

APPENDIX 2.1  
(referred to in paragraphs 2.2 and 5.8)

**NAFD Code of Practice**

The Code of Practice came into operation on 1 May 1979.

**INTRODUCTION TO THE CODE OF PRACTICE**

1. Funeral directors provide a service of considerable importance to the relatives of the deceased, and they make arrangements for the clients who may be in an emotional state. They must adopt the highest standards, both in assisting the client to choose a funeral, and in providing a reliable and dignified funeral according to the wishes of the client.

This is a simple statement of the basic requirement for a professional Funeral Director, the words 'highest standards' may require a more precise interpretation. Emphasis is laid on the funeral director's responsibility to carry out his client's wishes rather than to undertake a funeral.

2. To foster good practices in the trade, the National Association of Funeral Directors has drawn up this Code of Practice, in consultation with the Director General of Fair Trading. The National Association of Funeral Directors requires its members to honour the provisions and spirit of the Code. Any Member of the Association who is found to be persistently in breach of any of its provisions will be reported to the Association's disciplinary Committee for appropriate action.

After considerable discussion the NAFD and the Co-operative Funeral Services Association (CFSA) managed to amalgamate over one Code of Practice which, as a consequence, represents the majority of the funerals undertaken in Great Britain. Membership of the NAFD thus brings the responsibility of carrying out funerals in a responsible manner, however, adherence to the Code brings in certain benefits:

- (a) The Code of Practice is recommended to the public by the Department of Health and Social Security and the Office of Fair Trading.
- (b) Members should display the Code on their premises, thus indicating to the public that they are dealing with a reputable Funeral Director and guaranteeing their integrity to the client.
- (c) The public have the right to use the NAFD complaints procedure, whereas, there is no redress against non-members beyond the usual processes of the law.

3. The Code of Practice applies to all services provided by funeral directors in connection with a funeral, including the provision of flowers and the arranging of advertisements (but not the provision of grave-stones). The Code of Practice is summarised in the statement which members are encouraged to display in their premises.

Floral tributes and newspaper insertions are recognised as part of a funeral, whereas the monumental work is clearly separated. Memorial work seldom appears on a funeral director's bill, not even where the funeral director is also a monumental mason; such work tends to be ordered later.

The introduction to the Code of Practice clearly lays down guide lines with which every funeral director should be concerned with the arrangement and conduct of a funeral, and to provide the public with a guarantee that these standards will be observed.

## CODE OF PRACTICE STATEMENT

Members of the National Association of Funeral Directors agree to honour the spirit and provisions of the Code, we observe the following principles:

1. Strictly to observe the confidence of every client at all times.
2. At all times to render good service and make fair charges in respect of service rendered and for merchandise supplied.
3. To ensure that advertising is always in good taste. No sensational, offensive or undignified advertising is permitted.
4. To provide clients with full and fair information about services. We will have readily available to clients, price lists or leaflets covering the basic simple funeral\* and all types of coffins, caskets and services provided.
5. To give a written estimate of all funeral charges and disbursements to be made on a client's behalf in each and every case at the time of taking instructions, or, failing this, as soon as is practicable before the day of the funeral.
6. To provide all clients with an itemised account.
7. Never to conduct ourselves at any time in a manner likely to prejudice our professional status as Funeral Directors or the reputation of our profession. The soliciting of funeral orders or offering or giving any reward for recommendation is not permitted.
8. To display on our premises our Association symbol to publicise our observance of the Code of Practice. Members may also display this Code of Practice statement.
9. The National Association of Funeral Directors which sponsors the Code, provides a Clients' advisory service with conciliation and arbitration arrangements, available to help resolve any disputes which arise between members and their clients.

Problems may be referred to:

The National Secretary  
The National Association of Funeral Directors  
57 Doughty Street  
London WC1N 2NE

Source: Extracted from NAFD Manual of Funeral Directing, Chapter 2.

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\* Defined as a coffin fitted and lined as is customary locally for burial or cremation; conveyance of deceased from local address in normal working hours, or delivery of coffin (at least ten running miles allowed); care of the deceased and use of the Rest Room; provision of a hearse and one following car to nearest local cemetery or crematorium and necessary conductor and bearers; and attending to all necessary arrangements.

APPENDIX 4.1  
(referred to in paragraph 4.10)

**CWS management team**

**Executive Committee**

Sir Dennis Landau	Chief Executive (Chairman of the Committee)
D Skinner	Deputy Chief Executive, Retail & Services
D G Lacey	Deputy Chief Executive, Production & Property
W A Prescott	Finance Controller
G J Melmoth	Secretary
D R Robinson	General Manager, Employment and Corporate Affairs

**General Managers**

*Retail & Services*

E D Shaw	Packaged Grocery Buying	J B Owen	South East Retail
R D Mullock	Fresh Foods Buying	K W Stephenson	Non-Food Marketing
C W Weir	Co-op Brand	B McDougall	Funeral Services
J S Crockett	Food Marketing	J A Doherty	Optical
W R Waite	Food Distribution	R M Grindrod	Travel
J Forbes	Scottish Retail	D K Kelly	Divisional Accountant

*Production & Property*

M J Clark	Property	W J McMichael-Phillips	Milk
T J Howarth	Engineering, Packaging and Motor Trades	N R Meadowcroft	Non-Food Manufacturing
M Calvert	Farms	P J A Robinson	Export & Contracts
G G Amery	Technical	R T Dixon	Divisional Accountant
J Holland	Food Manufacturing	D H Wellens	Divisional Accountant

*Finance*

D J Jackson	Chief Accountant	R A Parkinson	Computer
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*Secretariat*

R K Jones	Legal & Administration	P G Cushworth	Pensions & Insurance
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Source: CWS.

APPENDIX 5.1

(referred to in paragraphs 2.5, 5.2 and 5.13)

**CWS Funeral Services Group, Scotland (Scottish Retail Services)**

(a) *CWS branch funeral offices*

AIRDRIE	125 Graham Street, ML6 6DE
ALEXANDRIA	Steven Street, G83 0PT
AYR	135 Main Street, KA8 8BR
BATHGATE	116 South Mid Street, EH48 1DY
BELLSHILL	32 Hamilton Road, ML4 1AQ
CAMBUSLANG	1 Main Street, G72 7EX
CAMPBELTOWN	13 Main Street, PA28 6AD
COATBRIDGE	50 Muiryhall Street, ML5 3EX
COWDENBEATH	8 High Street, KY4 9NA
CUMBERNAULD	28 The Wynd, G67
CUMNOCK	44 Glaisnock Street, KA18 1BV
DALRY	36 Sharon Street, KA24 5DT
DENBEATH	663 Wellesley Road, Methil, KY8 3PQ
DUMBARTON	Bonhill Road, G82 2DJ
DUMFRIES	104 Annan Road, Mildamhead, DG1 1BR
DUNFERMLINE	23 Dewar Street, KY12 8AB
EAST KILBRIDE	Maxwell Drive, G74 4HG
FALKIRK	20 Kerse Lane, FK1 1RQ
GALASHIELS	79-81 Channel Street, TD1 1BN
GIRVAN	9 Duncan Street, KA26 9AY
GLASGOW	Head Office, 119 Paisley Road, G5 8LP 1300 Argyle Street, G3 8AB Celtic Street, G20 295 Duke Street, G31 1HX 1347 Dumbarton Road, G14 9UZ 209 Fenwick Road, Giffnock, G46 6JD 18 Holmlea Road, G44 4AH 14 Lammermoor Avenue, Cardonald, G52 3BE 90 Langlands Road, G51 3BQ 562 Maryhill Road, G20 7EE 95 Morrin Street, G21 1269 Pollokshaws Road, G41 3RR 191 Saracen Street, G22 5JN 1336 Shettleston Road, G32 7YS 1005 Tollcross Road, G32 8UU 214 Westmuir Street, G31 5BS
GLENROTHES	Cos Lane, KY7
GREENOCK	78-84 West Blackhall Street, PA15 1XG
HAMILTON	208/214 Quarry Street, ML3 6UW
HAWICK	53 High Street, TD9 9BP
IRVINE	26 Eglinton Street, KA12 8AS
JOHNSTONE	12-14 Church Street, PA5 8DJ
KILMARNOCK	118 John Finnie Street, KA1 1BB
KILSYTH	Parkburn Road, G65 9DQ
KIRKCALDY	20/21 The Esplanade, KY1 1RW
KIRKINTILLOCH	21 Eastside, G65 1PY
LARKHALL	56-58 Montgomery Street, ML9 2AD
LIVINGSTON	Ettrick Drive, Craigshill, EH54 5LL
LOCHGELLY	High Street, KY5 9OP

MAYBOLE	59 Cassillis Road
MOTHERWELL	157 Windmillhill Street, ML1 1RY
PAISLEY	4 Lady Lane, PA1 2LJ
PERTH	98 Glasgow Road, PH1 0LU 31 Scott Street, PH1 5EH
RUTHERGLEN	41 Queen Street, G73 1JP
SALTCOATS	12 Bradshaw Street, KA21 5HR
SHOTTS	151-153 Station Road, ML7 4BQ
STIRLING	2 Forth Street, FK8 1UE 1 Barnton Street
TRANENT	96-98 High Street, EH33 1OX
WISHAW	71 Hill Street, ML2 7AT

(b) *Private named funeral businesses which are subsidiaries of Glenhaven Funeral Services Ltd in Scotland*

ABERDEEN	Wm Gilchrist, 15 Bon Accord Street, AB1 2EA 10 Old Meldrum Road, AB2 9DT Campbell's Motor Services, 11 Bon Accord St, AB1 2EA
ANNAN	Wm J Irving, 5/7 Downie's Wynd, DG12 6EE
AYR	J McCreath, 9 Mews Lane, KA7 1DL
BANNOCKBURN	T R Lloyd, 40 East Murrayfield, Hedges Loan
BEITH	J R Smith, 26 Main Street
DENNY	Mealls Brothers, 16 West Borland Street, FK6
DUMBARTON	Robertson & Weir, 1 Poplar Road, G82 1RD
DUNDEE	J & J Gray, 22-30 Perth Road, DD1 4LN
GLASGOW	Robert Davidson, 11 Whitevale Street, G31 1QW M Donnelly, 135 Springburn Way, G21 Wm Gilchrist, 108-122 Napiershall Street, G20 6HT 22 Balmore Road, G22 6RN John Johnston, 719 Cathcart Road, G42 8UA McLay's Funeral Services, 4 Crossveggate Est, G62 6RA Robertson & Son, 6 Hayburn Street, G11 Jack Seenan, 575 Cathcart Road, G42 Taylor Brothers, 517 London Road, G40 1NQ
HELENSBURGH	Robertson & Weir, 17/23 West King Street, G84
IRVINE	Wm Conway, 16 Quarry Road, KA12 0TH
KILBIRNIE	D B Hendry, 55 Main Street
KILLEARN	R Simpson, 13 Main Street
KILMARNOCK	D Ramsay & Sons, 14 St Andrew's Street, KA1 3EY
NEWPORT-ON-TAY	William Willocks, 34 Robert Street, DD6 8BJ
PETERHEAD	James Davidson, 36 Windmill Street, AB4
PORT GLASGOW	James Wright, West Quay, PA14 5EU
PRESTWICK	R J Bond, 1 St Quivox Road, KA9 1LJ
RENFREW	Walter Johnston, 14 Fulbar Street, PA4

Source: CWS.

**APPENDIX 5.2**  
(referred to in paragraph 5.13)

**CWS Funeral Services Group: sales, source and application of funds, cash flow and various ratios, 1982 to 1986 (calendar years)**

	£'000				
	1982	1983	1984	1985	1986
1. Sales	17,080	20,013	19,949	25,960	28,266
<i>Source of funds</i>					
2. Profit before interest*	2,227	2,421	2,357	4,316	4,600
3. Depreciation	1,246	1,427	1,353	1,848	1,855
4. Total generated from operations	3,473	3,848	3,710	6,164	6,455
<i>Applications</i>					
5. Fixed assets	1,735	2,966	1,675	5,997	4,179
6. Working capital	786	118	190	1,421	287
7. Total applications	2,521	3,084	1,865	7,418	4,466
8. Cash flow	952	764	1,845	(1,254)	1,989
<i>Constant prices (using calendar year average RPI, 1986 = 100)</i>					
9. Cash flow	1,147	880	2,024	(1,296)	1,989
			<i>Total cash flow for 5 years</i>		4,744
<i>Ratios</i>					
Line as % of line					<i>per cent</i>
2	1	13.0	12.1	11.8	16.6
5	4	50.0	77.1	45.1	97.3
8	4	27.4	19.9	49.7	(20.3)

*Source:* MMC study from CWS Funeral Services Group management accounts.

\*After central administration charge.

*Note:* 1982 sales, expressed in terms of 1986 constant prices, amounted to £20,578,000.

**APPENDIX 5.3**  
(referred to in paragraph 5.13)

**CWS Funeral Services Group—Scottish Retail Services: sales, source and application of funds, cash flow and various ratios, 1982 to 1986 (calendar years)**

	1982	1983	1984	1985	£'000 1986
1. Sales	9,427	10,608	10,314	11,697	12,303
<i>Source of funds</i>					
2. Profit before interest	1,553	1,613	1,488	2,165	2,289
3. Depreciation	172	190	204	248	220
4. Total generated from operations	1,725	1,803	1,692	2,413	2,509
<i>Applications</i>					
5. Intangible fixed assets	152	7	—	323	—
6. Tangible fixed assets	97	82	—	125	—
7. Total acquisitions	249	89	—	448	—
8. Other tangible fixed assets	373	468	552	356	442
9. Total fixed assets	622	557	552	804	442
10. Working capital	188	180	(99)	751	116
11. Total applications	810	737	453	1,555	558
12. Cash flow	915	1,066	1,239	858	1,951
<i>Constant prices (calendar year average RPI, 1986 = 100)</i>					
13. Cash flow	1,102	1,227	1,359	887	1,951
			<i>Total cash flow for 5 years</i>		6,526
<i>Ratios</i>					
<i>per cent</i>					
<i>Line as % of line</i>					
2	1	16.5	15.2	14.4	18.5
5	7	61.0	7.9	—	72.1
7	4	14.4	4.9	—	18.6
5	9	24.4	1.3	—	40.2
9	11	76.8	75.6	121.9	51.7
12	4	53.0	59.1	73.2	35.6

*Source:* MMC study from CWS Funeral Services Group management accounts.

*Note:* 1982 sales expressed in terms of 1986 constant prices, amounted to £11,358,000.

APPENDIX 5.4  
(referred to in paragraph 5.13)

**CWS Funeral Services Group—Scotland (Glasgow warehouse): sales, source and application of funds, cash flow and various ratios, 1982 to 1986 (calendar years)**

	1982	1983	1984	1985	£'000 1986
1. Sales*	1,412	1,614	1,721	1,770	1,876
<i>Source of funds</i>					
2. Profit before interest	223	217	221	256	285
3. Depreciation	—	10	9	9	9
4. Total generated from operations	223	227	230	265	294
<i>Applications</i>					
5. Fixed assets	—	319	—	—	—
6. Working capital	30	17	108	(67)	(3)
7. Total applications	30	336	108	(67)	(3)
8. Cash flow	193	(109)	122	332	297
<i>Constant prices (calendar year average RPI, 1986 = 100)</i>					
9. Cash flow	233	(126)	134	343	297
			<i>Total cash flow for 5 years</i>		881
<i>Ratios</i>					
Line as % of line					<i>per cent</i>
2	1	15.8	13.4	12.8	14.5
5	4	—	140.5	—	—
8	4	86.5	(48.0)	53.0	125.3
					101.0

*Source:* MMC study from CWS Funeral Services Group management accounts.

\*Includes intra-group sales, which are eliminated on consolidation. The warehouse retains any profit which it makes on intra-group sales.

APPENDIX 5.5  
(referred to in paragraph 5.13)

**CWS Funeral Services Group—Scotland (Glasgow coffin factory): sales, source and application of funds, cash flow and various ratios, 1982 to 1986 (calendar years)**

	1982	1983	1984	1985	£'000 1986
1. Sales*	954	995	1,103	1,065	1,205
<i>Source of funds</i>					
2. Profit before interest	77	138	237	208	295
3. Depreciation	4	30	14	19	20
4. Total generated from operations	81	168	251	227	315
<i>Applications</i>					
5. Fixed assets	9	302	10	74	(5)
6. Working capital	(12)	69	(34)	—	32
7. Total applications	(3)	371	(24)	74	27
8. Cash flow	84	(203)	275	153	288
<i>Constant prices (calendar year average RPI, 1986 = 100)</i>					
9. Cash flow	101	(234)	302	158	288
			<i>Total cash flow for 5 years</i>		615
<i>Ratios</i>					
Line as % of line					<i>per cent</i>
2	1	8.1	13.9	21.5	19.5
5	4	11.1	179.8	4.0	32.6
8	4	103.7	(120.8)	109.6	67.4

*Source:* MMC study from CWS Funeral Services Group management accounts.

\*Includes intra-group sales, which are eliminated on consolidation. The factory retains any profit which it makes on intra-group sales.