

UNIT 1

Funeral Directing within a Commercial Environment

Unit Purpose:

This unit describes the knowledge and performance outcomes required to enable learners to develop understanding about funeral directing within a commercial environment. This unit has six learning outcomes and four activities.



UNIT 1 - Funeral Directing within a Commercial Environment

Introduction

Learning outcome	Unit criteria
1	Understand the role and functions of the funeral director
2	Understand the attributes required of a funeral director
3	Understand how protected characteristics impact upon funeral directing
4	Understand the principles of professional practice
5	Understand the significance of funeral directing within a commercial environment
6	Understand the wider financial implications of funeral directing

The Role and Function of the Funeral Director

The funeral profession has a long and proud history of providing sensitive and professional service to local communities; building trusted relationships that often endure for generations. Many funeral homes have a long term involvement in the communities they serve and the reputation of these businesses can often be seen to stand or fall through the level of service provided and the professionalism of those employed.

Funeral Directors perform a unique role in society. It is a role that encompasses vocation, profession and business all at the same time. The functions of a Funeral Director are to be a master of ceremonies, custodian of deceased people, technical adviser, agent and contractor to the client.

To deliver this wide-ranging role, Funeral Directors must be approachable, sympathetic and experienced professionals - capable of assuming the entire responsibility for overseeing the arranging, organising and conducting of a funeral in line with the wishes of the client.

They must always be available in time of need and always capable of providing emotional support, expert advice and practical help; caring for the living and the dead with equal levels of professionalism and compassion.

The following information examines the role of the Funeral Director in more detail. Although it uses the term 'Funeral Director' throughout, the NAFD understands that roles may take different forms or have different titles in each funeral business and so,

for the purposes of the learning materials, a Funeral Director should be taken to mean anyone who is personally responsible for dealing with a bereaved person (client) for the purpose of removal of the deceased, in making funeral arrangements and conducting the funeral.

Recommended reading

The Evolution of the British Funeral Industry in the 20th Century
Author: Brian Parsons

Activity 1

Based on your experience to date, identify how the business you work for approaches the role and function of the funeral director. Make a list of the practical tasks the funeral director takes responsibility for including the limitations and benefits of each.

Upload to your portfolio

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UNIT 1 - LO1.0 - Understand the role and functions of the funeral director



Let us consider the functions of the role of the Funeral Director in more detail:

1) Master of Ceremonies

The Funeral Director assumes the role of Master of Ceremonies on the day of the funeral. The ritual or ceremony of the funeral is extremely important and often is a complex operation involving many individuals and organisations. It is therefore incumbent on the Funeral Director to liaise with all those involved to ensure that the funeral is carried out according to the wishes and instructions of the family and that he or she is seen to be a team leader who is dignified, calm and efficient.

2) Care of the Deceased

The Funeral Director fulfils their primary role of carer of the deceased person. The funeral profession essentially centres on caring for people after they have died. Being entrusted with the care of the body, until the time of the funeral, is a responsible task - calling for technical knowledge as well as the provision of adequate and proper facilities.

In case it is required, the Funeral Director should understand the process of embalming and, even if not a practitioner of the science, should be able to describe fully the process and where it may offer advantages to the bereaved relatives.

3) Technical Advisor

Following a death, the bereaved person may turn to the Funeral Director for guidance, seeking the benefit of his or her knowledge and experience. Familiarity with regulations, statute law, local by-laws, rites, procedures and options available, all form part of the advice a Funeral Director must be able to offer those they are called upon to serve - treating all information, however gained, as strictly confidential.

4) Agent

As an agent, the Funeral Director liaises between the bereaved person and the various organisations providing the services required. This will include (but isn't restricted to) clergy and officiants, doctors, newspapers, coroners and/or procurators fiscal, printers, florists, monumental masons and indeed anyone connected with the funeral service. It is therefore essential that the Funeral Director has a comprehensive knowledge of all of these products and services, and the associated costs, and can explain these to the client.

For example, when arranging a cremation, the Funeral Director and staff employed as funeral arrangers should understand the operational requirements of their local crematoria and what facilities are available in respect of a wide range of matters, from the length of service times (and associated fees) and chapel capacity, to the

availability and contact details of an organist. Likewise, when arranging a burial, the Funeral Director and the arrangers should be aware of the types of grave that are available in the area and any restrictions that there may be on the placing of different types of memorials.

5) Contractor

When a family or an individual places an order for a funeral, they enter into a contract and become legally responsible for payment of the ensuing account. For this reason, it is essential that clients are made fully aware of the services they are contracting you to provide and all associated costs. A full price list, provided well in advance and written estimate, as required by the NAFD Code of Practice will help to ensure clients are fully aware and comfortable with the costs of the services requested, before the funeral takes place.

In addition, clients must be made aware of any clause specifying rates of interest or additional charges levied on overdue accounts, or any discounts which may be available.

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UNIT 1 - LO1.1 - Understand the role and functions of the funeral director

Operationally, Funeral Directors take responsibility for the on-going day to day tasks associated with all funerals. The table below aims to highlight key tasks and the skills required.	
Management of day-to-day business / branch operations including managing finances, purchasing, people management, and for meeting and taking instructions from the client following the first call. This responsibility is most relevant to Funeral Directors who are the manager or owner of smaller independent businesses	<ul style="list-style-type: none"> ■ Management and operational skills ■ Understanding funeral business procedures
Coordinate and supervise funeral staff including embalmers, drivers, receptionists, funeral assistants and funeral arrangers	<ul style="list-style-type: none"> ■ Managing people ■ Communication – written and oral ■ Interpersonal Skills
Checking that all proper documentation has been completed, including the estimate of costs	<ul style="list-style-type: none"> ■ Attention to detail ■ Knowledge of regulation legislation and procedures
Make arrangements for the funeral including liaising with external authorities for interment/ cremation or repatriation	<ul style="list-style-type: none"> ■ Attention to detail ■ Knowledge of legislation and procedures ■ Communication – accuracy in written and oral
Arrange for the construction of a monument, or the disposal of cremated remains	<ul style="list-style-type: none"> ■ Client care ■ Knowledge of regulation, legislation and procedures

UNIT 1 - LO2.0 - Understand the attributes required of the funeral director

If the five functions in LO1 adequately describe the individual tasks that combine to represent the work of the modern Funeral Director, this section outlines the qualities that mark out a great representative of the funeral profession.



Care, compassion and the ability to absorb other peoples' distress without it affecting you personally requires great self-awareness. You will need to become accustomed to the various types of bereavement and the various stages of grief through which each bereavement progresses - whilst never losing the emotional strength needed to cope with the massive range of feelings different people display, as reactions vary greatly from person to person. You will need the ability to deal with a variety of people from all walks of life, including not only the bereaved families themselves but also other bereavement service professionals. You must accept that this is no 'ordinary' job with set hours of work. The funeral service operates 24 hours a day, 365 days a year in all weathers and in any circumstances.

There are a number of attributes which can be ascribed to Funeral Directors, all of equal and interrelated importance:

- The Funeral Director should be technically competent in all aspects of funeral service to enable him or her to meet the needs of bereaved people, not only those of a technical nature but of general operational and people management skills. Attention to detail, a high degree of accuracy and ability to manage and prioritise work accordingly are essential skills
- Funeral Directors must have good interpersonal skills. Funerals focus on the needs of people, many of whom will be distressed and some of whom may be vulnerable. The Funeral Director must be able to relate to those who call upon them in their time of bereavement. When conducting the funeral, the Funeral Director needs to give clear instructions to those present, guiding and explaining the procedures to them. This calls for clarity of expression in a manner appropriate to the occasion and, sometimes, may call for the Funeral Director to provide gentle guidance. For example, where a bereaved person has advised that they have a particular budget they need to meet for the funeral, but is at risk of over-spending on certain elements of the funeral, being able to tactfully support and guide them in arranging the funeral they wish, within this budget, will call for excellence in customer service skills
- The Funeral Director must be flexible in style of approach and manner as people react to loss in different ways. This calls for tact, calmness and patience on the part of the Funeral Director in order to provide the best possible support to each bereaved family. NAFD members tell us that they are increasingly exposed to family conflict during funeral arrangement meetings
- As one of the primary caregivers to the newly bereaved person, it is essential that the Funeral Director expresses the qualities of empathy rather than sympathy, along with sensitivity. By showing empathy to the family, the Funeral Director is showing that they appreciate the sense of loss being experienced. By demonstrating sensitivity, respect for the feelings of the bereaved person is shown.

To help achieve this, advantage should be taken of completing the funeral directing qualification you have registered for and ongoing professional training, such as that offered by the NAFD. In addition, Funeral Directors must take responsibility for their own continuous professional development, checking for up-to-date information via the NAFD's email newsletters, Funeral Director Monthly, funeral service websites and reading the relevant trade periodicals, as well as by attending training seminars. Information should be openly shared and cascaded to relevant staff.

UNIT 1 - LO3.0 - Understand how protected characteristics impact upon funeral directing

Funeral Directors should, by their manner, appearance and professional style, seek to engender a feeling of confidence in them by bereaved families, free of prejudice.

For clients, arranging a funeral can be stressful and upsetting. For most people, it is an unnatural situation that they will never get used to in their lifetime. Greeting and dealing with them in a relaxed, compassionate, patient and professional manner can be important in helping them to feel confident and comfortable about the process of arranging the funeral and the choices they make.

An experienced funeral arranger / funeral director can take away the anxieties and make clients and members of their families feel confident – all they have to do is listen, plan, check and deliver. In effect, your role is to help families celebrate a life lived and take the strain out of the planning process and ensure you have accurately gathered and recorded all the relevant information. Clients are also entitled to expect that funeral arrangers / funeral directors will demonstrate an acceptable level of care and respect.

This includes:

- Safe, dignified and respectful care of the deceased
- Unbiased and ethical verbal and non-verbal behaviour
- Sharing of objective and professional advice, based on up to date funeral service knowledge and professional judgement.

There has been various legislation enacted in the UK in the past, to protect individuals from discrimination. From 1 October 2010, the Equality Act 2010 consolidated all the previous discrimination laws (Sex Discrimination Act 1975, Equal Pay Act 1970, Race Relations Act 1976, Disability Discrimination Act 1995, Employment Equality (Religion or Belief) Regulations 2003, Employment Equality (Sexual Orientation) Regulations 2003 and Employment Equality (Age) Regulations 2006), which were repealed. Most of the differences and discrepancies inherent in the previous legislation were removed. The provisions of the Equality Act apply to England, Wales and Scotland but not to Northern Ireland. However, it is only fair and reasonable to assume that all funeral employees, irrespective of country of practice, will adhere to the requirements of the Act.

Protected Characteristics

What is a protected characteristic? In the UK, everyone has the right to protection from various prejudices. The law is specific that businesses maintain diversity and good moral conduct.

According to the Equality Act 2010, protected characteristics are aspects of a person's identity. The Equality Act 2010 protects nine characteristics:

- Age
- Disability
- Gender reassignment
- Marriage and civil partnership
- Pregnancy and maternity
- Race
- Religion or belief
- Gender
- Sexual orientation.

Activity 2

Consider each of the protected characteristics and the potential for prejudice. With the support of your tutor:

- identify how each of the 'protected characteristics' may manifest within a funeral service context.
- discuss the potential for prejudice within your own workplace and the reputational damage that may be caused should the law be broken.
- check internal business processes and procedures for identification and removal of the deceased, arranging, managing and conducting the funeral and if/where applicable, discuss with your employer, and make recommendations for improvement to ensure processes exist to safeguard against discrimination.

Upload to your portfolio

UNIT 1 - LO4.0 - Understand the principles of professional practice

The NAFD newly published Code of Practice is founded on the following ten mandatory principles. Any failure to operate in accordance with these principles will constitute a breach of this Code. Funeral directors must:

- Act in the best interests of each client, prospective client and customer
- To provide the best possible level of care to bereaved people, keeping in mind the specific needs of each client and family
- Respect and maintain the dignity of deceased people in their care at all times
- Act transparently, with honesty and integrity
- Provide clients with full and fair information about services, products and associated prices
- Behave in a way that promotes and maintains public trust in their business, the funeral directing profession and related industries
- Comply with all legal and regulatory obligations and deal with their regulators in an open, timely and cooperative manner
- Run their business effectively and in accordance with proper governance and sound risk management principles
- Run their business in a way that encourages equality of opportunity and respect for diversity
- Run their business in a way that encourages a culture that values and welcomes feedback as a way of putting things right and improving service.

Further details about the NAFD Code of Practice is contained within Unit 2 Standards of Professional Practice and Premises

Clients must be able to trust you and your colleagues. In order to justify that trust, it is important for funeral arrangers / funeral directors to pay particular attention to the following aspects of professional practice:

- Ensure professional and ethical behaviour is demonstrated relating to the care of the client and of the deceased as part of demonstrating good client care
- Ensure professional knowledge and skills are current and reflective of up to date funeral arranging and funeral service practice
- Avoid unfairly discriminating against the client, deceased, other mourners or family members, by allowing personal views and prejudices to adversely affect the professional relationship, or in caring for the deceased
- Treat the deceased as an individual, and show respect for their dignity at all times
- Treat the deceased and the client politely and considerately at all times
- Respect the client's right to confidentiality
- Listen to the client and respond to their concerns and preferences
- Be honest and open with the client and act with integrity at all times.

Clients naturally consider the individual funeral arranger / funeral director to be in a position of responsibility and authority, and as such, may attach added importance to any opinions or comments made. A professional boundary between the client, and anyone closely related to the deceased should be maintained at all times.

The client should also have a right to expect information about the deceased, and their own personal information to be held strictly in confidence and in accordance with the General Data Protection Regulations (GDPR).

Remember, the funeral arranger/funeral director can by his or her appearance engender a feeling of confidence in them by the family, or not, as the case may be. It may well assist families if the funeral arranger / director is dressed in a sober rather than a sombre manner. Suitable business attire should be worn at all times when in face to face contact with clients, in order to present a professional image. Always remember, the experiences of any one client will have a ripple effect. A good experience will lead to a positive recommendation.

UNIT 1 - LO5.0 - Understand the significance of funeral directing within a commercial environment

Commercial awareness is the ability to understand what makes a funeral business successful through either buying or selling funeral related products or services, or in the case of the supply chain, supplying services to the funeral market.

Commercial thinking, is simply the knowledge of the funeral business and funeral industry your role operates in. When applied to the workplace, it shows whether or not you have a deep understanding of the commercial realities and strategies that underpin the funeral business, product or services you arrange and provide to the client.

Commercial awareness is in effect a transferable skill that is a requirement for many roles within the funeral service. A commercially aware funeral employee is one who understands the inner workings of both the funeral business they work for and the community it operates within. This awareness not only improves overall performance; it allows opportunity to recognise the different trends (both political and economic) that can impact the workplace.

Staying aware of changes within the funeral industry (or in some cases, being able to predict them based on current and past trends) is a characteristic that many employers value. In an uncertain market, commercial awareness can help to both protect existing business and create new opportunities.

How to Improve your Commercial Awareness

Commercial awareness can be developed over time. While acquiring this trait may seem difficult, there are numerous ways for you to prove to an employer that you are commercially aware. Keeping abreast upon the activities of local competition is always useful. The simplest, and perhaps most obvious way to gain commercial awareness of the funeral industry is through carrying out your own research.

Activity 3

Search for publications both online and in print that analyse changes taking place in the funeral market. Discuss the trends you identify with your tutor.

Make a list of your findings and upload to your portfolio

Keeping up-to date-through industry news, reports and articles produced by the trade associations is one way to develop commercial awareness. The more research you put in, the more it will improve.

Activity 4

How does your business / your employers business compare to local funeral service competitors? Create a SWOT (Strengths, Weaknesses, Opportunities and Threats) analysis.

Upload to your portfolio

UNIT 1 - LO6.0 - Understand the wider financial impact of funeral directing

There are many factors that will contribute towards a successful funeral business; it is very much a “team effort” which ensures that a family are satisfied with the level of service provided by the funeral director. Other factors, such as the cleanliness and quality of the facilities available at the funeral home, a modern funeral fleet and perhaps the broadest range of services offered may also play a significant part in ensuring that “word of mouth” recommendations are forthcoming.

The provision of these extensive facilities by funeral business owners has a financial implication; and overheads will vary depending on the location and size of the company premises. Overheads are the ongoing expenses of operating a business (sometimes called “operating expenses”). In respect of a funeral business this can include things such as rent/mortgage, gas and electricity, wages, the cost of running a fleet of vehicles (petrol, servicing etc.) and insurance (general, public liability, employer’s liability), to name but a few. The term overhead is usually used to define a group of expenses that are necessary to the continued functioning of the business but cannot be immediately associated with the products or services being offered (i.e. they do not directly generate profits). These costs will need to be met by the business concerned irrespective of the number of funerals that the business carries out.

Each funeral business will need to factor in their overheads when calculating their charges but they will often view these in the context of the fees charged by their competitors.

More and more people are actively seeking comparison quotes in respect of funeral arrangements, and whilst “word of mouth” recommendation has often been shown to be a significant factor in how people reach a decision; the economic climate can also affect how choices are made.

In poorer areas or areas of high unemployment there may be a large proportion of people reliant on Department for Work and Pensions (DWP) assistance with the cost of the funeral expenses. This too has a financial implication for the funeral business as assistance is limited and even where an application for assistance is successful, in many cases the amount awarded will only be a percentage of the overall cost. The remainder of the account will become the responsibility of the person arranging the funeral. If a family struggle to meet the cost of the funeral or where payment is delayed; this can have an impact on the cash flow of the business.

Cash flow is the movement in and out of the business. For example, funeral businesses will often meet the cost of the disbursements relating to a funeral; these disbursements are then charged to the final funeral account. Financial pressure can be placed on the funeral business where there is a large amount of time between the funeral business paying the disbursements and the family settling their account. For this reason, many funeral businesses now seek payment of disbursements before the funeral takes place.

If you think of the payment of disbursements in conjunction with the payment of the overheads of

the business (i.e. the amount of money that leaves the account of the business) it is easy to see how delayed or the late payments of funeral accounts can impact on the cash flow of the business. Funeral businesses are in some ways no different to other businesses – all rely on the prompt and full payment of accounts in order to continue providing the service they do.

The Financial Pressures

Most funeral businesses will experience financial pressures and certainly those who have;

- Freehold premises or a long lease on premises
- An owned hire purchased or long leased fleet
- Fully fitted mortuary and embalming theatre
- Office equipment and funeral home furnishings.

(Examples of costs relevant to a funeral business)

Fixed Costs

A funeral business has what is known as high FIXED costs i.e. whether they carry out one funeral or 10 funerals in a week, these costs remain. Examples of fixed costs might be the vehicle fleet, the premises or mortuary equipment.

Variable Costs

The second type of cost is that known as VARIABLE costs. These, as the name suggests, vary depending on the volume of funerals e.g. coffins and fittings, labour paid for on a funeral by funeral basis, vehicle fuel etc.

In some smaller funeral firms, elements of the fixed costs are, in fact, variable costs. A good example is where a funeral firm hires vehicles for each funeral rather than finances its own fleet.

UNIT 1 - LO6.1 - Understand the wider financial impact of funeral directing

Disbursements

There is a third type of costs Funeral Directors will know as DISBURSEMENTS. These are third party costs paid for on behalf of the client, but ultimately charged to the client. Typically, these are church fees, crematorium charges, cemetery charges etc.

A funeral business needs to attract a sustained volume of funerals per year, with an acceptable profit margin, to ensure fixed costs as a minimum can be covered. We then turn to the important matter of generating profit.

The gross profit made on a funeral is calculated as follows:

Charges to the client for all items comprising the funeral excepting disbursements

LESS...

The cost of all items comprising the funeral excepting disbursements

Historically, many funeral firms have relied on a substantial uplift between their purchase price of a coffin and the sale price of a coffin to the client, in order to generate a major part of the profit generated from a funeral.

As a result, the 'professional' charges (i.e. the charge for removal of the deceased, caring for the deceased, arranging the funeral and conducting the funeral) have been more modest and sometimes somewhat blurred in terms of their cost and the charge to the client for individual elements. These costs are often bundled together, and an overall charge to the client displayed on the price list of the funeral firm. In essence the potentially differing charge to the client from one funeral to another has been affected, in the main, by the coffin the client has chosen. Obviously, additional cars or long distances for the funeral could have an effect.

In recent times, there has been a trend towards reducing the uplift on coffins and making the professional charges more reflective of the true time, expertise, qualifications and experience of the funeral team. In this way, the basis of charges for funerals would move gradually to a position more in line with the time and expertise-based arrangements for charging that are commonly found in other professions.

Given it is commonly estimated that an average funeral takes 52 hours of the funeral team's time to complete, then ensuring an appropriate market rate is charged is an important ingredient in the viability of a funeral firm. The profit made by any business, funeral firms included, are entirely theoretical until the client has paid the firm's invoice. This is where profit (or loss!) and cash flow come together. As a partial protection against non-payment many funeral firms ask for the client to pay the disbursement charges at the time of instructing the funeral director.

The operating profit of the funeral firm is calculated after the fixed and variable costs have been accounted for. Normally a tax is payable on this operating profit figure and it is the profit after tax that is the NET profit.

UNIT 1 - LO6.2 - Understand the wider financial impact of funeral directing

Balancing the Financial Demands vs. Providing Excellent Client Service

Although there are clearly financial demands on any funeral business, it is important to understand the needs of the client. Clients will expect a modern funeral home with up to date facilities; one which can offer a broad range of services and facilities. To ask how much it costs to set up a funeral business is like asking how long is a piece of string? Costs will vary according to contributory factors such as location, size of premises, number of employees etc.

It is almost impossible to predict how many funerals per annum a new business could carry out and many funeral businesses will have been built up over a number of years, if not decades.

Businesses normally expand as the number of funerals conducted increases; for example, larger premises, a new fleet, an increase in the numbers of staff. Some will expand in accordance with client demand or based on the feedback from clients. Successful expansion requires detailed planning; the funeral business needs to be sure that the cost of expansion can be both met and recouped. The needs of the client must be viewed in context with the financial implications for the business.

For example:

Feedback: "Clients were happy with the service provided but felt our vehicles let us down as they are very old and somewhat out of date"

Solution: Purchase of new or newer vehicles.
Financial implication (business): Cost of purchase, running costs, insurance financial implication.
Financial implication (client): Increase in cost of funeral expenses.

When looking at something such as the purchase of a new fleet it should be possible to reach approximate annual cost. This can then be divided amongst the number of funerals per annum. In doing this it should be possible to see how much the cost of each funeral needs to increase to ensure that the business has the funds to meet the additional financial demands placed upon it.

Would the current clients of the business accept this increase? Are we able to make this increase and still compare favourably with our competitors? There are of course, other factors to take into consideration. A newer fleet could perhaps present a more professional image; a funeral business that is seen to invest in up to date vehicles could be viewed more favourably by the public, this in turn could lead to an increase in the number of funerals conducted. Such additional factors are however, difficult to predict and can only really be monitored after the purchase has taken place.

In a funeral firm, the needs of the client families may extend to various matters that cannot be easily priced or, indeed, foreseen. These clients' needs often have to be met in delivering a quality of service, but the need to remain viable and profitable remains a principle objective in order to ensure the on-going trading strength of the enterprise.



UNIT 1 - Self Reflection

Self Reflection

Think about how you see yourself and how you may be perceived by others. Are there any major differences?

What if anything would you like to do or change to develop your abilities and knowledge further?

How can you ensure that each funeral arrangement decision made equally serves the financial needs of the client and those of the funeral business?

How can you improve on your own commercial and financial awareness?

Update your development plan.

If you are in doubt, speak to your tutor for additional guidance and advice.

Summary of Activities - Upload all to your portfolio	
Activity 1	Based on your experience to date, identify how the business you work for approaches the role and function of the funeral director. Make a list of the practical tasks the funeral director takes responsibility for. The scope of your answer may depend upon the size of the funeral firm you either manage or are employed by.
Activity 2	Consider the potential for prejudice. With the support of your tutor: a) Identify how each of the 'protected characteristics' may manifest within a funeral service context. b) Discuss the potential for prejudice within your own workplace and the reputational damage that may be caused should the law be broken. c) Check internal business processes and procedures for removal of the deceased, arranging, managing and conducting the funeral and if/where applicable, discuss with your employer, and make recommendations for improvement to ensure processes exist to safeguard against discrimination.
Activity 3	Search for publications both online and in print that analyse changes in the funeral market. Discuss the trends you identify with your tutor. Make a list of your findings.
Activity 4	How does your business / your employers business compare to local funeral service competitors? Create a SWOT (Strengths, Weaknesses, Opportunities and Threats) analysis.