

NAFD

ANNUAL CONFERENCE & AGM
GUILDFORD 2019



NAFD CONFERENCE FOCUSES FIRMLY ON THE FUTURE

The sun came out for NAFD Conference in Guildford last month, setting the stage for an optimistic, inspiring and informative three days.

Ahead of the Annual General Meeting on the Friday, NAFD President Abi Pattenden addressed Conference with her valedictory speech. In her address, she talked about the challenges and achievements of the last year, including the historic governance changes that will shape the NAFD's future and the initial investigations by the Competition and Markets Authority (CMA), which are set to continue throughout the year ahead.

Talking about the CMA's inquiries to date and how they compare to previous OFT investigations, President Abi said: "I know the events of the last year are not unprecedented, but the scrutiny our industry in general, and some practices in particular, have undergone over the past year has certainly felt different."

AGM provokes debate about CMA market investigation

The 2019 Annual General Meeting focused firmly on the future of the funeral profession with discussions about the Competition and Markets Authority investigation and not only what the Association was doing to respond, but what individual members needed to be aware of and could do themselves too.

Honorary Treasurer Marcus Wilkinson presented further information about the sale of the Perfect Choice funeral plan business, explaining, in detail, the risks to members that its ownership represented, the steps taken by the Trustees and Directors of NAFD Services to address these and the process undertaken to secure the right outcome for the Association.

In particular, he explained the financial liability that the Association faced as owner of a funeral plan business, not only in the event of the failure of a funeral directing business which invariably required a substantial financial top-up before reallocation of plans, but also the long term administration responsibilities stretching many decades into the future. These represented real and substantial financial and reputational risks for the Association. Furthermore, as an active participant in the market, the Association was unable to comment impartially on the funeral plan market in representations to Government and other interested bodies.

These issues directed the decision to explore the options for the future of Perfect Choice.



In response to a challenge from the floor that it was sold too cheaply, Marcus sought to reassure members that the NAFD had acted responsibly, the Directors and Trustees having taken extensive professional advice to ensure that they maximised the value. They explored a wide range of options and concluded that Ecclesiastical's commitment to investing in Perfect Choice, its proven track record in delivering a high level of service to members and plan holders and its position as a business already regulated by the Financial Conduct Authority enabled discussions to progress in a manner that other interested bidders had not matched.

Marcus acknowledged that, as part of the transition, the Association still bore annual costs of approximately £10,000 a year to ensure regulatory compliance relating to two closed trust funds. Negotiations were

underway to reduce and, ultimately, remove these costs.

During the presentation of the last set of unincorporated accounts for the NAFD (as the Association became a company limited by guarantee on 1 January 2019), the meeting also saw Marcus confirm that the Association was now on a stable financial footing and able to invest in the important advice and support needed to help address the implications of the CMA market investigation, together with a range of activities designed to support the development and evolution of member businesses during this time of change.

Speaking about the governance changes, Marcus thanked NAFD Management Accountant Joan Philbin, Chief Executive Officer Jon Levett and auditor Gavin Gardner for their work in meeting the 1 January deadline for becoming

▲NAFD President for 2018-19, Abi Pattenden, gives her valedictory speech.

a Company Limited by Guarantee. "It was an extraordinary amount of work that went on. I couldn't believe it was turned round in three months," he said.

There was also considerable discussion about how the Association could increase member usage and online visibility of funeral-directory.co.uk, with a number of questions on the website's marketing budget, member engagement and SEO optimisation strategy. This was something that CEO Jon Levett reassured members was on his agenda, and he took feedback away from the meeting to inform next steps.

During the AGM, there were two resolutions discussed. The first, unanimously passed, was the award of Honorary Membership to Past President Nigel Lymn Rose in recognition of the outstanding service and commitment rendered by him to the Association over many years.

Giving the citation in favour of the resolution, Past President Jeremy Field shared comments from parliamentarians who had worked with Nigel over the years. Former All Party Group chair Baroness (Lorely) Burt said: "Nigel is infinitely charming and courteous, but he has never pulled punches in his efforts and ceaseless determination to represent the interests of his industry and its clients - the grieving families who often find themselves beset by issues and problems due to Government policy.

"Because of Nigel I found myself signing letters and going to meetings with a succession of Ministers for whom help with funeral payments, delay in burials and mercury pollution levels from fillings in



crematoria was not the most urgent and exciting gig in their lives! Twenty minutes with Nigel and they usually experienced a sharp reversal in opinion! He is so deserving of being honoured in this way.”

Accepting the honour, Nigel said: “I am quite emotional. It’s been a funny morning really, considering the options on what to say. It’s a privilege to serve this Association, a pleasure, indeed a lifetime ambition – having started by attending Area Federation meetings some 50 years ago at the age of 15. I was delighted to receive (CEO) Jon’s call and am very grateful. Don’t worry though, you will still be seeing me!”

The second resolution, which passed with one vote against and a small number of abstentions, was to reshape the format of the NAFD Executive as part of the governance changes. This was subsequently reflected in the election of the NAFD Executive Committee for 2019/20.

The impact of price regulation on funeral firms

On Friday afternoon, Deborah Drury, a senior economist with Europe Economics - which had been engaged by the NAFD to provide counsel on the impact of some of the potential remedies under consideration by the Competition and Markets Authority - talked Conference attendees through the potential impact that different types of price regulation would have on member businesses.

In the discussion that followed, there were numerous questions seeking Deborah’s clarification of the nature of the powers held by the CMA and how these might manifest themselves. Deborah informed members that the CMA already had the power to compel firms to provide information and impose civil financial penalties for failure to do so, as well as powers to recommend regulation and other

◀ Past President Nigel Lymn Rose is congratulated following the passing of a resolution to award him with Honorary Membership.

▲ Deborah Drury of Europe Economics explains the potential impact of price regulation.

remedies to Government, and to compel markets to improve the transparency and availability of information. It was also currently consulting on increasing these powers significantly.

Much of the debate focused on how consumers could assess quality in the funeral sector, given how different the products and services were from company to company.

Deborah Drury reiterated several times that the CMA would not treat the funeral profession as a special case and would expect it to conform to expectations of all consumer markets. It was not yet convinced that the consumer was able to make an informed decision on funeral purchases, and this was at the heart of the market investigation.

There was a plea from both the stage and the floor for more members to engage directly with the CMA by responding to its consultations, to ensure that there was no risk that the



CMA would recommend regulation that put businesses at risk through lack of knowledge.

Sam Kershaw, CEO of Funeral Partners, asked those in the room if they had responded to date, saying: "If you haven't, you should. Most of the answers are in this room. Don't just rely on the NAFD – you can respond directly too. The CMA is going to intervene and it will affect you – not just the big three firms."

Education Sessions inspire, inform - and alarm!

NAFD Conference education sessions offer an opportunity to members to hear from a range of speakers on relevant and important topics to the sector, with certificates of attendance available to those who wished to record their learning as part of their continuous professional development (CPD).

This year, Conference was privileged to hear four very different presentations on Saturday 10 May. Firstly, NAFD Policy and Legislation Manager Morgan Harris revealed more details about the new NAFD complaints resolution scheme, NAFD Resolve. He outlined the

key differences and benefits of the new scheme in comparison to the current Funeral Arbitration Scheme, and explained that it was a voluntary opt-in for the transition year, as FAS was phased out, but that it would become part of the Code of Practice going forward.

Immediate Past President Alison Crake took Conference through the work she was doing to prepare a new member benefit which would assist members in assessing their readiness to support a future pandemic or other mass fatality event. Ahead of its launch in the Autumn, Alison explained the work she had been doing in the North East, where her business Crake and Mallon is based, with the local resilience forum and how this would be mapped out into guidance and resources for all NAFD members.

Combating the growing threat of cybercrime was the topic of the next session, with Ecclesiastical's Nicholas Hartley giving attendees pause for thought on the security of their digital information systems and highlighting the risks of a cyber-attack.

Lastly, the newly-appointed National Medical Examiner, Dr Alan Fletcher,



▲ Immediate Past President Alison Crake talks about the role of funeral directors during mass fatality events.

◀ New National Medical Examiner Dr Alan Fletcher addresses Conference.

talked about the early measures he had put in place to support the non statutory roll out of Medical Examiners as part of the reforms of death certification.

He explained that the Government and NHS in England and Wales had agreed to work together to introduce a new system and were now establishing the team and regional structure. There would be seven regional Medical Examiners appointed in England, and one in Wales, and these would be supported by seven regional Medical Examiners' Officers, and one in Wales.

Although reflecting that he was implementing a policy "not of my making", he called the changes, "an opportunity like no other to establish something brand new which gives the bereaved a voice and gives us an opportunity to learn from deaths. It is daunting, but very exciting."

The company of friends and colleagues

The social and networking opportunities at Conference offer an opportunity for members to relax after the day's business ends.

An informal drinks reception welcomed delegates on the Thursday evening while, on the Friday, there was a visit to Denbies Wine Estate, one of the largest vineyards in Europe and an award-winning producer of white, rose', red and sparkling English wine.



Saturday night always sees the traditional NAFD Banquet and Ball. This year was no exception, and guests enjoyed a drinks reception, dinner and dancing until the early hours and a raffle, in aid of the Huntington's Disease Association, raised a fantastic £1,700.

During her toast to the guests, President Abi Pattenden reflected on the concept of 'family', thanking her colleagues, close friends, mum Ena and husband Dan for all their support, before considering how the NAFD was a family too. She said: "For me, family is about choice. When we choose the people who we wish to be close to us, we must make wise choices. Proverbs tells us that 'faithful are the wounds of a friend'. There is no benefit in closeness to people who only offer lip service. Having the respect to tell you the truth, to want the best for you, to help you achieve it,

these are the true hallmarks of family, and this is what I feel we have within the family of the NAFD. A company which joins the NAFD is making a statement about their values and their commonality with others who share them. Family is not a veneer of sentimentality. It is about a shared purpose and connecting with people who care enough to help you be the best you can be."

The presentation of the Honorary Membership certificate and medallion, as voted for during the AGM, to Past President Nigel Lymn Rose also took place on Saturday evening and provided an emotional moment during the evening as, surrounded by family and friends, he reflected on more than 30 years of work supporting the NAFD and its members by representing them in the four UK parliaments and assemblies, as well as in Europe.

L-R: Immediate Past President Abi Pattenden, NAFD President 2019-2020, David Barrington, First Vice-President Kate Edwards and Second Vice-President John Adams▼

Conference closes with installation of NAFD Officers for 2019-2020

NAFD Conference 2019 drew to a close on the Sunday morning with the traditional installation ceremony.

Firstly, Chief Steward Kate Edwards thanked everyone who had made Conference possible, including the stewarding team, hotel, event sponsors, AV team Lemon Zest and the NAFD staff in attendance, in particular event manager Jane Lawrence.

In her closing remarks, outgoing President Abi Pattenden echoed the thanks and wished her successor the very best for the year ahead. She also offered some advice: "One of the best pieces of advice that I can give you is that you should believe everyone when they tell you it will go quickly. It really does. Being the President is an honour I will never forget, and I wish you every success for the coming year."

And then it was time to mark the passing of the Presidential chain to the new President and the installation of the Officers.

David Barrington, of Barrington Funeral Services in Liverpool, was duly installed as President for 2019-2020. He, in turn, installed NAFD approved tutor, Kate Edwards, as First Vice-President and John Adams, of Perry and Phillips in Bridgnorth, as Second Vice-President, as well as outgoing President Abi Pattenden as Immediate Past President.

In his acceptance speech, which you can read in full in this month's



President's Perspective on page 4, David set out the issues that the Association and its members would face during the coming year, the projects it was delivering for members - and called upon others in his position to consider standing for election to the NAFD's various boards and committees in the future.

He particularly urged members to make use of funeral-directory.co.uk.

David closed his speech by thanking his many colleagues, both at the NAFD and at Barrington's, his wife Claire, who accompanied him at the installation, and his daughters Nell and Anna. He issued a warm invitation to

all NAFD members to join him next year, in Liverpool, for Conference 2020.

The NAFD would like to say a huge thank you to the sponsors of NAFD Conference, without whom Conference simply would not be possible. Our thanks go to principal sponsor Ecclesiastical Planning Services, and also to and Arranger (from Funeralzone), Clare Shaw Children's Books, Clever Planning, Coleman Milne, Funeral Partners, Funeral Products, Much Loved, Legacy Tribute, Lyn Oakes, Secure Haven, SEIB Insurance Brokers and Superior UK Automotive.

Newly installed President, David Barrington, and his wife Claire ►

