## Dear CMA

I am writing to give my views on your recent interim report. I am a qualified Funeral Director of 30 years working both within the Corporate sector and working for the last 22 years as Managing Director of my own family business. I believe any report into my profession should be welcomed. I also agree the needs of the consumer should be at the forefront of any change to my sector as long as those changes do not compromise standards, care and service.

Over the last eight years my own company has invested heavily in our infrastructure, staff training, equipment and general facilities. We could not do this without making profit and the word profit connected to Funeral Directors seems to be unacceptable as far as Government and Charities are concerned and now after reading your report the CMA seems to have issues with it.

I do not believe the authors of the CMA report have spent any time working within a funeral directors, the information gathered by the CMA has been limited to a small number of organisations and individuals who will use this opportunity to criticise main stream funeral directors. It is also obvious that reports from Sunlife and Royal London are referred to by many organisation but their reports are designed to scaremonger the consumer into taking out funeral plans. Are the CMA looking at this type of company? I think not but why are they allowed to make millions of pounds from the consumer by scaremongering, surely this is an emotional purchase

I also have concerns at the timing of your report and more importantly the response time given. If you know anything about the funeral profession you will know this is our busiest time, I believe you as an organisation intentionally made responding difficult for trade organisations and independent funeral directors to respond by 4<sup>th</sup> January. Corporates would not find this difficult due to their resources.

As an organisation you will view everything in black and white and pay little attention to the impact your decision making could make on small independent funeral directors.

It is obvious that large increases in funeral costs in the main have come from corporates, third party costs in particular have increased greatly with local authorities putting eye watering double digit increases on their bereavement services.

As an industry we have had accusations of profiteering and over charging, in Scotland we are about to be regulated and I know of no Funeral Director who does not welcome this, but with regulation comes added expense. How do we keep improving standards and care without charging the consumer a fair price.

My own company has not increased our prices for over two years, we are now concerned about your potential MIR and have now put a stop on our expansion plans for the foreseeable future, we were also going to employ a new member of staff and again we have now put this on hold.

I understand the CMA will use powers to protect the consumer but this cannot be at the expense of small family owned businesses. The feedback I am getting from many independent funeral directors is, it is time to bring forward retirement or sell. This cannot be right, we are in danger of only having large corporate companies controlling the UK Funeral market in the future.

Any decision made by the CMA has to consider the impact on the profession but my main concern is what the impact it will have on independents. Like me many independents came into the profession

because they cared, many of us see this as a vocation, we are not in it for shareholders or profit, we are in it for our communities so please do not lose sight of this when you make your final recommendations.

I thank you for taking the time to read my email and if I can assist or help in way please do not hesitate to contact me

Kind Regards

Mark Porteous Managing Director of Porteous Funeral Directors