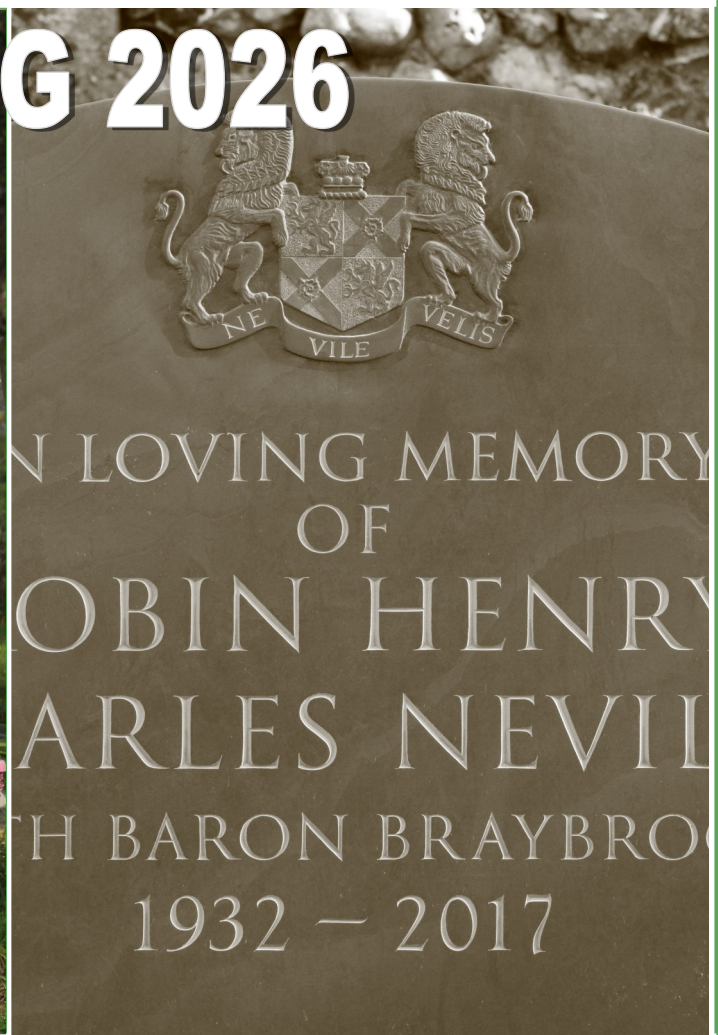


# N.A.M.M



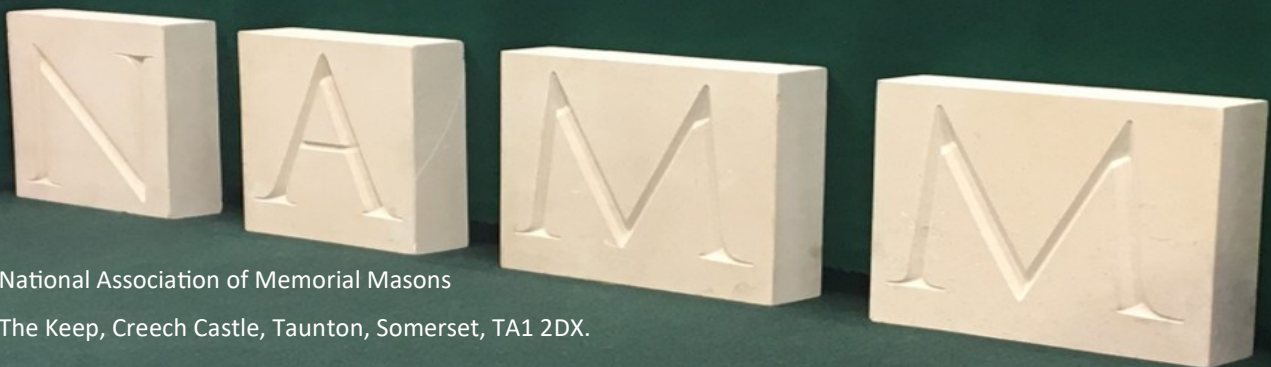
**NATIONAL ASSOCIATION OF MEMORIAL MASONS**  
Trusted guidance and support for the memorial industry.

## SPRING 2026



Cover photographs courtesy of NAMM Member Whitehead and Day

**No matter if you are a member of the association or not, NAMM provides trusted guidance and support to help safeguard our industry and the best interest of all professional memorial masons.**



National Association of Memorial Masons  
The Keep, Creech Castle, Taunton, Somerset, TA1 2DX.  
Email: [enquiries@namm.org.uk](mailto:enquiries@namm.org.uk) Tel 01788 542264



## Why 'People Buy People' Matters Most

### Human Connection Beyond Price in the Memorial Masonry Industry

Well, 2026 is interesting so far to say the least. We may be heading into uncertain times and our natural reaction to increased costs is to run around looking for ways to make savings. This is, of course, especially true of us as we are setting prices for things that will be delivered in 6 months time. Who knew diesel would be touching (at time of writing!) £2.00 a litre 6 months ago? Not to mention the price of gold. But let's consider the other side of the transaction....

In the memorial masonry business, 'one off' sales are the norm: most customers come to us seeking a unique tribute to honour a loved one but with little or no idea how to go about it. Unlike businesses built on repeat transactions, memorial masonry relies on the trust and rapport often established in a single, pivotal interaction. Here, the principle that 'people buy people' is not just important—it is absolutely essential.

Price often fades into the background when customers are navigating the sensitive process of commemorating someone's life. What matters most is the reassurance, empathy, and guidance that sales people provide. Sales staff serve as both advisors and companions, helping clients make decisions that are deeply personal and sometimes difficult. The ability to listen with compassion and to respond thoughtfully transforms what could be a stressful transaction into a meaningful experience.

In our business the customer is not just buying stone and craftsmanship—they are purchasing peace of mind, comfort, and a sense that their loved one's memory will be treated with respect. The sales person who understands this, explains options with clarity, and gently steers them through choices creates a foundation of trust. This human connection is not replaceable by competitive pricing or clever marketing.

Because 'one off' sales mean every interaction is unique and unrepeatably, it is vital for sales people to represent the values of the business authentically. Their professionalism, warmth, and integrity leave a lasting impression, not only on the family they serve but also throughout the community. Importantly, word-of-mouth referrals stem not from the lowest prices, but from the heartfelt relationships nurtured during these moments.

We should be investing in the sales team's ability to communicate and empathize with clients. Active listening, sensitivity, and product knowledge make all the difference. Ultimately, while price may play a role, it is the personal bond—a handshake, a reassuring word, a promise kept—that defines success in memorial sales.

In an industry where every sale is a singular opportunity to make a difference, 'people buy people' is more than a motto. It is the guiding philosophy that ensures each memorial is not just a commodity to be churned out at the lowest price, but a cherished legacy shaped by genuine care.

*Richard Smith NAMM President*

The Government has announced an increase in the mileage rates for cars and vans to 55p per mile for the first 10,000 miles of the tax year

Guidance

## Travel — mileage and fuel rates and allowances

Updated 21 May 2026



**Vehicle type– Cars and Vans**

**First 10,000 business miles in the tax year** Cars and vans 55p

**Each business mile over 10,000 in the tax year** 25p

**For more information use the following link** [Travel — mileage and fuel rates and allowances -](#)

### House of commons report re Funeral Industry Regulation in England, Wales and Northern Ireland.

Currently there is no regulatory regime for funeral directors in England and Wales and Northern Ireland, although funeral directors providing pre-paid funeral plans are subject to regulation by the Financial Conduct Authority.

Industry bodies – the National Association of Funeral Directors (NAFD) and the National Society of Allied and Independent Funeral Directors (SAIF) – set and monitor best practice and quality standards for funeral directors, but membership of these organisations is voluntary. Codes of practice issued by the NAFD and SAIF for their members do not have statutory force. However the funeral sector is subject to other statutory and regulatory frameworks such as those governing health and safety, competition, and consumer law.

Following the general election, the Labour government said in late 2024 and early 2025 it was considering the possibility of “some form” of regulation, but that any measures would need to be “proportionate”. In autumn 2025, the government said it was committed to getting funeral regulation right and that work on the matter was being undertaken on a cross-departmental basis.

A statutory scheme in Scotland In Scotland is now in place to regulate the provision of funeral services. In March 2016, the Scottish Parliament passed the Burial and Cremation (Scotland) Act 2016, [Burial and Cremation \(Scotland\) Act 2016](#) which created a modernised legislative framework for burial and cremation. The Scottish act provides for an inspection regime for funeral premises, a code of practice for funeral directors and a funeral director licensing scheme. There are also provisions for the inspection and regulation of burial and cremation authorities.

A full copy of the commons report can be found using following link. [Regulation of the funeral industry - House of Commons Library](#)



Please contact NAMM head office if you need copies of the NAMM registered logo for your business website office stationary or window / vehicle stickers.

**Let your customers know the benefits of their using a NAMM Member**



## GET LINKED

[Find your local NAMM Retail Member.](#)

A link to the NAMM website from your own website is the perfect way for potential clients to discover for the benefits and additional assurances that your [NAMM membership provides.](#)

## Winter 2025 – 2026 will be remembered as the winter when the rain just kept coming



Based on metrological data, the period between November 2025 and February 2026 was an exceptionally wet winter for the UK.

Many regions experienced long periods of rainy days, for instance some parts of Devon and Cornwall had a 40-day run of wet weather from 31 December 2025 to 8 February 2026.

In meteorological terms, winter runs from 1st December to the last day of February, and previously, the second wettest winter on record was 2020 – 2021, when 312.2 mm of rainfall was collected. However by mid-February 2026, with 17 days of the month still to go, that previous total had already been passed.

The wettest winter period on record was 2015–2016 with 380.4 mm recorded but with 332.4mm 2025-2026 is officially the second wettest winter on record to date. However in 2025 the wet weather set in long before metrological winter began making the period from November 2025 to February 2026 an unofficial wettest 4 month period.

Metrological records show.

**November 2025:** Overall there was 31% above average rainfall for the UK. England saw 49% above its average and the Midlands and Yorkshire seeing over double their average rainfall.

**December 2025:** England, Wales and West Scotland overall were wetter than average with East Scotland having less than average rain and South England having exceptionally wetter than average.

**January 2026:** Was a persistently wet month for many regions particularly in parts of Southern England and Northern Ireland. Some areas recorded 201.3% of the long-term average rainfall, making it the wettest January in some places for 10 years.

**February 2026:** Again exceptionally wet and the UK as a whole saw 220.4% of the long-term average rainfall, making it the 6th wettest February since 1954.

The persistent, heavy rainfall, and high river levels meant waterlogged ground conditions were present in many areas of the UK and adverse working conditions delaying the safe installation of memorials and it is understandable if clients raise concerns about delays. However employers are responsible for the health and safety of their employees and for ensuring memorials are safely fixed to the required standard which is dependent on suitable ground conditions local weather.

It may all seem a distant memory, now but wetter milder longer winters are becoming more the norm which in certain areas of the UK presents a real challenge.

It takes more than a couple of sunny days to stabilise waterlogged ground and every delayed job has a knock-on effect which some clients may not fully comprehend. It is disappointing for everyone concerned if a proposed completion date is not met **however ensuring the work is professionally completed safely to the required standard of finish is essential.**

To avoid unnecessary stress and alleviate clients concerns about delays or any other issue it is most important to keep clients fully informed and to respond promptly to their enquiries and provide the necessary assurances that the work will be completed to the highest standard.

Realistically there is a limit to what can be done when unpredictable weather conditions out of our control occur. The weather is becoming increasingly unpredictable, shortly after some regions of the UK had experienced one of the wettest winter periods on record we have just had a short heatwave and the hottest May bank holiday since records began.



The country's record for the hottest day during May was broken on 25th May 2026 when 34.8 °C (94.6 °F) was recorded at Kew Gardens in London, surpassing the previous record of 32.8 °C (91.0 °F) set in 1922 by 2 °C (3.6 °F).

The record was again broken when 35.1 °C (95.2 °F) was recorded in the same location the following day.

Apparently there is an 80% chance of an El Niño effect in the next 18 months which for the UK could mean hotter and drier summers, followed by an increased risk of colder winters.

So be prepared!

The importance of formal qualifications as proof of vocational ability and recognizing the value of employees with trade knowledge and experience when it comes to legislation.

## DOES MEMORIAL MASONRY COME WITHIN THE REMIT OF CDM REGULATIONS

Answer, Yes.

Anyone heard of CDM Regulations? **The Construction (Design and Management) Regulations (CDM 2015)** apply to all construction work, regardless of its size, duration, or complexity. This includes activities like the installations, renovation, repair, and maintenance of memorial structures .

CDM regulations General duties

8.—(1) A designer (including a principal designer) or contractor (including a principal contractor) appointed to work on a project must have the skills, knowledge and experience, and, if they are an organisation, the organisational capability, necessary to fulfil the role that they are appointed to undertake, in a manner that secures the health and safety of any person affected by the project.

This means any project involving the construction, alteration, repair, or maintenance of a memorial structure is subject to CDM regulations. Monumental masons, responsible for crafting, installing, and repairing headstones and other memorials, must therefore comply with CDM regulations and ensure health and safety considerations are managed throughout the process.

CDM Regulations can be viewed on the following link [The Construction \(Design and Management\) Regulations 2015](#)

### **NAMM recognises all formal accredited memorial masonry qualifications.**

As a City&Guilds Assured approved centre NAMM training and assessments are third party accredited assuring NAMM procedures meet the required organisational capability required by CDM regulations.



The RQMF ( Register of Qualified Memorial Fixers ) is an independent memorial fixers register administered by NAMM designed specifically to support Burial authorities in their duty of care obligations.

**There are currently 648 RQMF registered fixers spread across all regions of the UK.**

The RQMF provides burial authorities with a free login to access registered businesses and memorial fixers details to confirm those they permit access to work are suitably qualified and insured. The RQMF complies with GDPR requirements in that the information provided is only accessible to burial authorities using their freely provided login which can be obtained using the registration link on the RQMF website.

Registration with the RQMF requires registered businesses and fixers to adhere to the RQMF registration criteria and disciplinary procedures. More information about the RQMF and how it works for the benefit of burial authorities and registered fixers can be found at [www.rqmf.org.uk](http://www.rqmf.org.uk)

NAMM encourage suitably resourced RQMF only businesses to consider applying for fully fledged NAMM retail membership which provides added assurance to your clients. NAMM Retail members can take active roles within the association helping NAMM represent and support the best interest of UK memorial masons.

RQMF annual business registration ( currently £80.00) is included in NAMM retail membership which can be paid in four equal instalments. If NAMM membership fees are paid in full by the due date a £100.00 voucher is awarded which can be redeemed towards NAMM training costs, promotional literature or events such as the AGM which when combined gives a discount of £180.00 to the cost of NAMM retail membership. Contact [enquiries@namm.org.uk](mailto:enquiries@namm.org.uk) for more information about NAMM retail membership.



# Testing Times

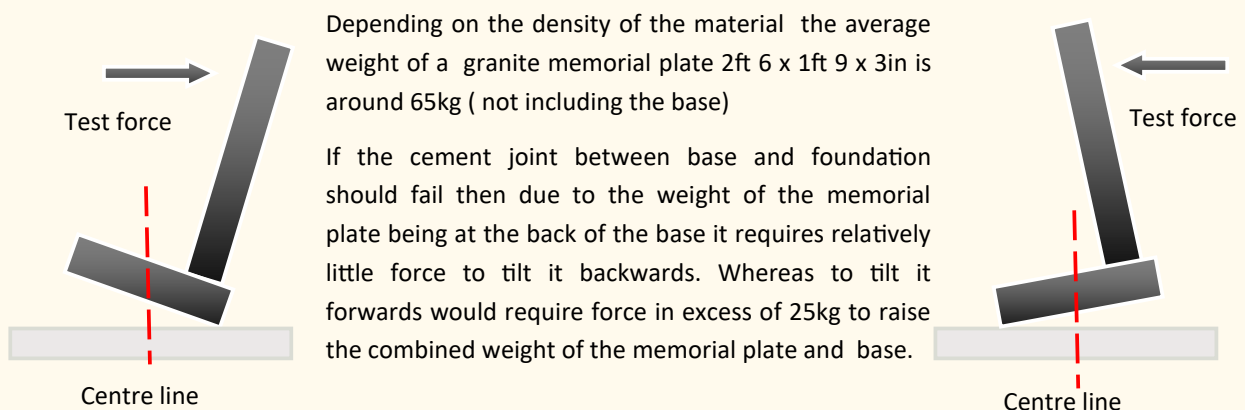


Burial ground authorities are responsible for ensuring their cemetery grounds are safe for those visiting and working on site and this requires undertaking risk assessments of the whole cemetery environment including memorials.

The HSE (Health & Safety Executive) deem the risk in a cemetery as 'broadly acceptable' and below what we face in normal every-day life. However, the MOJ (Ministry of Justice) reminds us that a burial authority has a 'Duty of Care' to everyone using their facility. It is, of course, important for those who manage burial grounds to take seriously their responsibilities for health and safety. However, the risks also have to be considered in context. Although the risk associated with unstable memorials is very real and cannot be ignored, the number of accidents involving memorials known to HSE is comparatively low and have mainly involved larger or older memorials and not the modern Lawn memorial fitted since 2005 despite the very large number of these- perhaps millions - which exist across the UK.

The definition of "unstable" indicates something that is "Likely to fall or collapse" However, unlike their predecessor the modern lawn memorial is subject to industry accepted standards of fixing first derived by NAMM as detailed in the [NAMM Code of Working Practice](#). If current standards of memorial fixing are applied a lawn memorial should remain safe even if cement joints fail. NAMM members and RQMF registered businesses will ideally routinely provide burial authorities and clients with their respective guarantee of conformity for each installed lawn memorial confirming the memorial has been installed to current industry standards which should be taken into account when testing.

BS8415 states 25kg is the maximum force that should be applied when testing a lawn memorial, it also makes it clear that memorials are private property and care should be taken not to cause damage during safety inspection procedures.

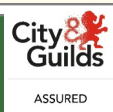


Although 25kg is the maximum force that can be applied when testing memorials it does not mean that applying a 25kg test force is mandatory or indeed necessary. If the cement joint has failed between the memorial base and foundation it will be easy to detect using relatively little force when applying a hand test from the front of the memorial. The inspector should first determine if the joints are sound and then confirm if there is any movement by adopting the correct stance and applying a firm grip to the top of the memorial plate and gently increasing forward and backward pressure using a bent arm (not body weight) **To provide assurance for**

**the authority and memorial owners of correct procedures being applied the assessor should be suitably qualified.**

## SIAM

SAFETY INSPECTION AND ASSESSMENT OF MEMORIALS



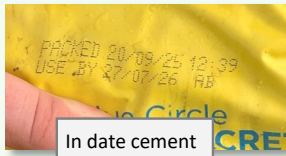
NAMM City&Guilds Assured SIAM training and certification for the Safety inspection and Assessment of Memorials.

For more information about the SIAM course and costs please contact [enquiries@namm.org.uk](mailto:enquiries@namm.org.uk)

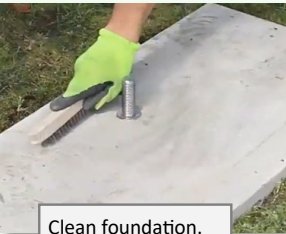
# Back to Basics

Current industry approved methods of memorial fixing such as those described in the NAMM Code of Working Practice if correctly applied should ensure memorials remain safe even if cement joints should fail. Modern Cement is manufactured to exacting standards and is a proven construction material perfectly suitable for memorial masonry usage. However, whether it be ground anchors, dowels, cement or adhesives to achieve their designed level of performance all construction materials must be prepared and applied correctly.

There has been reports of recently fixed lawn memorials failing memorial inspections due to the cement joint failing between the memorial base and foundation when being hand tested. The maximum force that can be applied to the top of a headstone plate when testing the stability of lawn memorials is 25kg and a correctly prepared and cured cement joint should be able to withstand this sort of pressure. After all, there are older lawn memorial that pass the same test, so what is causing the problem? **Is it because they are being pressure tested to vigorously or is it poorly applied fixing methods?**



In date cement



Clean foundation.



Dampen mating surfaces



Fully bed the joint leaving space around the anchor. When placing the base work the joint to spread the cement and remove voids.



Mating surfaces should be roughened to ensure good adhesion. Water will track under cement placed directly on polished surfaces.

## What does the NAMM Code of Working Practice say?

3.3 Mating surfaces to be joined by cement should be **roughened and free of surface dust and should be damp, but without any free water.**

3.4 For lawn memorials, excluding any openings for vases, dowels, anchors etc, it should be aimed at achieving **100% coverage of the available contact area** between the memorial base and foundation slab, so ensuring there are **no voids** or paths for water to penetrate the joint. The joint when put together should be **'worked' into place**, to give sufficient adhesion or 'vacuum'. **Isolated dabs are not acceptable** as these could allow the penetration of water, which upon freezing would expand causing joint weakness and possible failure.

3.5 Cement quality is entirely dependent on the way that it is mixed. Cement should be **in date dry and correctly stored**. It should be mixed with as little water as possible and thoroughly **worked for 5 minutes** to a consistency of **smooth thick cream**. If cement is not mixed thoroughly or mixed too quickly its strength and duration of workability will be reduced, **the addition of more water once mixed will weaken its adhesive properties**. Cement paste shrinks and dries as it hardens. **The more water used the more shrinkage and the less strength.**

3.6 Neat cement paste may take 6 hours or more to harden and does not reach full strength until the 28th day. Early excessive pressure loading may cause the joint to fail.

3.8 **Work should not be carried out at temperatures below 5°C** due to the risk of the mixing water freezing before it can react with cement.

## Reinstated Memorials

When reinstalling any memorial such as those previously removed for remedial work or adding an inscription etc or if re-fixing a failed memorial (when laid down or removed as safety measure ) **all components such as foundations, dowels and method of fixing must comply with current standards.**

NAMM accredited ground anchors are designed to work within limited tolerances and must always be fitted to the manufacturers instructions to ensure they work as intended. It is most important to ensure the anchor hole in the memorial base is correct for the type of anchor being used.

Ground anchors are tested and accredited by NAMM and must only be used in accordance with their accredited usage which will include a maximum memorial height and minimum size of foundation.

The NAMM Accredited ground anchor table is available to view and download from the NAMM website.

[NAMM | NAMM Accredited Ground Anchors](#)

**If anyone doubts the necessity to check the ongoing stability of memorials then I guess the accompanying photographs are perfect examples of what can sometimes be found and why burial authorities who have a duty of care for all those that visit or work in their cemeteries have found themselves with this onerous HSE responsibility.**

What is disturbing about the picture below is not only the way it had been fixed and possibly re fixed since it was first installed in the late 1990s but that the memorial has obviously been regularly visited as evidenced by the floral tribute and was an accident just waiting to happen.



Although only a standard 2ft 6 lawn memorial it could have caused injury to an adult or resulted in more serious consequences for a small child.

Although this particular memorial was installed before memorial fixing standards were improved by NAMM through testing of components and the establishment of the NAMM Code of Working Practice we unfortunately still come across examples of memorial fixing that quite frankly let us all down.

The example on the right shows a recently removed lawn memorial that has been fixed using two 12mm diameter dowels when in order to conform with the NAMM Code of Working Practice and BSS8415 they should be 16mm.

What's the point? what does anyone save in time or expense doing it this way. Fortunately it was not fixed by a NAMM member or RQMF registered fixer but how can we generate trust in our profession when the simplest tasks such as using the correct size dowels is not routinely observed.



## Establishing Trust

NAMM Retail members should provide their clients a copy of the NAMM Guarantee which provides additional assurances regarding their standards of service, workmanship and materials etc. [NAMM | Retail Members Guarantee](#)

NAMM Retail members and RQMF registered business should routinely issue a guarantee of conformity with each completed memorial which confirms the memorial has been installed to current industry standards. This would be issued to the client **and ideally a copy also provided to the relevant burial authority** on completion of the work.

[RQMF | RQMF Certificate of Compliance](#)

[NAMM | NAMM Guarantee of Conformity](#)

**If the burial authority is made aware of the assurances provided by the guarantee of conformity and feels assured that the memorial has indeed been fitted to current industry standards and is therefore inherently safe then they may be able to take that assurance into consideration when undertaking their duty of care responsibilities.**

However, any assurance provided by any guarantee relies on trust and the onus is on those fitting memorials to maintain the required professional standards and fix memorials in compliance with current industry approved methods. If it turns out that the memorial has not been fitted correctly then the person responsible for its installation and their employer could face disciplinary action be accountable for any cost in its re fitting and potentially face legal proceedings if any injury or damage should be caused as a result of non compliant memorial fixing.

## Covers for open vehicles.

### DVSA Legislation for Drop and fixed sided flatbeds

According to DVSA legislation when transporting goods and materials on open backed vehicles such as flatbed trucks and small pickups securely fitted tarpaulins, netting or sheeting should be used to contain the load and prevent any loose items from falling onto the highway.

**Remember it is the drivers responsibility to ensure their loads are safely secured and who will suffer any penalty.**

You must:

- \* Secure individual items using lashings wherever possible
- \* Cover the load bed with a net or sheeting
- \* Place items against the headboard or within 30cm of it wherever possible
- \* Attach any lashings you're using to the vehicle chassis before fixing the vehicle sides

You must make sure that the load cannot move backwards if the vehicle has sides but not a rear bulkhead by using:

- \* Additional lashing.
- \* A rear tarpaulin secured by lashing

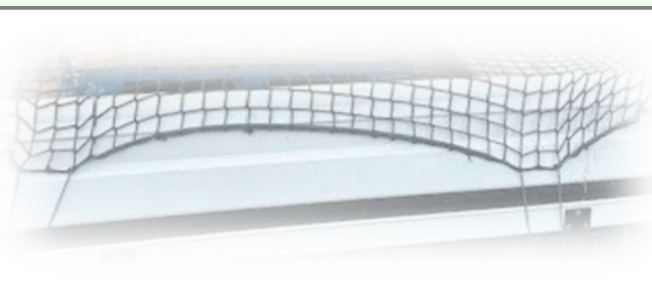
### Unloading from the rear of a drop or fixed sided flatbed

When unloading from the rear of the vehicle at the side of the road, you should:

- \* Park so the vehicle is facing oncoming traffic.
- \* Put the vehicle hazard warning lights on.
- \* Wear a hi-vis jacket or vest - this applies to anyone involved in loading and unloading

If its unavoidable you should only park against the traffic flow for the shortest time possible to allow safe unloading.

You should not obstruct traffic or cause danger to other road users.




Full DVSA legislation on the following link. [Updates - Securing loads on HGVs and goods vehicles - Guidance - GOV.UK](#)

## Orphaned Memorials—is this a problem you have?

NAMM have taken advice from the legal helpline and The Federation of Small Businesses regarding the keeping of 'orphaned' memorials, this was the advice we received:

***If no contact had been attempted or made by a client despite numerous requests, a five-year period where the mason had stored a memorial would be a reasonable period to dispose of it. The mason must have evidence to prove they had taken all reasonable steps possible to contact the owner: E.g. a certificate of postage, or recorded delivery for a letter to the Funeral Director or the known address of the retail client.***

You could also put something in the local newspaper to say that you are looking for the owners of a certain memorial prior to its disposal. Basically anything to prove you have done everything within your power to reunite 'orphaned' memorials with their rightful owners. It may also be worth considering stating in your terms of business that if after removing a memorial no further instructions are received after a certain amount of time, ( perhaps 12 or 18 months) a storage fee of £ -- -- per month will apply. The memorial will be held up to a maximum of five years after which if no contact has been made despite requests you would be at liberty to dispose of the memorial.

DIARY DATES	TRAINING COURSES
<p style="text-align: center;"><b>NAMM G C Meeting 8th July</b></p> <p style="text-align: center;"><b>NAMM AGM and Banquette 10th October 2026 Three Swans Hotel MARKET Harborough.</b></p>	<p style="text-align: center;"><b>S.I.A.M. Safety Inspection &amp; Assessment of Memorials July 29th</b></p> <p style="text-align: center;"><b>F.A.S.M. Fix and Secure Memorials August 12th</b></p> <p style="text-align: center;"><b>To register your interest please contact Head Office 01788 542264 Email: enquiries@namm.org.uk</b></p> <div style="text-align: right;">  </div>

**National Association of Memorial Masons, The Keep, Creech Castle, Taunton, Somerset TA1 2DX  
Telephone: 01788 542264 · E-mail: [enquiries@namm.org.uk](mailto:enquiries@namm.org.uk) · [www.namm.org.uk](http://www.namm.org.uk)**



## Specialist insurance for your memorial from £25

Subsidence, storm damage, vandalism and accidental damage could all affect your headstone.

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StoneGuard has been the original and leading memorial stone insurance for over 40 years and is exclusively available through Bridge Insurance Brokers Ltd, underwritten by Intact Insurance UK Limited.



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