholders to further the Association's aims and objectives.

It is comprised of the Chief Executive Officer and Chief Operating Officer, together with elected and appointed members, and derives its authority in accordance with the Articles of Association. In addition to the above, its members are as follows:

Elected members – elected annually at the AGM:

- President
- First Vice-President
- Second Vice-President
- Four additional elected members from the NAFD membership

Non-elected member (no election is required following their presidential year):

- Immediate Past President

Appointed members:

- Three appointed members from the NAFD membership with the highest number of funerals conducted per annum as of 30 April each year (as defined by NAFD membership subscription records)
- Three appointed members from each devolved nation

Executive Committee members are directors of the National Association of Funeral Directors. The Executive Committee meets in person at least four times a year, with additional (face-to-face or virtual) meetings scheduled as and when required.

The Executive's Committee's primary responsibilities include the development and oversight of the NAFD's Five-Year Strategy. Working closely with the Governing Board, the Executive provides expert opinion and insight on the strategic direction of the NAFD. The Executive invariably comprises of members from all different types of businesses from smaller independent companies to larger corporate companies and PLCs.

Executive Committee members are expected to attend the NAFD Annual Conference in September and the Half-Year Meeting in February. The Officers of the Association will have key roles in both events. Committee members are also encouraged to attend and support the NAFD at events such as the National Funeral Exhibition, and any other events where the presence of the Executive Committee members can be seen to promote and encourage membership of the NAFD.

THE BOARD OF LEARNING AND DEVELOPMENT

The NAFD Board of Learning and Development plays a critical role in shaping the future of funeral education in the UK. Formerly known as the Board of Education, this strategic body is responsible for creating, delivering, and monitoring the effectiveness of the NAFD's education and professional development strategy ensuring that all qualifications, training, and CPD offerings are fit for purpose and meet both current and emerging needs across the funeral profession.

Its work seeks to ensure a well qualified, future ready workforce and underpins the sector's preparedness for potential regulatory changes. In this way, the Board helps to safeguard and raise standards across the profession, underpinning the NAFD's role as the leading provider of funeral learning and professional development throughout the UK.

The Board meets at least four times annually with additional sessions scheduled as needed. Meeting agendas are planned up to 12 months in advance due to the high volume of strategic and external engagement.

Working in close collaboration with the NAFD Governing Board, the Board of Learning and Development produces and submits both an annual operational and a 3–5 year strategic plan. It also provides informed advice on budgetary matters related to education to ensure sufficient human and financial resources are in place to deliver on its objectives.

The Board is composed of both elected and appointed members, all of whom bring diverse expertise to the table:

- 1 Appointed Chair (3-year term)
- 3 Elected Members from the NAFD's membership (2-year term)

- 3 Appointed Members (3-year term) including the Director of Learning and Development
- Non-voting representatives: Executive Committee sponsor
- NAFD Education Team Support: Learning Manager

The key objectives of the Board are to:

- develop and oversee the NAFD Education Framework, ensuring its accessibility, appropriateness, and relevance to the evolving funeral profession;
- lead the governance of NAFD qualifications and CPD, including oversight of tutors, assessors, and examiners;
- regularly review and update the Manual of Funeral Directing, including ensuring alignment with changes in law or best practice;
- respond to sector developments by producing timely guidance and educational resources;
- maintain quality and accuracy across all learning materials, including those hosted on the NAFD's learning management system, NAFD Inspire;
- encourage continuous professional development (CPD) across the profession, with Board members expected to complete at least 15 hours of CPD annually.

The Board not only drives education strategy but also engages with external academic institutions and regulatory bodies to enhance the profession's preparedness for future standards and expectations. This includes responding to developments such as the David Fuller Inquiry and working alongside bodies like the Department of Health and Social Care (DHSC), Human Tissue Authority (HTA) and others to support high-quality, regulation-ready learning and professional development.

THE BOARD OF MEMBERSHIP

The NAFD Board of Membership (formerly Membership Committee) plays a vital strategic role in shaping the Association's relationship with its members. More than an administrative function, the Board is the voice and advocate for the NAFD's member community, ensuring that membership remains meaningful, valuable, and reflective of the highest professional standards.

Through regular engagement and review, the Board is responsible for monitoring member satisfaction, strengthening member benefits, and ensuring the integrity and consistency of engagement across Area Federations and Local Associations.

The Board meets at least four times annually, with additional in person or virtual meetings held as needed. Its structured reporting and decision making processes ensure the work of the Board is purposeful, transparent, and responsive to the evolving needs of the membership.

The Board is composed of both elected and appointed members, all of whom bring diverse expertise to the table:

- 1 Appointed Chair (3-year term)
- 3 Elected Members from the NAFD's membership (2-year term)
- 3 Appointed Members (3-year term) including the Director of Membership Communication and Culture
- Non-voting representative: Executive Committee sponsor
- NAFD Education Team Support: Membership Manager

The key objectives of the Board are to:

- maintain and review entry criteria for new members to ensure alignment with professional standards and NAFD values;
- monitor renewal trends and investigate non-renewals to improve the member experience and address emerging issues;
- oversee the development and delivery of membership benefits, ensuring the offering remains relevant, attractive, and responsive to member needs;
- support and evaluate Area Federations and Local Associations, helping identify where additional engagement or support may be needed;
- resolve membership-related concerns, including disputes regarding applications or objections raised by member firms, handled in line with data protection legislation and the NAFD's internal protocols.

The Board's work extends beyond governance. It serves as a strategic engine for improving the member experience, ensuring that:

- membership continues to be recognised as a mark of professionalism and ethical practice;
- members have a direct voice in shaping how the Association supports their work;
- benefits evolve in line with the practical, emotional, and professional challenges members face;
- engagement across all levels of the Association (national, regional, and local) remains strong and consistent.

THE BOARD OF STANDARDS, COMPLIANCE AND ETHICS

The NAFD Board of Standards, Compliance and Ethics represents a major step forward in the Association's mission to uphold and promote the highest standards of professionalism, ethical conduct, and compliance across the UK funeral profession.

Rooted in the principles of integrity, transparency, and operational excellence, the Board plays a pivotal role in ensuring that all NAFD members meet (and exceed) the expectations of the UK Funeral Director Code. Its focus is not only on regulatory adherence but also on fostering a culture of ethical responsibility, continuous improvement, and public trust.

This Board exists to safeguard the integrity and reputation of the funeral profession. It supports the development and consistent application of professional standards, encourages best practice, provides practical guidance, and acts as a strategic partner to members navigating an evolving legislative landscape.

The Board is composed of both elected and appointed members, all of whom bring diverse expertise to the table:

- 1 Appointed Chair (3-year term), approved by the NAFD Governing Board and Nominations Committee
- 3 Elected Members from the NAFD membership (2-year term)
- 3 Appointed Members (3-year term), including the Chief Operating Officer and Director of External Affairs.
- Non-voting representatives: Executive Committee sponsor
- NAFD Education Team Support: External Affairs Manager

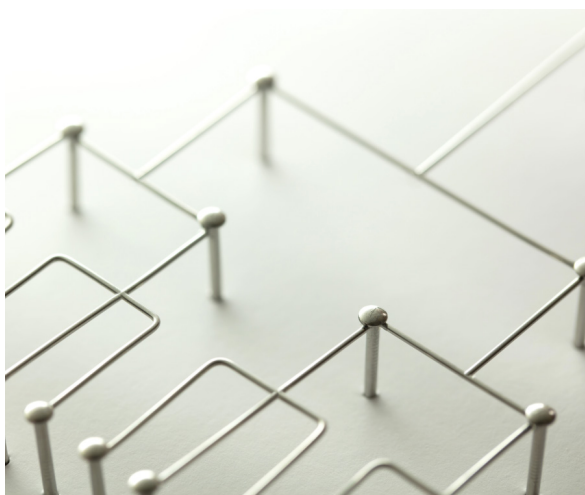
The key objectives of the Board are to:

- have oversight of professional and ethical standards, ensuring the NAFD membership remains a genuine mark of quality;
- support the NAFD Inspectorate, maintaining effective, fair, and consistent inspection processes;
- guide on compliance and legislative matters, helping the Association remain informed, responsive, and proactive in its engagement with government, regulators, and other stakeholders;
- review and refine the UK Funeral Director Code, ensuring it remains relevant, up to date, and reflective of best practice;
- promote public trust, serving as the ethical conscience of the profession and reinforcing accountability and transparency.

The Board of Standards, Compliance and Ethics exists to uphold and promote the highest standards of professionalism, ethical practice, and compliance within the NAFD and it also plays a unique and future-focused role within the NAFD. It is both a guardian of public confidence and a supportive partner to members, providing a balanced approach to professional accountability. Its oversight ensures that the profession is well positioned to meet increasing expectations for transparency, ethics, and compliance, while also maintaining a fair and member-centred approach to regulation.

By maintaining a close working relationship with the Inspectorate, Committee for Professional Standards, and CEDR, the Board ensures member conduct is held to a high standard and supported by robust mechanisms for improvement and resolution.

WORKING COMMITTEES SUPPORTING THE NAFD OPERATING BOARDS



Each of the NAFD's operating Boards as outlined earlier in this Handbook is supported by a tailored structure of working Committees and specialist panels. These Committees enhance the operational capacity of their parent Boards, ensuring that work is delivered effectively, decisions are informed by relevant expertise, and member services are continuously improved. They also play an essential role in the NAFD's governance framework, translating strategy into action, and offering hands-on oversight and innovation in their respective areas.

BOARD OF LEARNING AND DEVELOPMENT: SUPPORTING COMMITTEES

The Board of Learning and Development benefits from a comprehensive and well-established Committee structure that supports its core mission of delivering high-quality education and training across the funeral profession. The supporting Committees include:

- a. Curriculum Development Committee
Oversees the design and review of course content for all NAFD qualifications, ensuring alignment with current best practice and evolving professional needs.
- b. Tutors and Examiners Committee
Provides oversight of the NAFD's approved tutors and examiners, maintaining the integrity, consistency, and professionalism of assessment delivery across qualifications.
- c. Manual of Funeral Directing Review Panel
A dedicated working group responsible for maintaining and updating the NAFD's flagship publication, the Manual of Funeral Directing. This panel ensures the Manual remains legally compliant and reflective of national differences (England & Wales, Scotland, Northern Ireland).

These Committees are crucial in helping the Board deliver an educational framework that is accessible, appropriate, and regulation-ready, including through digital platforms such as NAFD Inspire.

BOARD OF MEMBERSHIP: SUPPORTING COMMITTEES AND ENGAGEMENT FORUMS

While the Board of Membership does not have a wide Committee infrastructure, it works closely with various member engagement groups and internal structures to gather insights and provide appropriate governance on all aspects of NAFD membership. These include:

- a. Equality, Diversity and Inclusion (EDI) Committee
This group focuses on promoting a more inclusive and representative membership across the profession and supports the Board's commitment to ensuring membership remains open, accessible, and reflective of modern societal values.
- b. Category D Forum
A forum specifically for past presidents (Category D members) that contributes legacy insight, peer leadership, and sector wisdom to the Board's ongoing strategic discussions around membership value, engagement, and professional standards.

In addition, the Board plays a strategic role in monitoring Area Federations and Local Associations, acting on insight and intelligence gathered from those regional structures to support consistency and collaboration across the UK.

BOARD OF STANDARDS, COMPLIANCE AND ETHICS: SUPPORTING COMMITTEES

The Board of Standards, Compliance and Ethics is supported by two specialist governance Committees, each designed to uphold the professional and ethical standards of the NAFD and its members:

- a. Committee for Professional Standards
This Committee is responsible for reviewing concerns and complaints regarding member conduct. It works to ensure that the NAFD Code of Practice is upheld across the profession and supports members in resolving disputes constructively and fairly.
- b. Disciplinary Committee
This group operates where formal disciplinary action is required. It applies due process and fairness in handling breaches of the Funeral Director Code or other professional standards.

These Committees work closely with the NAFD Inspectorate and external bodies such as the Centre for Effective Dispute Resolution (CEDR) to ensure impartiality, effectiveness, and trust in how standards are monitored and enforced.

Together, these structures ensure the Board's dual focus on supporting compliance and strengthening public trust is delivered with integrity and fairness.

ELECTION TO AN NAFD BOARD OR COMMITTEE

The NAFD is committed to attracting and supporting Board and Committee members with the skills, knowledge, and personal qualities required to drive forward the Association's strategy and support the evolving needs of the funeral profession.

To support this ambition, the NAFD Nominations Committee plays a key role in identifying, encouraging, and developing individuals who have the potential to contribute to the future leadership of the Association. Its focus is on long-term succession planning and talent development, ensuring that the NAFD remains strong, diverse, and forward-looking.

Rather than simply responding to immediate vacancies, the Nominations Committee works to anticipate future needs, considering the changing skill sets, perspectives, and experiences required to ensure the Association maintains its strong public profile and relevance within a dynamic profession.

The Nominations Committee is made up of senior leaders from the NAFD's Governing Board:

- President
- First Vice-President
- Immediate Past President
- Company Chair
- Chief Executive Officer

These Officers, by the nature of their roles, engage with members across the UK and act as visible ambassadors for the Association. This gives them unique insight into emerging talent and leadership potential within the membership.

While the Nominations Committee has no formal role in the election process itself (as all Board and Committee appointments are made in accordance with Board or Committee's Terms of Reference and voted on by the membership) the Committee does:

- identify and review candidates for election to Boards and Committees;
- work closely with the Board of Membership and local leadership to widen the pool of applicants and ensure diversity;
- review all nominations, including those for Honorary Membership;
- ratify the appointment of Chairs to Operating Boards (excluding the Governing Board and Executive Committee);
- play a key role in succession planning, identifying future leaders and facilitating pathways for involvement. It refers matters to the Executive Committee where concerns arise around a nominee's eligibility or conduct, for final review.

Through this approach, the Committee helps align the Association's leadership with its strategic goals, supports inclusive talent pipelines, and reinforces the effectiveness and diversity of its governance structure.

HONORARY MEMBERSHIP

Honorary membership of the NAFD is an award that recognises an individual's sustained and outstanding contribution to the Association.

The Nominations Committee publishes an invitation to the membership to nominate a member for Honorary Membership on an annual basis. They then make their recommendations to the Executive Committee for approval and, should that be granted, the Executive Committee will put forward the recommendation for each Honorary Member to the NAFD membership at the September General Meeting, adhering to the timescale set out in the Rules of the Association.

For an individual to be considered for Honorary Membership, the following criteria shall apply:

- an individual whose work or service has been of great value to the Association and/or through their support of and benefit to the work and role of the Association's Chief Executive Officer;
- whose significant service to the Association has been carried out at a national level and over a sustained period (9 plus years);
- whose work has demonstrated an impact in/on any area of the Association's work such as Standards, Education, Membership, Influencing and Communication.

An individual will not be eligible if they are, or have been, employed by the Association. However, the Nominations Committee may, at its discretion, consider Honorary Membership for an individual temporarily employed by the Association, providing the individual was either a Category A, B, D or E member at the time of their temporary employment.

The Nominations Committee recognises that the assessment of distinction and impact is subjective and requires a level of judgement. In support of a fair, transparent, and systematic approach, the Nominations Committee will make the appropriate assessment solely in context of information provided via a completed nomination form.

Any two separate members of the Association (not connected to the nominee or their business), one as proposer and one as seconder, may provide the name of an individual, together with their reasons for nomination, using the agreed nomination form. Both the proposer and the seconder should be one of the two nominated representatives of their member business (if a Category A or B member); a Category D or Category E member.

BENEFITS OF HONORARY MEMBERSHIP

- Invitation to attend the General Meetings of the Association (but not entitled to vote in this capacity).
- Invitation, at no charge, to attend any educational sessions presented at the time of the Annual General Meeting.
- Certificate of Honorary Membership and presentation of an Honorary Member medal and ribbon.
- Name displayed on the Honorary Members Board at National Office.
- Invitation to the annual Past President & Honorary Members dinner.
- Online access to Members only area of the Association's website.
- Free copy of the Association's online and printed copy of Funeral Director Monthly.



THE NOLAN PRINCIPLES AND THE NAFD

All those elected to the NAFD's Boards and Committees must agree to adopt the Nolan Principles, which were introduced in 1995 by the UK Government's Committee on Standards in Public Life.

Slightly re-phrased from use for public appointments to those within the NAFD, the principles are as follows:

1. Selflessness – decisions should be made solely in terms of the interests of NAFD members.
2. Integrity – there must be no financial or other obligation to outside individuals or organisations that might influence them in the performance of their official duties.
3. Objectivity – all choices and decisions should be made on merit.
4. Accountability – members must exhibit accountability for decisions and actions and submission to whatever scrutiny is appropriate to their office.
5. Openness – members must be as open as possible about all the decisions and actions that they take.
6. Honesty – members have a duty to declare any private interests relating to their public duties and to take steps to resolve any conflicts arising in a way that protects the public interest.
7. Leadership – holders of NAFD offices should promote and support these principles by leadership and example.



NAFD MANAGEMENT

The team at the National Office in Solihull are at the very heart of all that the NAFD does to support its membership.

Led by the NAFD's Chief Executive Officer, Andrew Judd, there is a senior management team that supports him in the development and delivery of NAFD activity by the Association's employee team. The team comprises of the Chief Operating Officer, Director of Finance, Director of External Affairs, Director of Membership, Communication & Culture and Director of Learning & Development.

The NAFD team of staff cover a diverse range of areas, from membership services and marketing, to education, events, finance, public affairs and communication. They collectively hold a broad range of experience, together with the skills and professional knowledge necessary to ensure that the NAFD remains at the forefront of the funeral sector as the profession's leading trade association and NAFD members are supported in all that they do.

APPENDICES

NAFD (CLG)

NATIONAL ASSOCIATION OF FUNERAL DIRECTORS (CLG) INCOME STATEMENT

For period ended 31 March 2024

	31-Mar-24 £	31-Mar-23 £
Turnover		
Other Income	-	-
Cost of sales	-	-
Gross Profit / (Loss)	-	-
Administrative expenses	-	-
Other operating income	-	-
Operating Profit	-	-
Interest receivable and similar income	-	-
Profit/(Loss) Before Taxation	-	-
Tax on profit / (loss)	-	-
Profit / (Loss) for the financial year	-	-

NATIONAL ASSOCIATION OF FUNERAL DIRECTORS (CLG) BALANCE SHEET

For period ended 31 March 2024

	31-Mar-24 £	31-Mar-23 £
Fixed Assets		
Intangible Assets	-	-
Tangible Assets	540,000	540,000
Investments	10	10
	540,010	540,010
Current Assets		
Debtors	249,990	299,990
Cash At Bank	-	-
	790,000	840,000
Creditors		
Amounts Falling Due Within One Year	-	-
Net Current Assets	790,000	840,000
Provisions For Liabilities	250,000	300,000
Net Assets	540,000	540,000
Capital And Reserves		
Other Reserves	540,000	540,000
	540,000	540,000

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Directors and authorised for issue on 14 March 2025 and were signed on its behalf by:

Ms C S Edwards
Director

NOTES TO THE NATIONAL ASSOCIATION OF FUNERAL DIRECTORS (CLG) FINANCIAL STATEMENTS

For period ended 31 March 2024

1. STATUTORY INFORMATION

NAFD Limited is a private company, limited by shares, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

The presentation currency of the financial statements is the Pound Sterling (£).

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Investments in subsidiaries

Investments in subsidiary undertakings are recognised at cost.

Taxation

Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

Deferred tax

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date.

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

3. EMPLOYEES AND DIRECTORS

The average number of employees during the year was NIL (2023 - NIL).

4. TANGIBLE FIXED ASSETS

	Land and buildings
	£
Cost	
At 1 April 2023	
and 31 March 2024	540,000
Net Book Value	
At 31 March 2024	540,000
At 31 March 2023	540,000

5. FIXED ASSET INVESTMENTS

	Shares in group undertakings
	£
Cost	
At 1 April 2023	
and 31 March 2024	10
Net Book Value	
At 31 March 2024	10
At 31 March 2023	10

The company's investments at the Balance Sheet date in the share capital of companies include the following:

NAFD LIMITED

Registered office: UK

Nature of business: Operational Activities of Trade Association

	%
Class of shares:	holding
Ordinary	100.00

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31-Mar-24	31-Mar-23
	£	£
Amounts owed by group undertakings	249,990	299,990

NAFD LTD

NAFD LTD INCOME STATEMENT

For period ended 31 March 2024

	31-Mar-24 £	31-Mar-23 £
Turnover		
Membership Subscriptions	1,679,777	1,514,956
Other Income	567,893	531,242
Gross Profit / (Loss)	2,247,670	2,046,198
Administrative expenses	1,910,384	1,835,279
Other operating income	42,208	27,223
Operating Profit	379,494	238,142
PAFT Dividend ex CLG	50,000	50,000
Interest receivable and similar income	8,107	1,805
Amount written off investments	263,464	332,344
Profit/(Loss) Before Taxation	174,137	(42,397)
Tax on profit / (loss)	16,772	1,383
Profit / (Loss) for the financial year	157,365	(43,780)

NAFD LTD BALANCE SHEET

For period ended 31 March 2024

	31-Mar-24 £	31-Mar-23 £
Fixed Assets		31,289
Intangible Assets	-	41,941
Tangible Assets	50,401	850
Investments	850	74,080
	51,251	
Current Assets		1,089
Stocks	552	559,603
Debtors	634,562	1,759,170
Cash At Bank	650,063	2,393,942
	1,336,428	
Creditors		(2,103,479)
Amounts Falling Due Within One Year	(884,497)	290,463
Net Current Assets	451,931	
		-
Provisions For Liabilities	(4,103)	290,463
Net Assets	447,828	
Capital And Reserves		10
Called Up Share Capital	10	150,000
Perfect Choice Reserve	150,000	280,000
Special Reserve	280,000	(139,547)
Retained Earnings	17,818	290,463
	447,828	

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Directors and authorised for issue on 14 March 2025 and were signed on its behalf by:

Ms C S Edwards
Director

NOTES TO THE NAFD LIMITED FINANCIAL STATEMENTS

For period ended 31 March 2024

1. STATUTORY INFORMATION

NAFD Limited is a private company, limited by shares, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

The presentation currency of the financial statements is the Pound Sterling (£).

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Turnover

Turnover is measured at the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes.

Intangible assets

Intangible assets are initially measured at cost. After initial recognition, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

Patents and licences are being amortised evenly over their estimated useful life of five years.

Development costs are being amortised evenly over their estimated useful life of three years.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery etc	-	33% on cost
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Investments in subsidiaries

Investments in subsidiary undertakings are recognised at cost.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

Deferred tax

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date.

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

3. EMPLOYEES AND DIRECTORS

The average number of employees during the year was 11 (2023 - 16).

4. OPERATING PROFIT

The operating profit is stated after charging:

	31-Mar-24	31-Mar-23
	£	£
Depreciation – owned assets	4,320	33,024
Patents and licences amortisation	5,276	-
Development costs amortisation	26,013	26,288

5. EXCEPTIONAL ITEMS

The operating profit is stated after charging:

	31-Mar-24	31-Mar-23
	£	£
PAFT Dividend ex CLG	50,000	50,000

6. AMOUNTS WRITTEN OFF INVESTMENTS

Having decided to separate the inspection and compliance responsibilities, previously undertaken in house, into a new entity, the Independent Funeral Standards Organisation CIC was formed. This involved the incorporation and registration of the new organisation, and recruitment of an independent board and executive with a proven regulation and compliance background. The standards and quality compliance personnel were then transferred from the NAFD to IFSO, and inspections were undertaken by IFSO.

In light of external developments, it became apparent that the set up and initial operating costs of the independent CIC would not be recouped from additional inspection services for non-NAFD members, in the short-to-medium term and the directors decided, as a prudent step, to continue to write off the full amounts incurred in respect of IFSO CIC for the year ended 31.03.2024.

7. INTANGIBLE FIXED ASSETS

	Land and buildings
	£
Cost	
At 1 April 2023	
and 31 March 2024	194,255
Amortisation	
At 1 April 2023	162,966
Charge for year	31,289
At 31 March 2024	194,255
Net Book Value	
At 31 March 2024	-
At 31 March 2023	31,289

8. TANGIBLE FIXED ASSETS

	Land and Buildings	Plant and machinery etc	Total
	£	£	£
Cost			
At 1 April 2023	34,311	111,203	145,514
Additions	-	12,690	12,690
At 31 March 2024	34,311	123,893	158,204
Depreciation			
At 1 April 2023	-	103,573	103,573
Charge for year	-	4,230	4,230
At 31 March 2024	-	107,803	107,803
Net Book Value			
At 31 March 2024	34,311	16,090	50,401
At 31 March 2023	34,311	7,630	41,941

9. FIXED ASSET INVESTMENTS

	Shares in group undertakings
	£
Cost	
At 1 April 2023	
and 31 March 2024	850
Net Book Value	
At 31 March 2024	850
At 31 March 2023	850

The company's investments at the Balance Sheet date in the share capital of companies include the following:

NAFD VENTURES LIMITED

Registered office: UK

Nature of business: Exhibition Organiser

	%
Class of shares:	holding
Ordinary	100.00

	31-Mar-24	31-Mar-23
	£	£
Aggregate capital and reserves	-	122,824
Profit for the year	-	219,874

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31-Mar-24	31-Mar-23
	£	£
Trade debtors	183,751	226,217
Amounts owed by group undertakings	265,596	190,596
Other debtors	185,215	142,790
	634,562	559,603

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31-Mar-24	31-Mar-23
	£	£
Trade creditors	76,022	47,977
Amounts owed to group undertakings	249,990	299,990
Taxation and social security	19,006	48,349
Other creditors	539,479	1,707,163
	884,497	2,103,479

NAFD VENTURES LTD

NAFD VENTURES LTD INCOME STATEMENT

For period ended 31 March 2024

	31-Mar-24 £	31-Mar-23 £
Turnover		
NFE Income	-	551,778
Cost of sales	1,244	202,652
Gross Profit / (Loss)	(1,244)	349,126
Administrative expenses	106,620	129,312
Other operating income	-	-
Operating Profit / (Loss)	(107,864)	219,814
Interest receivable and similar income	6	60
Profit/(Loss) Before Taxation	(107,858)	219,874
Tax on profit / (loss)	-	-
Profit / (Loss) for the financial year	(107,858)	219,874

NAFD VENTURES LTD BALANCE SHEET

For period ended 31 March 2024

	31-Mar-24 £	31-Mar-23 £
Fixed Assets		
Intangible Assets	(1)	1,293
Tangible Assets	-	-
	(1)	1,293
Current Assets		
Stocks	-	-
Debtors	296,082	49,849
Cash At Bank	739,490	435,161
	1,035,571	486,303
Creditors		
Amounts Falling Due Within One Year	1,020,605	363,479
Total Assets Less Current Liabilities	14,966	122,824
Provisions For Liabilities	-	-
Net Assets	14,966	122,824
Capital And Reserves		
Called Up Share Capital	100	100
Retained Earnings	14,866	122,724
	14,966	122,824

The company is entitled to exemption from audit under Section 479A of the Companies Act 2006 relating to subsidiary companies for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Directors and authorised for issue on 14 March 2025 and were signed on its behalf by:

Ms C S Edwards
Director

NOTES TO THE NAFD VENTURES LIMITED FINANCIAL STATEMENTS

For period ended 31 March 2024

1. STATUTORY INFORMATION

NAFD Ventures Limited is a private company, limited by shares, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

The presentation currency of the financial statements is the Pound Sterling (£).

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going concern

The directors are confident that the company has the operating assets and engagement of competent operatives to service continuing activity. The directors therefore consider it appropriate to continue to prepare the financial statements on a going concern basis.

Turnover

The commercial activity of the company centres on a bi-annual trade exhibition and therefore all revenues generated from that are not taken to Income until the year in which the exhibition actually takes place.

Intangible assets

Intangible assets are initially measured at cost. After initial recognition, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses. Development costs are being amortised evenly over their estimated useful life of three years.

Taxation

Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

Deferred tax

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date.

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted

by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

3. EMPLOYEES AND DIRECTORS

The average number of employees during the year was NIL (2023 - NIL).

4. OPERATING PROFIT / (LOSS)

The operating loss (2023 – operating profit) is stated after charging:

	31-Mar-24	31-Mar-23
	£	£
Development costs amortisation	1,294	1,725
Auditors' remuneration	-	690
Auditors' remuneration for non audit work	2,500	1,500

5. INTANGIBLE FIXED ASSETS

	Other intangible assets
	£
Cost	
At 1 April 2023	
and 31 March 2024	8,623
Amortisation	
At 1 April 2023	7,330
Charge for year	1,294
At 31 March 2024	8,624
Net Book Value	
At 31 March 2024	(1)
At 31 March 2023	1,293

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31-Mar-24	31-Mar-23
	£	£
Trade debtors	140,902	33,264
Other debtors	155,180	16,585
	296,082	49,849

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31-Mar-24	31-Mar-23
	£	£
Trade creditors	87,831	10,149
Amounts owed to group undertakings	265,596	190,596
Taxation and social security	15,159	17,057
Other creditors	652,019	145,677
	1,020,605	363,479

8. ULTIMATE CONTROLLING PARTY

The company is a wholly owned subsidiary of NAFD Limited, a private company registered in England, company number 11674376.

The ultimate controlling party is National Association of Funeral Directors CLG, a private company registered in England, company number 10885560.

