

# The Hidden Costs in Your Independent Funeral Directors Business

What a typical independent funeral directors business loses every year — and why most owners never see it

## Vehicle and Fleet Utilisation

**BIGGEST OPPORTUNITY**

Hearse and limousine utilisation below 3 services per vehicle per week represents idle overhead against fixed running costs.

**£5,000–£11,000**

est. annual cost

## Arrangement Time Inefficiency

Without a timed arrangement process, each case takes 30–45 minutes longer than necessary — absorbed overhead per case.

**£4,000–£8,000**

est. annual cost

## Disbursement Undercollection

Third-party costs not recharged correctly, or absorbed rather than billed, erode margin on every arrangement.

**£3,000–£7,000**

est. annual cost

## FCA Pre-Paid Funeral Plan Regulation

**COMPLIANCE RISK**

Arranging or selling pre-paid funeral plans without FCA authorisation has been a criminal offence since July 2022.

**FCA CRIMINAL RISK**

## CMA Funeral Market Transparency

**COMPLIANCE RISK**

Non-compliance with CMA funeral market pricing transparency requirements risks regulatory action and reputational damage.

**CMA COMPLIANCE RISK**

## Total: £12,000–£26,000 per year

— leaving through gaps most owners never look at

*Sector-specific estimate based on benchmark ranges for a typical UK operator in this sector.*

# Now you know where it's going. Here's how to find yours.

## The Diagnostic Assessment — what you receive:

- 10-pillar RAG assessment — every operational area scored
- Every finding quantified in £ — your numbers, not estimates
- Prioritised top 5 actions ranked by impact and ease
- Personal Loom video walkthrough of your findings
- 45-minute live results and recommendations call
- BONUS: 30-day follow-up implementation call (free this month)

### The Guarantee

If you don't feel you've received £599 of genuine insight into your business — email us within 7 days for a full refund.

No forms, no questions, no awkward conversations.

*At £12,000–£26,000 a year, every month without clarity costs £1,000–£2,150. The assessment is £599.*

**Book your Diagnostic Assessment →**

[flowefficiency.co.uk/diagnostic-assessment](https://flowefficiency.co.uk/diagnostic-assessment)

*This report is free because we are in our founding-client phase — building sector expertise alongside early clients.*

**Availability is limited — book your discovery call before the month's slots are taken.**

[info@flowefficiency.co.uk](mailto:info@flowefficiency.co.uk)

**Your investment: £599**