

COVID-19

PLANNING FOR THE NEXT PHASE

With excess mortality rates on the way down and governments working towards slowly lifting lockdown, it can feel as though the pandemic is coming to a close and life may return to normal. However, not only has COVID-19 dramatically reshaped the future business outlook for

all funeral firms, there is also the very real prospect of a second peak of infections and deaths.

In this feature, we look at some of the things that funeral firms should be thinking about as they contemplate the months ahead.

WILL THERE BE A SECOND PEAK?



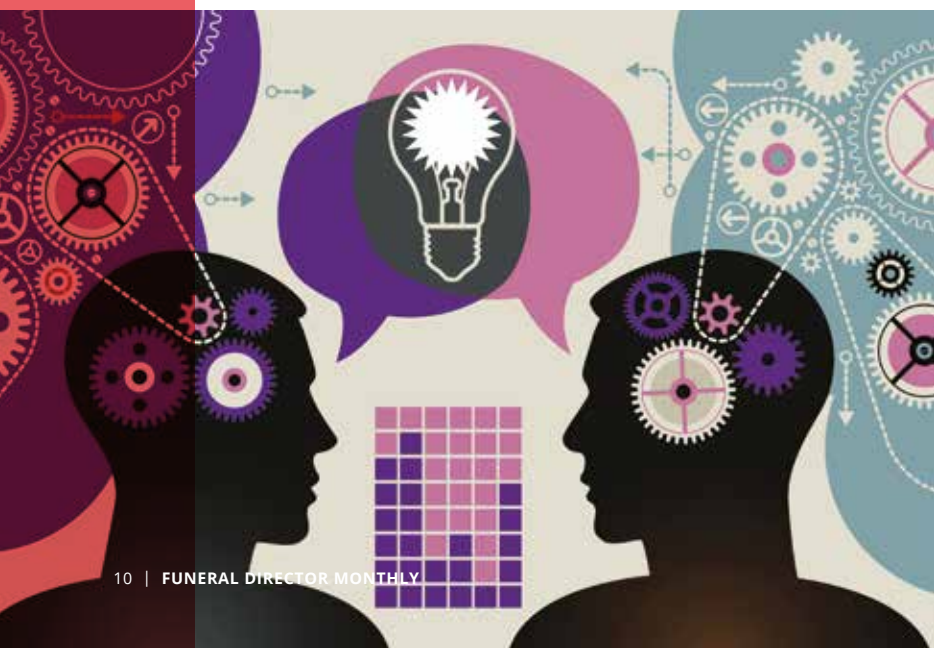
In late April, the National Association of Funeral Directors commissioned the consultancy firm, Europe Economics, to produce scenario models that show what the future path of the UK mortality rate might look like to September 2020, especially as lockdown is lifted.

The results suggest that, even if the Government was successful in controlling the spread of coronavirus at a national level, post-lockdown, some regions of the UK could be in for a significant second peak of deaths, from all causes, and that second peak could be higher if lockdown is lifted less successfully.

With funeral directors under significant and sustained pressure, the NAFD has been pressing Government on a weekly basis for the modelling data upon which it is basing its strategy for COVID-19 to support future planning. With no information being provided the research was, therefore, commissioned to provide funeral directors with some idea of what could come next, to allow them to plan effectively under various scenarios following a lifting of lockdown.

The scenarios, all of which are available on the NAFD's COVID 19 website in the *Advice for Funeral Directors* section, model potential deaths from all causes, not just COVID-19, and are based on bringing together published and respected data, including:-

- two scientific views of the Infection Fatality Rate, one promoted by Oxford University, the Swedish Government and Stanford University and the other promoted by Imperial College London and others;
- scientific analysis of the reproduction rate in different regions of the UK during the lockdown;
- Office for National Statistics (ONS), and equivalent, weekly deaths data from the four nations of the UK;
- a range of other known and published information about the COVID-19 pandemic.



Commenting on the findings, Andrew Lilico, leader of the Europe Economics team, said: “The current situation includes great uncertainty regarding both how things are now (eg the infection fatality rate of COVID-19 and how many people have already been infected) and how things might evolve in the future (especially regarding the reproduction rate post-lockdown and what will happen to non-COVID deaths).

“Although a number of overall figures for expected final fatalities from COVID-19 are discussed in the press, that is of limited value to funeral directors who need to understand how many deaths there might be in their regions at particular dates, and about deaths from causes other than COVID-19. We hope that the models we have produced, though they cover a range of possibilities reflecting current uncertainties, will assist funeral directors in making their business decisions and in providing the best service to bereaved people over the next few months.”

Jon Levett, Chief Executive Officer of the NAFD, added: “What is striking about the modelling is that, based upon the most cautious model of how many Britons have already become infected, different parts of the UK and different regions within England would see significant second peaks with even a successful lifting of the lockdown - most notably Scotland, Wales, and the North East & Yorkshire.

“If lockdown is lifted less successfully, the impact is even more striking, with the potential for those regions to see a second peak that is actually higher than the first. The North West and South West would also be significantly affected by a less than successful lifting of lockdown, while London, the East of England, Midlands and Northern Ireland are predicted to have a far lower impact.

“This suggests that, until such time as we know which of the two models is prevailing, funeral directors in many parts of the UK need to prepare themselves for a significant potential second peak in the death rate - should the Government’s easing of lockdown measures not go as well as they are hoping. It is a further indication of just how volatile the situation remains and the importance of working together to get this right as a nation, be that as individuals, as organisations or as governments.”

It should be noted that the data provides only an approximate indication of the range within which deaths in each area of the UK lie, under a set of plausible scenarios reflecting the very considerable scientific and policy uncertainty at this time. The models use epidemiological and other scientific assumptions drawn from the current literature, but do not endorse any specific conclusions given the very considerable scientific debate there is about many aspects of these matters at present.

ACTIONS TO TAKE

The very real threat of a second peak suggests that funeral directors should take stock of what happened in the last couple of months and, taking in feedback from across the entire business, review what went well and what could be done differently in the event of another peak.

You are advised to think about:-

1. holding a wash-up meeting with your management team, seeking feedback from all staff, to ensure you capture all ideas to help things work better next time;
2. ensuring all staff have opportunities to properly rest and recharge - and think through your future resourcing requirements now that you know more about how staffing numbers come under pressure due to self-isolation/shielding, etc. You should also speak to any employees who are furloughed to check in with them and keep them updated;
3. replenishing PPE stocks and talking to key suppliers, eg coffin manufacturers, about how to manage future pressures;
4. staying in touch with your local resilience forum, local funeral director network or NAFD Local Association/Area Federation - many of which are now meeting virtually;
5. undertaking a financial health-check of your business. See section above.

CAN YOU HELP US UNDERSTAND THE POST-COVID-19 IMPACT?

Members will be aware that the CMA is considering imposing heavy handed financial regulation on funeral firms, including strict price caps and enforced local authority tendering schemes. The NAFD is concerned that the risk of unintended consequences could be aggravated by the impact of the COVID-19 pandemic on the sector.

The NAFD is undertaking some detailed analysis on the economic impact the pandemic is having on the sector, which will be used to inform our response to the CMA. In order to ensure this work is as

comprehensive as possible we need your help.

Members will shortly be contacted by National Office to ask that they take part in a short survey to assist this work. It is really important that members take the time to complete this survey. Without your help, we won’t be able to ensure the CMA has all the information it needs to make the right decision for the sector.

The survey can also be accessed here: www.surveymonkey.co.uk/r/93WQWBX. All contributions will be used anonymously.



WHAT HAS COVID-19 DONE TO YOUR BOTTOM LINE?

At a time when many will still be incredibly busy delivering many additional funerals, it can seem somewhat counterintuitive to be worrying about the bottom line of your business.

But understanding the difference between revenue, profit and cash flow and ensuring you're not confusing being busy with making profit has, perhaps, never been more important - because of the unique circumstances that we find ourselves in.

If there's an imbalance between the revenue, cash flow and profitability of your business, it could be in serious trouble.

THE REVENUE, PROFIT AND CASH FLOW CONUNDRUM

Companies can sometimes believe they are financially healthy simply because they are busy.

But for funeral businesses, which are now restricted to offering very simple services, overall income may actually be lower despite all the additional work. At the same time you may be facing increased costs for staffing and key supplies like PPE, and cash flow may also be under challenge with a greater likelihood of client families having financial difficulties - the underlying position for your business might be significantly less healthy looking.

The good news is that there is more help from Government to support businesses than ever before. In last month's edition of this magazine we outlined all the Government support that is available to all businesses. However, given the funeral sector's central role in responding to the pandemic and the importance of having a robust funeral profession at this very difficult time, the Government approached both individual firms as well as trade associations to seek input about the potential support that might be needed by funeral firms, in the short and long term.

What is needed will vary from firm to firm and government support can take many forms. The NAFD has focused on issues that will be helpful for all firms, including interest free loans (which was subsequently granted through the introduction of Bounce Back loans), improvements to the typical 10-week wait for approval of Funeral Expenses Payments by the Department for Work & Pensions and a VAT freeze on PPE - which was announced at the beginning of the month.

In addition, funeral firms are able to access PPE, or order emergency supplies, through local resilience forums in England and Wales and through government-established links in Scotland and Northern Ireland.

However, while government PPE support may help with immediate and urgent needs, it certainly won't enable funeral firms to replenish their stock ahead of any second peak. And any support from Government will be short term and, in the case of the loans, will need to be repaid.

Therefore it's important to understand the true picture in respect of the financial health of your business.

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ACTION TO TAKE

You are advised to think about:-

1. taking some time, now, to work out the true costs of running your business that you incurred in pre-pandemic months (if you didn't already know this), comparing those figures to the costs you've incurred in the last couple of months;
2. looking at how your income has changed month on month. Look past not simply the number of funerals, but at the level of income and profit;
3. checking on cash flow and assessing whether you are at increased risk of having unpaid debts as the UK economy shrinks and more and more people find themselves out of work;
4. considering your forward plan. There have been tens of thousands of excess deaths already in 2020, and funerals that you might otherwise have arranged in the years to come have already happened and have been very simple arrangements. It is, therefore, likely that demand for funeral services will be lower in the next few years and competition for business will be tougher. Give thought to what that might mean for your business;
5. talking to your accountant now. Don't wait until the end of your financial year. They know your business and can give you good advice.

ARRANGE FUNERALS ONLINE WITH HELP FROM NAFD SUPPLIER MEMBERS

Exclusive NAFD member offer on Showcase by Arranger

The Coronavirus pandemic presents a new set of challenges for funeral directors, and the National Association of Funeral Directors is constantly looking to find ways to support NAFD members during this unprecedented time. In recent weeks, funeral firms have been advised to arrange funerals remotely, wherever possible, in order to protect families and your staff, which we know can provide many challenges.

The NAFD has teamed up with Funeral Guide to support you with tools to make online arrangements easy and facilitate home working. Showcase by Arranger makes it easy to run arrangements remotely while still providing that personal touch.

To help support you during this period, Funeral Guide is reducing the cost of Showcase by 50% until 31 July 2020, as well as reducing the minimum contract length from one year to three months.

Showcase can help you:-

- **make online arrangements easy:** make it simple for arrangers to present your products and services to families, and guide them through the process, step-by-step online;
- **generate digital brochures:** up-to-date product photos and pricing can be emailed in advance of any call or meeting;
- **itemise your estimates:** provide families with the clarity they need with instant estimates;
- **collaborate with your team:** log-in from any location with your mobile device, laptop or computer to access all arrangement information in one central place;
- **get up and running in days:** Showcase runs alongside your existing software and processes, and full set-up can be completed in days.

Funeral Guide hopes this service will help NAFD members support families and staff during the difficult weeks ahead. Visit arranger.com/remote-arrangements to find out more about Showcase or call Funeral Guide on 01392 303014.

FREE VERSION OF EFD LITE FROM SEKER CREATES TIME TO CARE

We are living through an extraordinary era, one that has brought about new and varied challenges for funeral directors.

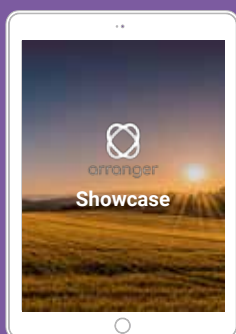
Funeral management software, Seker, acknowledges and understands the difficulties faced in supporting families who need help with arranging funerals, and the feedback it has received from users has reinforced the Seker team's belief that eFD is a critical tool to embrace right now.

It enables funeral directors to keep on top of their workload, providing key administrative support during this period of uncertainty, freeing up time for reassurance and care. Its ability to be accessed remotely, from any device, has never been more important.

Seker is guided by its purpose - creating time to care. Never has it been so important for funeral directors to be able to provide that care, and so Seker has launched a free version of eFD available to funeral directors who do not benefit from an accessible funeral management platform – eFD Lite.

eFD Lite starts from first principles and allows access to an introductory level of funeral management platform, offering the ability to record simple instructions and raise simple accounts. Help is at the click of a button, freeing up manpower and administrative time to give over to the business of care.

Introduction to Showcase



Why not try
eFD lite for
free?



**eFD Lite – The ability to work
remotely, from any device has
never been more important.**

RESILIENCE AND WELLNESS IN THE FUNERAL SECTOR

The coronavirus (COVID-19) outbreak has changed life for all of us in the UK. Key workers, including funeral service employees, have been particularly affected - given the need to protect against the virus, changes to funeral services, the need to maintain social distancing - and the fact that this is taking place over an extended period of time.

As well as the changes and pressures at work, we recognise that many of you have different home responsibilities and pressures too - whether that is shielding a vulnerable person, home-schooling children, managing the home life while at work and, of course, concerns about going home having possibly come into contact with someone with COVID-19.

There is a whole gamut of emotions flowing through us all at the moment. The current turmoil may cause you to feel anxious, stressed, worried, sad, bored, lonely or frustrated, and the whole thing can feel quite overwhelming.

It's important to remember it is okay to feel this way and that everyone reacts differently.

Equally, there are many people going through the same and feeling exactly as you do.

Top 10 Self-care tips

For all those working longer hours, more shifts or dealing with stressful or upsetting situations, don't forget to take care of your physical and mental health.

1. Make sure you are getting your news from trusted sources.
2. Limit your exposure to social media if you find it is heightening your anxiety.
3. Stay connected to family and friends by phone, email or video calls.
4. Focus on the present, rather than worrying about the future.
5. Try relaxation techniques, like mindfulness and meditation, which can help deal with feelings of anxiety.
6. Maintain regular sleeping patterns and keep up good sleep practices - like avoiding screens before bed, cutting back on caffeine and creating a restful environment.
7. Eat decent food and drink plenty of water.
8. Take some exercise - and do things you enjoy in your spare time.
9. Express yourself - whether that's informally with colleagues, through daily debriefs or with those you love, talk about how you are feeling.
10. Seek help if you are finding things hard.

If you aren't feeling yourself, and would like support, help it out there, including from the NAFD. Hopefully, the country is on its way to getting back to normal - albeit a new type of normal - and so this situation is temporary and, for most of us, these difficult feelings will pass.

However, it remains very important to seek help and support if you are struggling.

NAFD COUNSELLING SUPPORT

The NAFD, too, is here to support you. We are offering all employees of member firms free counselling through Professional Help Ltd. The service offers one-to-one telephone support for anyone experiencing emotional stress or mental health concerns, as well as access to longer-term support and counselling and signposting to other appropriate services. Email support is also available.

To contact Professional Help, call 0333 242 3103 with the name of the firm you work for, or via email at NAFD@professionalhelp.org.uk. The email address can also be used to request a call back at a time convenient to the staff member.

HEALTH AND WELLNESS LINKS

NHS Every Mind Matters - 10 ways to improve your mental health:

<https://www.nhs.uk/oneyou/every-mind-matters/coronavirus-covid-19-anxiety-tips/>

NHS Mental Health helplines:

<https://www.nhs.uk/conditions/stress-anxiety-depression/mental-health-helplines/>

NAFD Counselling support:

Call 0333 242 3103 with the name of the firm you work for, or via email at NAFD@professionalhelp.org.uk.

World Health Organisation:

Wellbeing poster to display for your staff:

https://www.who.int/docs/default-source/coronaviruse/coping-with-stress.pdf?sfvrsn=9845bc3a_2

Samaritans:

www.samaritans.org.uk

Look After Yourself At Home

A podcast from James Collins, a performance nutritionist.

COVID-19

TIMELINE CONTINUED

I AM VERY PROUD OF THE LEADING ROLE THAT NAFD HAS PLAYED. WORKING WITH OUR COLLEAGUES IN DMAG, WE HAVE ACHIEVED SOME NOTABLE SUCCESSES FOR THE WHOLE SECTOR."

— NAFD Chief Executive Officer, Jon Levett

20 April

The NAFD meets virtually with the Government to look at specific support that might be needed for funeral businesses. The NAFD focuses on issues helpful for all firms, including interest-free loans improvements to the Funeral Expense payment, processing times and a VAT freeze on PPE.

25 April

Graham Norton discusses tweets between the NAFD and singer Hazell Dean and recognises the work of funeral directors in his BBC 2 radio show: "These men and women are there for families during their darkest days, 24/7, and now even more so. They operate with such dignity and respect and I really think it's time we gave them some love back."

29 April

Pressure on the Scottish Government by the NAFD helps to secure access to emergency PPE stocks for funeral firms.

01 May

The NAFD attends a virtual COVID-19 Bereavement Support Stakeholder Insight workshop, to discuss delays in processing Funeral Expense claim forms.

06 May

NAFD reveals plan to hold Annual General Meeting by electronic means, on 25 June.

The NAFD reveals scenario modelling, commissioned from Europe Economics, that shows what the future path of the UK mortality rate might look like to September 2020, as lockdown is lifted.

A group of 36 Conservative MPs urge the Archbishops of Canterbury and York to permit church funeral services to take place.

12 May

NAFD confirms no change to restrictions on funerals in England following Prime Minister's announcement of a road map out of lockdown. There is no change in Scotland, Wales or Northern Ireland either.

22 April

Early access to information on Government COVID-19 testing for frontline workers in England provided to members.

23 April

NAFD appears on ITV's *Good Morning Britain* with a live broadcast from member CPJ Field & Co Ltd and interviews with Past President Jeremy Field and NAFD spokeswoman Deborah Smith.

25 April

His Holiness The Pope focuses his prayers on the work of funeral directors during Saturday Mass, noting that: "What they do is something very painful and sad. They are touched closely by the pain of this pandemic."

30 April

Following calls by the NAFD, and others, HM Treasury announces a VAT freeze on PPE for three months.

02 May

The NAFD joins SAIF to assist the Scottish Government in alerting and registering funeral directors in Scotland that they will have access to emergency supplies of PPE.

07 May

HM Treasury announces a delay to the implementation of the regulation of pre-paid funeral plans.

11 May

The Office for National Statistics reveals that funeral directors are one of the very few non-medical professions which such a high degree of exposure to COVID-19.

BBC Scotland showcases the work of NAFD member William Purves Funeral Directors as it holds the funeral of a popular taxi driver in Edinburgh, as people lined the streets of his home city.

13 and 14 May

Public Health England and Health Protection Scotland publish updates to guidance on care of the deceased with suspected, or confirmed, coronavirus (COVID-19), following consultation with the NAFD and APPT.

17 May

The Sunday Telegraph and *Mail Online* run stories about the NAFD's commissioned scenario modelling and *The Sunday Mirror* runs a feature on how funeral directors are working hard to make funerals special, including interviews set up with five member firms.

14 May

NAFD representatives in Northern Ireland meet Police Service Northern Ireland to discuss current issues facing the profession.

NAFD member Freeman Brothers helps BBC South tell the story of Iris, a lady who died from coronavirus, and how they helped her family to say goodbye.

NAFD holds exploratory talks with the Department for Work & Pensions and the Ministry of Justice around the NAFD proposal of a Government-funded Funeral Crisis Loan.



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THANK-YOUS FLOOD IN FOR FUNERAL DIRECTORS



Leisha Hodgson is with Jaci Ingham and 9 others.
Thursday at 12:48 · 🌐

Had the most thoughtful delivery at the funeral home today from two beautiful young ladies who just wanted to make us smile! We are eternally grateful xxx



▲ A wonderful lady called Steph Cotton and her friends made 190 goodie bags for funeral home employees in Hartlepool.



▲ On his BBC 2 radio show, Graham Norton gave a moving tribute to UK funeral directors, saying "These men and women are there for families during their darkest days, 24/7, and now even more so. They operate with such dignity and respect and I really think it's time we gave them some love back."



▲ His Holiness The Pope remembered funeral directors in his prayers during Saturday Mass: "What (you) do is something very painful and sad. (You) are touched closely by the pain of this pandemic."



▲ A lovely gentleman tweeted the NAFD to say that his wife was making key worker hero bears and had made this fantastic funeral director.



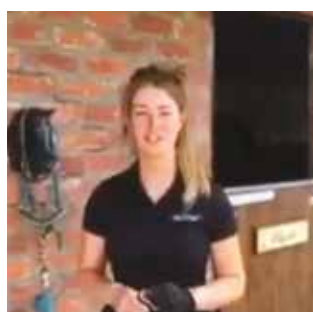
Hazell Dean lands cover of *Funeral Directors Monthly* (but it's all for a good cause)



▲ The singer Hazell Dean continues her campaign of support for funeral directors, highlighting her surprise and joy at making the cover of *Funeral Director Monthly* to *Retro Pop magazine*.

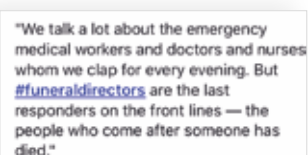


▲ The trade association for trade associations gave both the National Association of Funeral Directors and the National Society of Allied & Independent Funeral Directors a shout out in one of its messages on social media



▲ A group of young farmers in Nottinghamshire made a lovely video thanking all key workers - including funeral directors.

Messages continue to flood in from the general public in response to our tweets and Facebook posts - thanking funeral service employees for all that they are doing ►



ARE YOU RECEIVING OUR UPDATES?

The situation is changing so fast that there is simply no time to provide members with accurate information by post. The NAFD is emailing updates to members regularly, sometimes on a daily basis, and these emails are being opened by more than 60% of contacts on average.

Although this is a high percentage in email terms, we are concerned that some members may not be aware of our briefings. We have contacted scores of member firms to check their details,

but we also know that emails can find their way into spam/junk folders too.

If you are not receiving our emails please check your spam, junk or 'other' email folders. If you find one of our emails, right click it to mark us as a safe or approved sender and, in the future, our emails should go straight to your inbox.

If you still can't find our emails, please contact Su Lewis at su@nafd.org.uk and she will help you to resolve the situation.