

**SAIF**  
INDEPENDENT  
FUNERAL  
DIRECTORS

# Insight

“  
**EVERYONE  
CAN MASTER  
A GRIEF THAT  
IS NOT HIS  
OWN**  
”

DR BILL  
EXPLAINS WHY  
IT'S IMPORTANT  
TO LOOK OUT  
FOR EACH OTHER  
DURING TIMES  
OF STRESS AND  
SADNESS  
PAGE 33

## ON THE FRONT LINE

ADVICE AND SUPPORT TO HELP OUR  
MEMBERS DURING THE CURRENT  
CORONAVIRUS PANDEMIC



Your SAIFInsight is packed with the latest news and features, with the best business advice, a special AGM pull-out, plus a handy directory





Beauty is in the eye of the beholder



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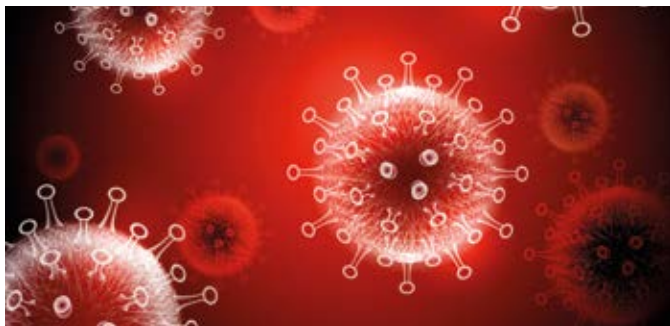




# Insight

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#### DIRECTORY

### CONTACTS

#### PUBLISHERS

##### SAIF

SAIF Business Centre  
3 Bullfields, Sawbridgeworth  
Hertfordshire CM21 9DB  
Telephone: 0345 230 6777

##### National President:

Jim Auld  
jim@jamesauldfunerals.co.uk  
Chief Executive:  
Terry Tennens  
terry@saif.org.uk  
Scottish President:  
Paul Stevenson  
paul@funeral-scotland.co.uk

##### GOLDEN CHARTER

Head Office  
Canniesburn Gate  
Bearsden G61 1BF  
Telephone: 0141 942 5855

##### Chief Executive Officer:

Suzanne Grahame  
suzanne.grahame@goldencharter.co.uk

#### EDITORIAL

Claire Day, co-editor  
claire@saif.org.uk  
Michael Fern, co-editor  
michael.fern@goldencharter.co.uk

#### PRODUCTION

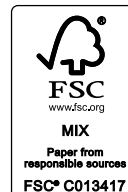
Produced by:  
Connect Publications  
(Scotland) Ltd  
Managing Editors:  
David Cameron  
david@connectcommunications.co.uk  
Pauline Burnett  
pauline.b@connectcommunications.co.uk  
Design: Mick Reilly

#### ADVERTISING

Advertising sales:  
Jane Deane  
jane@connectcommunications.co.uk  
Telephone: 0131 561 0020

*To include news and pictures in future issues of SAIFInsight, please contact Claire Day at SAIF or Michael Fern at Golden Charter, contact details above*

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# Create the independent future you want.

While SAIF represents you on the issues that matter.

## We know how much you value your independence.

The funeral industry may have changed but our passion for supporting our members has remained the same. We represent you on the issues that matter, from improving understanding of funeral pricing to influencing the legislation which affects your future. Let us take care of the big picture so you can focus locally on what you do best.

For over 20 years SAIF has been promoting and protecting the interests and values of independent funeral directors. Supporting our members is at the heart of everything we do, listening, responding and engaging to secure your independent future.

**Join SAIF now: visit [saif.org.uk](http://saif.org.uk) or call us on 0345 230 6777 or 01279 726 777**







TERRY TENNENS  
SAIF CHIEF EXECUTIVE

# Hold the line

Funeral homes have a vital part to play in handling this pandemic, and I know that they will do so with the professionalism and high standards that they always provide

This is a once in a century experience that we are going through across the British Isles. Who would know that the COVID-19 pandemic would impact our way of life so abruptly!

We are seeing heroic acts of service and sacrifice across the NHS, the emergency blue light services and bravery among the brilliant, independent funeral homes like yours that are seeking to serve your families and to offer the best attention and service, within the guidelines of limited social mixing and funeral services.

Hold the line is a phrase similar to holding one's nerve in the face of this unseen danger that has sadly stolen so many lives. What does hold the line mean for your funeral home?

To firmly maintain one's viewpoint, principles, or situation; to refuse to change one's values, service and professionalism.

Here at SAIF, we have sought to navigate this precarious environment with insight, professionalism, caution and fortitude.

We have, first of all, worked collaboratively across the funeral sector and been a pillar of one of the representatives bodies to form the **Deceased Management Advisory Group (DMAG)**. This is made up of the funeral, cremation, burial and funeral suppliers associations.

We have held daily video conference briefings where we have had representatives from the Scottish Government, the Dept. of Health and Social Care and the Ministry of Justice where we continue to bring our best selves to develop good solutions to the situation facing us with the emerging death rate.

We have petitioned Public Health England (PHE) about clarifying the

“WE HAVE  
SOUGHT TO  
NAVIGATE THIS  
PRECARIOUS  
ENVIRONMENT  
WITH INSIGHT”

Terry Tennens

guidelines for safe handling of bodies with COVID-19. This is a new virus and needs to be understood by the scientific experts.

DMAG has held weekly briefings with the Cabinet Office to discuss PPE supplies, mortuary capacity, funeral gatherings, modelling of the death rate and meeting the capacity requirements. I want to pay tribute to my colleagues on DMAG who are working flat out to serve our mutual members – Brendan Day from the FBCA; Julie Dunk from the ICCM; Richard Baradell from APCC; Jon Levett from the NAFD and, last but not least, Alun Tucker from the FFMA.

Also, the SAIF COVID-19 Taskgroup made up of the Presidential Officers, Mark Porteous, Jo Parker and Mark Horton have provided great service amidst running their own businesses. Also, SAIF's National and Scottish Executives are there playing their part in the Local Resilience Forums (LRFs) and emergency planning groups. Also, my thanks to John Weir (who was part of the 2005-2009 SAIF pandemic planning) for supporting us through this journey on the Cabinet Office.

Also, my thanks to Mark Binnersley, our PR consultant, who has put SAIF at the forefront during this crisis and

my brilliant colleagues Claire, Angela, Corinne, Sam and Maria in the SAIF Business Centre.

Please may I remind you and your teams of SAIF Support, a free confidential telephone and counselling service to all SAIF members. Use it during these extraordinarily demanding days.

Tel: 0800 077 8578 or email: [help@saifsupport.co.uk](mailto:help@saifsupport.co.uk)

Don't forget the new SAIF Care service to all SAIF members' **clients** which is a free careline and counselling service. Tel: 0800 917 7224, email: [help@saifcare.org.uk](mailto:help@saifcare.org.uk) or SAIFCare Chat (online chat box).

Finally, we have been through quite a season of loss of personalities in the independent funeral world. Our condolences to Brian Thomas and his family on the sudden death of Byron, his son. Our warmest thoughts are sent to you and your family.

Also, one of SAIF's founders and fellows – one of the great gentleman family funeral directors, Paul Bysouth, died last month. His influence and calm leadership through the turbulent days of the 1990s was legendary. Always dignified, respectful, ever engaged and up to speed on matters. We are indebted to his strong and graceful leadership in SAIF which is required of each of us in the storm of coronavirus. Our sincere condolences to Dorothy and their family.

Please keep up to date with SAIF; we will be expanding the briefings via video and telephone conference calling. ●

Best wishes,

*Terry Tennens*

[terry@saif.org.uk](mailto:terry@saif.org.uk)

# We're here to help you protect the reputation you've built



Reputation can often make or break a business. We know this is particularly true for independent funeral directors. We also know that you meet this challenge through your professionalism, compassion and unwavering dedication. In supporting local families at their most difficult times, you build a trusted place within your community.

At Golden Charter, we're in a unique position to help you maintain the reputation you've worked hard to earn.

From the provision of trusted funeral plans to regulatory guidance and business support, we're fully committed to safeguarding the future of independent funeral directors. We also welcome the anticipated Financial Conduct Authority regulation of the funeral planning market, and the benefits it will bring to both funeral directors and families.

**If your business isn't already benefiting from our support, call our team today on 0141 931 6310, or visit [mygoldencharter.co.uk](https://mygoldencharter.co.uk)**



**Committed to independent funeral directors since 1990**

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SUZANNE GRAHAME

GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

# The digital revolution is well under way

Recent events show Independents are ready and able to embrace technological change to meet families' needs at the most challenging of times

**Y**our invaluable work is never more obvious than at times of national, and indeed global, crisis. COVID-19 has put a huge amount of pressure on your shoulders: you are not only supporting families through it, you are also contending with the unique constraints it places on you and your staff.

To meet those challenges, the past month has seen a small revolution in the norms of the funeral profession. Much of that change is thankfully temporary, but we may come away from it with a new adaptability that can inform the profession's future work.

## Digital solutions

In March, Golden Charter responded to Government advice by shifting much of our workforce to working from home, minimising the risk of greater disruption down the line. It is a constantly evolving situation and I'm sure there have been plenty of further developments since the time of writing, but through simple steps like using the [mygoldencharter.co.uk](http://mygoldencharter.co.uk) portal and emailing financial paperwork to our team at [fdia@goldencharter.co.uk](mailto:fdia@goldencharter.co.uk), you can help ensure customers continue to receive the best possible service.

Digital innovation can help us all work together at times like this, and ultimately support families through them.

Families are clearly receptive to digital solutions – according to Age UK even four-fifths of 65-74 year olds had “recently” used the internet. Last year Ofcom reported that 96% of 55-64 year olds use a mobile, and around 60% are on social media.

Golden Charter recently supported trials of multichannel marketing with a small group of funeral directors, using digital and online alongside more traditional media, which has

## “THE PAST MONTH HAS SEEN A SMALL REVOLUTION IN THE FUNERAL PROFESSION”

Suzanne Grahame

also produced some very encouraging results. These funeral directors' brand awareness, enquiries and funeral plans are all exceeding expectations, so well before current events took off, it was clear that opening up digitally was good for families.

This month's issue shows the breadth of digital work we are already doing together. SAIF and SAIFCharter membership is growing (page 10), and moving the SAIFCharter renewals process online was obviously the right thing to do, making renewing easier for members and for the association, to the point that more than half of members renewed one week into a process that lasts over one month.

On page 8, Gareth Howlett explains how the Golden Charter Trust has provided a measure of protection in the face of market turmoil, echoing some of the reassurance that he and Graeme Muir offered in recent episodes of the Partnership Podcast. Indeed, the podcast itself ([goldencharter.buzzsprout.com](http://goldencharter.buzzsprout.com)), already reaching more than 500 listens, has been a great way of getting information to Independents in a way that fits better into some of your busy working lives.

And of course [localfuneral.co.uk](http://localfuneral.co.uk) (page 11) has kept Independents at the fore

of the online conversation. Now visited around 17,000 times per month, it passed thousands of enquiries to independent funeral directors in 2019/20.

## “Digital first”

Consumer champion James Daley also writes about the online world in this issue (page 30). In the latest Partnership Podcast he stressed the importance of taking this approach right from the beginning of your engagement with families.

Asked what he would do if asked to create a new funeral planning company, he said: “In this day and age I think digital first, that's where I'd want to start.

“Of course the personal element of the funeral director business is incredibly important, but actually people want to be able to do their initial shopping around in the privacy of their own home without being pressured, so I would want to create something that was really market leading on the web.

“Even if [people] didn't buy from me I could help them understand what the differences in the market were.”

You have taken that digital support far beyond the level James describes. Independents have risen admirably to the challenges of COVID-19, and we want to help. If you want to find out more about how we can support enquiry handling or the role paperless applications can play, please contact your local business manager.

I'm heartened that digital support is playing a role in Independents rising to a challenge like this, and helping you support the families who need it at such an exceptionally difficult time. ●

[suzanne.grahame@goldencharter.co.uk](mailto:suzanne.grahame@goldencharter.co.uk)



## Safeguarding families' funds in volatile times

**A**s concerns over the coronavirus hit financial markets, The Golden Charter Trust's long-term, diversified approach continues to protect plan holders' funds

On top of the immediate illness, loss of life and day-to-day disruption it has caused, the COVID-19 coronavirus has been a reminder of the effect unforeseen and unquantifiable events can have on financial markets. UK bond yields have fallen to record lows and global stock markets have fallen sharply.

The Golden Charter Trust holds and invests plan holders' funds to ensure there are sufficient funds to meet the anticipated invoice cost at the time of need. We asked Gareth Howlett, Chair of the Investment Strategy Group of the Trust, about the impact the current market turmoil is having.

Gareth said: "Sharp falls in stock markets are obviously a source of concern, but I want to reassure funeral directors that the Trust's relatively cautious investment strategy has been effective so far in providing a measure of protection against the worst of the falls.

"As an illustration, recent figures from our investment advisers indicate that when the FTSE index fell by nearly 25%, the reduction in the Trust's overall value was less than 5%. There is of course no guarantee that this will continue, but it does indicate that our policy of holding a well-diversified portfolio is showing its strength.

"About half of the funds held in the Trust are invested in index-linked Government bonds, which provide an inflation-linked and absolutely secure income stream, and the other half is invested in a wide range of assets of

which global equities are just one part.

"We are not in a position where we need to sell equities at distressed prices in order to meet liquidity requirements - indeed, it has been a conscious policy before the current falls took place that we should not be in such a position. The market turmoil may yet have further to go, but as long-term investors with a diversified portfolio we do have a significant degree of protection already in place.

"This is not to say we are treating the situation complacently, or that the Trust is completely immune - we will continue to monitor funding levels attentively and will take such action as we feel is necessary to protect the Trust's ability to meet funeral directors' expectations."

“THE TRUST’S  
RELATIVELY  
CAUTIOUS  
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STRATEGY  
HAS BEEN  
EFFECTIVE  
SO FAR”

Gareth Howlett



### Learn more about the Trust

The Partnership Podcast has two episodes devoted to The Golden Charter Trust. Subscribe to the podcast or visit [goldencharter.buzzsprout.com](https://goldencharter.buzzsprout.com) to hear 10-minute interviews with Trustee Gareth Howlett and, most recently, Actuary Graeme Muir.



## PARTNERING WITH GOLDEN CHARTER TO MAKE REGULATION SIMPLE

Golden Charter's Director of Sales Mark Moran discusses why Golden Charter is the partner of choice for Independents...

The world has changed dramatically in the few months since the Funeral Planning Authority (FPA)'s strengthened rules and Code of Practice came in to play at the start of the year. As we adapt to the challenges facing the sector – most recently those related to the coronavirus outbreak – as a registered provider of the FPA we remain fully committed to the new requirements, which give greater protection to customers.

Not only do we need to meet the rules ourselves, but we're also responsible for helping the funeral directors who sell or carry out funeral plans to meet the new rules and code of practice.

To support you in this, we're developing a handbook that will be introduced shortly. This will set out the required standards and provide practical support on the funeral plan sales process. Later in the year we'll also be asking you to sign up to a new agreement with us. Under the new Funeral Planning Authority rules, all funeral directors who sell plans on behalf of a registered provider will be asked to enter into a formal agreement.

### Why partner with Golden Charter?

- We're leading the market to be the most regulation-ready provider

- We're passionate about doing the right thing for our customers – our latest research confirms that 94% of our customers are satisfied or very satisfied with our service (CJM Research, October to December 2019)
- We'll provide you with a range of support, including e-learning and roadshow events, to make sure you have everything you need to meet the new requirements.

### What do you need to do now?

- Read our policies on treating customers fairly and dealing with vulnerable customers, available at [mygoldencharter.co.uk](http://mygoldencharter.co.uk). You may already have your own policies in place and wish to incorporate particular elements

from these to help you demonstrate how you meet the outcomes. Or you can adopt our policies into your business directly.

- Talk to your Golden Charter business manager when you have the time again, and get ready to review the handbook and agreement when they become available. The agreement is a contract and we'll be asking you to sign this to continue to sell our Golden Charter or Independent Way plans.

✓ If you have any questions about applying the treating customers fairly principles or a vulnerable customers policy in your business, please get in touch with us at [compliance@goldencharter.co.uk](mailto:compliance@goldencharter.co.uk) or through your Golden Charter business manager.

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## OBITUARY

## PAUL BYSOUTH DIP. FD, F.SAIF

It is with very great sadness that we hear of the death of Paul Bysouth, who died peacefully at home in Burwash, East Sussex, on Thursday 19 March 2020.

Paul, a Past President of The National Society of Allied & Independent Funeral Directors, took over his father's business in Crowborough, East Sussex, in 1962 where it remains to this day, trading under his name.

He was instrumental in the very genesis of SAIF when it was founded in 1989, believing passionately in the need to support the independent funeral sector against the rising proliferation of the corporate funeral companies and their aggressive marketing techniques. Paul was quickly recognised for his passionate leadership, his summarising capability at National Executive Meetings to ensure nothing was forgotten and he was one of the earliest National SAIF Presidents to take office in 1996, when he led from the front to help SAIF get established.

Further recognition followed and he was appointed a Fellow of SAIF in March 2011 at the SAIF AGM that year in acknowledgment of his work and support over many years.

He will be very greatly missed and long remembered as a warm, kind-hearted, articulate, intelligent



man of great courtesy towards all he met and who spoke with gentle tones and sincere warmth.

Our thoughts and sympathies are very much with his family and his devoted wife, Dorothy, who described Paul simply as "a lovely human being".

A private family funeral service will be held in due course.

I am so sad to hear of Paul's passing. A true English gentleman in every way. Always immaculate, well spoken and a great pleasure to be in his company. I have so many happy memories of Paul especially through the early days of SAIF, where he was a great support being on the Executive Committee from its formation. At every meeting you could always rely on Paul to say something constructive and encouraging.

Paul portrayed all the qualities of a highly respected family independent funeral director. So professional and admired by all.

Our love and prayers go to his lovely wife Dorothy and family.

**Jeremy West**

One of our unsung heroes whose dignity, courtesy and kindness were revered throughout our profession. He will be sadly missed.

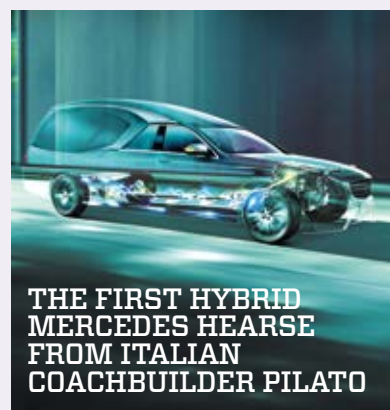
**Richard E.**

So much has been said which I won't duplicate. It was, however, so lovely that despite his health issues, Paul was able to join us for SAIF's 25th birthday party and a Fellows dinner in Tonbridge and a lunch in Harlow.

On each occasion I was impressed that Paul was still so up to date with all that was happening in the world of funerals. It is unfortunate that his funeral will not receive attendance from SAIF that he so richly deserves.

May he Rest in Peace.

**Alun Tucker**



Luxury coachbuilder Pilato has announced it will build hybrid Mercedes hearses.

Superior UK Automotive are Pilato's official partner and supplier in the UK and ROI. Kevin Smith of Superior said: "Pilato are renowned for the quality and aesthetics of their vehicles, so we fully expect the new hybrid Mercedes will be outstanding in looks, technology and design. This is an exciting development, and we are delighted to introduce the vehicles to UK and ROI customers."

Pilato has announced two hybrid hearses - the Polaris Mercedes Orion and the Polaris Mercedes Norma models, which will have a diesel and plug-in hybrid engine for contained emissions. Superior UK have confirmed they will initially bring the Orion to the UK and ROI.

Kevin said looks forward to introducing the new Pilato Mercedes hybrid hearses to funeral directors: "This innovative engine tech is ideal for those who drive shorter routes between funeral homes and cemeteries."

## BYRON JOHN THOMAS

**Funeral Director from Brian Thomas Funeral Directors**

Sadly passed away suddenly in his sleep on 17 February 2020 at his home.

Byron of Llwyfanen, Mawdlam, beloved dad of Sam

and Shannon, a cherished son of Brian, Gill and his stepfather David,

loving brother of Delyth, brother in law of Wayne, stepbrother of Michael, Martin and James and a loved uncle of all his nephews and nieces. Byron will be sadly missed by all his family and friends.





## EMBRACE DIGITAL DISRUPTION TO KEEP YOUR CUSTOMERS ENGAGED

localfuneral.co.uk  
IT'S TIME FOR SMARTER BUSINESS

Understanding and adapting to customer trends is a key way of keeping your business a step ahead. Just because you still have customers who do things traditionally doesn't mean they will continue to do so, even in the short term.

We shouldn't ignore the growing number of people who are looking for information on funerals online. It is fast becoming families' expectation to find a local funeral director, including information and costs, with just a few taps on their mobile phone.

More and more people are looking to compare prices and services online too. A recent study found that 86% of people feel it's appropriate to compare costs before even speaking to a funeral director\*.

### Make it easy for your families to find you

It's vital you make your business easily available online – a website is essential, alongside a social media presence in your community. It is an easy way to let people in your area

know you are there before they even need to use your service.

Golden Charter created localfuneral.co.uk to help increase your visibility online and ensure Independents can compete in a digital space for at-need funerals. It is absolutely free to join, so if you're not already listed email support@localfuneral.co.uk to sign up.

### What happens if you don't embrace the change in customer preferences?

Blockbuster Video knew people were starting to go online to stream movies, but instead of tapping into the online market, they continued to put their efforts into stores, leaving them wide open to being overtaken by Netflix. This is a valuable lesson in what can happen if you don't adapt quickly to customer trends and demand.

Uber is another example of how a traditional industry was ripe for disruption. Many local private taxi firms and black cabs suffered, left scrambling to catch up with the digital adoption of booking and paying for taxis via an app.

It's important to remember customers value ease and convenience as much as service. Especially at a time where people live extremely busy lives and where almost anything can be done online.

### Make sure you don't get left behind

From websites to Facebook campaigns, we have a specialist team dedicated to helping you grow your online presence. To find out more, contact your Golden Charter business manager. Alternatively, email us at sales.support@goldencharter.co.uk or call us on 0141 931 6310.

**Ciarán O'Toole, localfuneral.co.uk**

\*Based on sample size of 511. Research commissioned in April 2019 by James Law Research Associates Ltd.

✓ For further insights, and details of the latest ways Golden Charter can support you, join our new community groups.

Facebook: [bit.ly/2w6jBYy](https://bit.ly/2w6jBYy)  
LinkedIn: [bit.ly/2Tepbk3](https://bit.ly/2Tepbk3)

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NEW DESIGN

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To place an order or for more information, call us on 01903 213991 or visit [www.allsops.net](http://www.allsops.net)



# 5% BOOST TO MEMBERS

Campaign to promote trade association membership pays off

**S** AIF membership has been boosted by around 5% following Golden Charter's campaign to promote trade association membership.

Forty-five firms have already joined SAIF, with a further 39 applications submitted.

Including applications still in progress and those who opted to join another recognised association, Golden Charter has helped more than 130 Independents move into professional association membership.

Suzanne Grahame said in the last *SAIFInsight*: "SAIF

membership helps families by defining standards and a code of practice and vitally it helps those funeral directors have their own voices heard, and further strengthens and unifies the independent profession, putting everyone in a stronger position to face regulation.

"This growth also stands out to me because it reflects Independents' focus on the importance of defined standards for customers, and your shared values."

By only working with members of a recognised trade association, Golden Charter ensures the families it serves can expect a defined standard of service. Working with SAIF also provides Independents with

the opportunity to access the additional benefits of SAIFCharter membership. So far, 21 new SAIF members have gone on to join SAIFCharter.

Adam Ginder, the Chairman of SAIFCharter, said: "I welcome the jump in membership this year because every member brings us closer to truly representing the breadth of funeral directors across the UK.

"As Independents, big, small, old or new, each of us should have an equal voice in steering the future of funeral planning.

"That's what SAIFCharter is all about, and I'm delighted these new members want to be a part of that."

IN NUMBERS

OF THE  
**133**  
BUSINESSES

ENGAGING IN  
THE PROCESS:

**120**

have begun the  
process of joining  
an association

**52**

have already joined  
an association

**45**

new SAIF  
members so far



# Funeral directors treated like forgotten emergency service

SAIF raised concerns in the national media that funeral directors are being treated like the “forgotten emergency service”, due to the lack of PPE and clarity from Government over concerns around infection control guidance.

SAIF Chief Executive Terry Tennens said: “Our members are ready to play a major role in caring for people who have died of COVID-19 and their families. But the shortage of PPE means funeral directors are being placed at great risk. We’re worried that the death care system won’t be able to cope if lots of

funeral directors have to self-isolate – or worse lose their lives – due to coronavirus.

“We’re calling on the Government to clarify advice and to speed up the supply of PPE for everyone who needs it. At the moment it feels like funeral directors are the forgotten emergency service but – make no mistake – they are on the frontline in dealing with this crisis and need to be properly protected.”

The story appeared in *The Express* and *The Guardian*.

## FUNERAL DIRECTORS AS KEY WORKERS – SHOW SAIF INSPECTION CERTIFICATE

To assist the authorities in policing the current social distancing rules, SAIF recommends that members photocopy and, if possible, laminate their SAIF inspection certificate to display in vehicles. It would also be advisable to provide staff with an ID badge in the event that they are stopped by the police en route to work.

## SAIF SUPPORT IS HERE FOR OUR MEMBERS

During these difficult times, National SAIF President Mark Porteous wants to remind members and their staff that they can call on the free counselling service SAIF Support at any time if they feel they need help.

He said: “While our team of officers, under the leadership of Chief Executive Terry Tennens, is working round-the-clock to ensure that the latest advice from Government and other stakeholders is shared with you in a timely fashion, I would like to remind you of SAIF Support, our free member-benefit counselling service which exists to help you and

your staff when faced with mental health challenges.

“Many funeral directors face some dark days ahead. But never forget why you do what you do. Your work is vital and makes a huge and measurable difference. Be proud of who you are, remember what you have achieved and let’s demonstrate to society why independent, family-run firms are the best in the profession.

“Please, don’t be afraid to use SAIF Support – the service is completely confidential and might just save a life in the coming months.”

## KEEP UP WITH CORONAVIRUS

With news and guidance around COVID-19 changing daily, the *SAIF Insight* website will be regularly updated to keep you as up to date as possible over the coming weeks.

Complementing the information in this month’s issue, and alongside SAIF’s email updates, the site will be refreshed throughout each week as new details and reports emerge.

By visiting [SAIFInsight.co.uk](http://SAIFInsight.co.uk) and subscribing to @SAIFInsight on Twitter, you can access the latest COVID-19 updates, insight and guidance as the situation develops.

## DECEASED MANAGEMENT ADVISORY GROUP (DMAG) ADVICE

### DECEASED MANAGEMENT ADVISORY GROUP (DMAG) WEBSITE LAUNCHES

The Deceased Management Advisory Group (DMAG), a group of seven organisations representing the funeral, burial and cremation sector, is regularly liaising with Government on the sector’s response to COVID-19. DMAG comprises the National Society of Allied and Independent Funeral Directors (SAIF), Association of Private Crematoria and Cemeteries (APCC), Federation of Burial and Cremation Authorities (FBCA), Funeral Furnishing Manufacturers’ Association (FFMA), Institute of Cemetery and

Crematorium Management (ICCM), The Cremation Society and the National Association of Funeral Directors (NAFD).

To keep stakeholders up to date with developments, DMAG has launched a website to provide a central hub for all those involved with funerals, burials and cremations, and has been supported by SAIF. Advice given by the representative organisations, Central Government and the devolved administrations is contained on the site.

For more information, visit [www.dmag2020.org](http://www.dmag2020.org)

### ADVICE ON LIMITING ATTENDANCE AT FUNERALS

The members of DMAG are aware of the important and central role of the funeral ritual to the grieving process for many families. However, during these extremely challenging times, the transmission of the coronavirus at funeral gatherings cannot be overlooked.

DMAG now recommends

that funeral services consider limiting attendees to members of the immediate family who are not in any of the high-risk categories and are not self-isolating. The immediate family being:

- Spouse/partner
- Parents/carers
- Brothers/sisters
- Children (and partners)

Limiting attendees must be done sensitively and taking into account individual circumstances. For example, if the deceased person had few, if any, immediate relatives but a close friend wished to attend the service, that would be reasonable. In the case of the death of a grandparent, attendance by

the grandchildren would be appropriate.

DMAG has urged the whole funeral and bereavement sector to work closely to deliver, as far as is possible in these difficult times, a meaningful opportunity for the bereaved to say goodbye, whilst endeavouring to protect all those involved.

## Staying safe and reaching out

Local funeral directors are communicating to help each other

**J**ustin Burgess of J J Burgess & Sons' immediate response to COVID-19 was to protect his staff, then to reach out to other funeral directors – and he found that across the country people were dealing with many of the same concerns.

Setting up two WhatsApp groups, for his frontline funeral staff and for arrangers who would need separate information disseminated, Justin's priorities were to issue everybody with PPE and then sort out split shifts.

He explained: "We have six frontline staff, and three of them are now off sick – two with coronavirus, and one who couldn't come in due to COPD (a lung disease). Our split shifts mean we have two in at any one time – prepping the vehicles, doing the collection of the deceased – and the others come in just for funerals. They meet us on-site at the crematorium or burial ground, do their jobs and carry the coffin, then go again."

Sourcing PPE grew to be a larger challenge over time. Justin said: "When I was SAIF President, I did a lot of work with the Government with the bird flu and swine flu pandemics. I put together a pandemic kit within my company, so we had that tucked away. But that is now starting to run out, so

we are looking at other avenues.

"I was seeing cases of profiteering around hand sanitiser, something we're in very dire need of. So I've put requests on Facebook. A friend works for a paint supply provider and I've managed to get some masks with her help. It feels like I have to beg, borrow and steal to make sure my guys are safe."

From using Facebook and sourcing PPE to keeping in contact with staff, technology and social media have played their part in all areas of the crisis. Justin also highlights communications going on between funeral directors. "We've set up a group of local funeral directors to share problems; we can help each other and talk about what we have implemented.

"A funeral director emailed this morning and said he was going to a certain hospital and did anybody want anything picked up while he was there.

"It's funny, I'm a great believer that if something bad happens, something good must come from it, and I think actually we've got local funeral directors who perhaps haven't talked to each other for years working together and helping each other. If something else winds up happening, it's good to know that we have that community spirit.

"I'm heartened by the camaraderie of funeral directors, both locally and on the national calls I'm grateful that Golden Charter have helped facilitate. It's a bit of a relief to talk with funeral directors up and down the country dealing with the same things, and see we're facing the same problems together."

“I’M  
HEARTENDED  
BY THE  
CAMARADERIE  
OF DIRECTORS”

Justin Burgess



Hugo and Helen Wathall

### REPURPOSING EQUIPMENT: WATHALL'S

Representing the fifth generation in her family business, Helen Wathall of Derby funeral director Wathall's has no hesitation in looking for support from her family. As she searched for ways to continue offering services to families following the initial outbreak of COVID-19, that support came from the sixth generation: her son Hugo, 15.

Helen told *SAIF Insight*: "We knew we had to arrange for staff to work from home immediately wherever possible. The most pressing concern for us was that we couldn't find headsets or speakers available anywhere.

"I asked Hugo for any ideas, and he pointed out that 'no one uses speakers any more'. Instead, he tracked down 12 sets of gaming headsets for us, alongside webcams.

"The upshot is that all my staff can now work and see each other from home. It's gone beyond that internal use too: staff can connect with families to arrange funerals, helping us give them the best service we can at such a trying time for them."

### PARTNER CONFERENCE CALLS

As changes to public life mounted day by day, funeral directors' questions began to grow, as did the local solutions individual Independents were finding. To help those local businesses talk together about their concerns and share knowledge across the Independent community, Golden Charter's Malcolm Flanders facilitated a group call that led to much more.

Malcolm explained: "It

became clear that there was an appetite for funeral directors to discuss these issues with each other in an open forum. So what was originally envisaged as a small peer-to-peer gathering was extended out to interested funeral directors across the country. We quickly put the idea into practice in March, and more than 40 Independents joined our initial trial call."

Following that call,

participants contacted Malcolm to say it was "very welcome", "a very valuable resource" and "an ideal end to the day".

Another said: "I think it was constructive and now appreciate even more that we are in this together with the same questions."

Malcolm added: "We moved onto regional calls later that week, inviting funeral directors in different areas of the UK to more focused discussions.

"We don't set a strict

agenda and we don't control the discussion – we simply facilitate funeral director colleagues talking to each other, and that's proved to be the right approach. Many of you are in the same boat, and right from the first discussion the benefits of linking Independents up were obvious.

"It's been a great way to see the independent sector all pull together in the face of a common struggle."

**Malcolm Flanders**

# Support during this unusual year

Take pride in our services

**H**aving returned to my desk after the AGM at the Grand Central Hotel, Glasgow, I have been thinking about how much I enjoyed this year's AGM and Banquet. It was a pleasure to meet so many friends and colleagues old and new and I think everyone who attended had a fantastic and enjoyable weekend.

I am enormously proud to be elected President of National SAIF – I have been a member of SAIF since 1996 and I look forward to being an ambassador representing our organisation during the coming year.

We all know by now this is not going to be an ordinary year – already many of my engagements and meetings have been cancelled which, although disappointing, is necessary. We must all follow the Government guidelines on social distancing – the safety of all SAIF members, your families and the wider public is paramount.

The funeral profession was already undergoing many changes that most of us will never have seen in our working lives, and we now must deal with the worst health emergency the world has seen since the Spanish Flu of 1918.

As Independents we believe our purpose in life is to help and care for people, we take a great pride in everything we do; we are

proud of what we achieve within our communities and we are proud of the services we provide, this is where our passion comes from.

As funeral directors we are key workers, we are on the frontline and we must be responsive to this pandemic and the challenges it will bring. We will have to accept our normal working practices in the short term will be different, but I am confident that we have the expertise, the people skills and the innovators to make sure SAIF members continue to be the industry leaders throughout this ongoing health emergency.

Remember we are in this together so please do not hesitate to call upon your President, any member of the SAIF Executive or contact the SAIF business centre if you require any advice or you need help.

Can I also take the opportunity to remind you of SAIF Support, a completely free service to all SAIF members. It provides advice and guidance for you and your staff during the most difficult time in our lives. We all sometimes forget to look after our own mental wellbeing and this free support service run by Professional Help, a member of the British Association of

Counselling & Psychotherapy, is in complete confidence.

Please do not be so proud not to use this benefit, if you need it, use it.

My best wishes to you all, and keep safe.

**Mark Porteous**  
**SAIF National President**

*In the next edition of SAIFInsight I will speak more about my chosen charity Winston's Wish.*



## JOINT STATEMENT BY REPRESENTATIVES OF THE BRITISH FUNERAL, CREMATORIA AND BURIAL SECTOR

On 17 March, the Government met with representative bodies from the funeral, crematoria and burial sector regarding the COVID-19 outbreak. This included The National Association of Funeral Directors, Institute of Cemetery and Crematorium Management, Federation of Burial and Cremation Authorities, National Society of Allied and Independent Funeral Directors, Cremation Society and the Association of Private Cemeteries and Crematoria.

Requests for support with access to equipment that is in scarce supply, and the need for additional advice and support as the situation developed, were taken on board. As a result of that meeting, a joint statement was produced from the representatives of the British funeral, crematoria and burial sector, offering the following advice: The key outcome is that funerals should continue, as normally as possible, for now, but take into account all of the guidelines issued by Government for minimising the risk of transmission. This includes the need to protect at-risk groups, to avoid large gatherings of people, for good hand hygiene and the avoidance of unnecessary physical contact. This is not only for the benefit of those attending funerals, it also supports the urgent need to protect funeral home, crematorium and cemetery employees, who need to remain healthy and able to support bereaved families at this critical time.

In consultation with their local crematoria and cemeteries, Funeral homes and families should assess each funeral individually and consider whether it might mean smaller numbers of people and organising a celebration of life or memorial service planned for a later date. Alternatives such as webcasting may enable other mourners to participate. This is a fast evolving situation and guidance may well need to change again in the near future. The focus for day-to-day communication will be local resilience forums, with which organisations are working closely across the country.

## CMA FUNERAL MARKET INVESTIGATION SUSPENDED

The Competition and Markets Authority (CMA) has suspended the deadline for responding to papers in its funeral markets investigation due to COVID-19 until further notice. The CMA does not plan to publish additional documents until the situation becomes clearer, but still welcomes submissions to the investigation.

## RELAXATION OF DRIVERS' HOURS RULES

Coffin manufacturers and other suppliers to the funeral profession will be interested to know that the Government has temporarily relaxed drivers' hours regulations, in order to allow essential goods to be delivered on time.

For further details, visit: [bit.ly/2JzRbKq](https://bit.ly/2JzRbKq)



# THE COVID-19 RISK

Best practice advice to protect yourself and your colleagues while providing funeral services to your clients

**T**here are many risks in health and safety but I have never known a risk - such as the COVID-19 virus - that is able to affect so many people, young and old, so quickly and easily as this risk does. There are numerous sources of information available to us all and this information appears to change by the hour, so for my article today, I have tried to focus on the routine and regular steps you can take to protect yourself, your workforce and the people you come in contact with.

## COVID-19 symptoms

Current symptoms of the virus may include:

- a cough
- a high temperature
- shortness of breath

These symptoms do not necessarily mean you have the illness. The symptoms are similar to other illnesses that are much more common at this time of year, such as cold and flu.

If possible avoid catching and spreading the germs. There are steps that we can all take to help stop viruses spreading.

## DO

- Cover your mouth and nose with a tissue or your sleeve (not your hands) when you cough or sneeze.
- Put used tissues in the bin immediately.
- Wash your hands with soap and water often - use hand sanitiser gel if soap and water are not available.
- Try to avoid close contact with people who are unwell.

## DO NOT

- Touch your eyes, nose or mouth if your hands are not clean.

## Handling the deceased

The principles of Standard Infection Control Precautions (SICPs) continue to apply. This is due to the ongoing risk of infectious transmission via contact although the risk is usually lower than for living patients. Where the deceased was known or suspected to have been infected with COVID-19, there is now no requirement for a body bag, and viewing, hygienic preparations, post-mortem and embalming are all permitted.

## Control measures to implement

Standard infection control precautions (SICPs) are the basic infection prevention and control measures necessary to reduce the risk of transmission of infectious agents.

You will already have a number of control measures

in place, so this virus shouldn't really change much of what you are doing. You have to remember though that employers are under a legal obligation - under control of substances hazardous to health (COSHH) - to adequately control the risk of exposure to hazardous substances where exposure cannot be prevented. The provision and use of personal protective equipment (PPE), including respiratory protective equipment (RPE), will protect staff. Employees have an obligation to make full and proper use of any control measures, including PPE, provided by their employer.

When handling potentially infected equipment in the course of their work, staff must adhere to the following infection control precautions:

- Wash hands after all procedures, especially after removing gloves, before eating and at the end of the day
- Wash skin contaminated with blood or body fluids
- Wear appropriate personal protective equipment as required by the task being undertaken
- Cover all cuts and abrasions with waterproof dressings before handling potentially infected equipment
- Correctly segregate, seal and store all clinical waste ready for collection. This includes all disposable protective equipment or protective equipment that has become contaminated.

## Use of personal protective equipment

Where you are using Personal Protective Equipment (PPE) you should ensure that it is:

- compliant with the relevant BS/EN standards
- located close to the point of use
- stored to prevent contamination in a clean/dry area until required for use (expiry dates must be adhered to)
- used as 'single-use' equipment only
- changed immediately after completion of a procedure or task
- disposed of after use

## Some other matters to remember or consider

### Disposable apron

Disposable plastic aprons must be worn to protect staff uniform or clothes from contamination when dealing with the deceased and during environmental and equipment decontamination.

### Eye protection

Regular corrective spectacles are not considered adequate eye protection.

## Contaminated clothing

All linen coming into contact with suspected and confirmed COVID-19 cases should be managed as 'infectious' linen. Linen must be handled, transported and processed in a manner that prevents exposure to the skin and mucous membranes of staff, contamination of their clothing and the environment. Disposable gloves and an apron should be worn when handling infectious linen.

## Staff uniforms/clothes

Uniforms and clothing that might have been infected should be laundered:

- separately from other household linen
- in a load not more than half the machine capacity
- at the maximum temperature the fabric can tolerate.

## Dispose of all waste as clinical waste.

Waste from a possible or a confirmed case must be disposed of as Category B waste. Disposal of all waste related to possible or confirmed cases should be classified as infectious clinical waste suitable for alternative treatment, unless the waste has other properties that would require it to be incinerated.

## Funeral services

The question concerning the number of mourners attending funerals is high on the agenda of all service providers.

Further advice by Government has now been given and places of worship are allowed to continue with funerals but must only be attended by the immediate family. The immediate family is recognised as the spouse/partner, parents/carers, brothers/sisters, children (and partners).

Limiting attendees must be done sensitively and taking into account individual circumstances.

## Help is at hand! As a member of SAIF:

You can talk to a safety professional at Safety for Business simply by calling 08456 344164.

You are also entitled to a discount on our fees when we help you with your health and safety needs

We can visit you to see how you are doing when it comes to compliance. This is free of charge apart from travel costs. So what have you got to lose? ●





# HELP AT HAND FOR MEMBERS AND CLIENTS

## SAIF Support

All employees of SAIF full-member businesses have access to SAIF Support, the emotional support and counselling service that forms part of your member benefits. The service was launched in 2015 by SAIF, in partnership with service providers Professional Help, when it was recognised that funeral directors and their staff sometimes require some extra support to deal with the stresses of working in such a demanding profession.

"Being a funeral director is one of the most high-stress professions there is, with the emotional stress of coping with bereaved clients, as well as all the normal stresses and strains of running a business," says Catherine Betley, Managing

Director of Professional Help. "Funeral directors and their staff are good at supporting each other, but sometimes extra help is needed."

In light of the current coronavirus pandemic, the funeral profession is likely to face unprecedented pressures in the weeks and months to come. It is a sad fact that the workload will increase, and given the dramatic changes that are already happening in the funeral world, it's likely that elements of the personalised, high quality service that independent funeral directors pride themselves on will be simply impossible to deliver. It is imperative, in these challenging conditions, that funeral staff take good care of their own emotional wellbeing.

While the job probably seems paramount at the moment, if there are problems outside of work, such as relationship, family or other personal issues, SAIF Support is here for those, too.

Through SAIF Support, members can access confidential advice and information or simply a listening ear. You can also receive free-of-charge counselling, either face-to-face (currently delivered by webcam) or on the telephone, with a qualified therapist.



SAIF Support is available 9am-9pm Monday to Friday. Call us on 0800 077 8578 or email [help@saifsupport.co.uk](mailto:help@saifsupport.co.uk). Follow us on twitter @SAIFSupport.

## SAIF Care

In January 2020, bereavement support service SAIF Care was announced as a core benefit for all SAIF members.

SAIF Care is available free of charge to all your bereaved clients and comprises helpline and email support, webchat directly with a bereavement counsellor (on the SAIF website) and referral into other services where appropriate.

Professional Help, the organisation that delivers SAIF Care, knows that access



to bereavement care in the UK is difficult and often involves a lengthy wait. But when somebody needs help with their grief, they want it as soon as possible;

and it's proven that earlier intervention can stave off later mental health problems.

In the light of the current coronavirus pandemic, the sad reality is that there are going to be more bereaved people, and their grief is quite likely to be complicated by the unique conditions that exist around the virus. Not being able to spend final moments

with a loved one, or to have the funeral service they would have liked, for example, can have a lasting impact on how people grieve.

SAIF Care operates very much on the basis of 'emotional first aid'. On contacting SAIF Care, the client is connected to an experienced bereavement professional who will listen in confidence to their experience and their feelings, and give the support they need in that moment. If it is identified that they would benefit from further help, SAIF Care will work with them to understand what that could look like, and signpost to local services or to formal counselling support (currently available

via Professional Help, by telephone or webcam). Member businesses that wish to offer full counselling provision to their clients are invited to set up a SAIF Care Counselling Fund, which will then be used to fund appropriate counselling for bereaved clients. Please contact [help@saifcare.org.uk](mailto:help@saifcare.org.uk) if this is something you might be interested in.



SAIF Care is available 9am-9pm Monday to Friday. Clients can call our helpline (0800 917 7224) or email [help@saifcare.org.uk](mailto:help@saifcare.org.uk). And you can follow us on twitter or 'like' us on Facebook @SAIFCareUK.

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the repatriation people



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## English Willow Coffins

TRIBUTES  
*for memories to cherish*

New for 2020 is this stunning English Willow coffin in our flagship "Teardrop" shape

For families who would prefer a woven coffin that has been locally sourced, we have introduced this beautiful new coffin. Made from natural English willow and woven in Somerset.

With all the well known features of our other woven coffins, you can be assured of the high quality you expect from a Tributes coffin, as well as our outstanding service.

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[www.tributes.ltd.uk](http://www.tributes.ltd.uk)

t: 0345 388 8742 | f: 0345 388 8743 | e: [info@tributes.ltd.uk](mailto:info@tributes.ltd.uk)







# SAIF ANNUAL GENERAL MEETING & BANQUET WEEKEND 13-15 MARCH 2020

FULL COVERAGE OF THE WEEKEND





# SAIF ANNUAL GENERAL MEETING

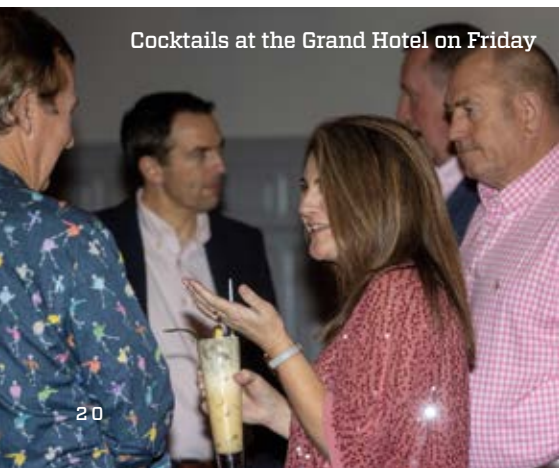
WORDS: CLAIRE DAY



Delegates at the seminar on Friday



Paul Allcock



Cocktails at the Grand Hotel on Friday



Joanna Williams



**T**he SAIF 2020 Annual General Meeting and Banquet weekend commenced on Friday at 200 St Vincent Street with the Associates, Past Presidents and Officers Lunch where guests were welcomed by the National President, Jim Auld, and his partner Daryl Youden.

After lunch, there was a seminar 'Everyone has their breaking point', hosted by a variety of presenters, which covered the handling of traumatic deaths and suicides. The seminar covered topics on how to handle these types of deaths from a funeral director's and client's perspective and wellbeing for both the staff and clients. The session was recorded, with this being available to members as a staffing resource in due course.

Following this, about 20 guests headed off to the Clydeside

## “EVERYONE HAS THEIR BREAKING POINT’, HOSTED BY A VARIETY OF PRESENTERS, COVERED THE HANDLING OF TRAUMATIC DEATHS AND SUICIDES”

Distillery for a tour of the distillery, three wee drams of whiskey tasting accompanied with a 'taste of Scotland' nibbles – which was well received by all.

At the Grand Hotel on the Friday evening there was a drinks reception for the SAIF Executive Committee and SAIF Charter Executive Committee, followed by a relaxing informal dinner hosted by the National President where

attendees were asked to wear something pink to remember the 'late Matthew Gallagher'.

Saturday was the working side of the weekend with over 90 members attending the Annual General Meeting.

It began with the National President Jim Auld welcoming the guests. Incoming President Mark Porteous then offered a minute's silence in memory of all those

Jo Parker opens the Friday seminar



Dr Sarah Bates



Jim Auld closes the seminar



Chris Parker







Jim Auld and his partner Daryl Youden are piped to dinner



Lots of fun at the tables



Dr Phil Gore enjoys the ceilidh



Guests danced the night way

“THE NIGHT WAS COMPERED BY ALEX FLEMING WHO BROUGHT A SMILE TO EVERYONE’S FACES. FINALLY THE NIGHT ENDED WITH THE CUSTOMARY BACON AND EGG ROLLS.”



Bob and Theresa Spittle



The Glasgow Phoenix Choir entertained guests in the Grand Ballroom



who had passed during the year.

Following apologies, National President Jim Auld gave an overview of his charity Breast Cancer Now and thanked SAIF members for their contribution. He also mentioned the FCA, CMA and the statutory Code of Practice in Scotland. He mentioned the coronavirus and that funeral directors need to remain objective and ensure that they have their emergency planning in place.

Terry Tennens, Chief Executive, along with Paul Allcock spoke about the coronavirus and what SAIF will be doing to support the members but also what members can do to support themselves. Terry then went on to give an update concerning the pre-paid funeral market, the Funeral Service Consumer Standards Review Group (FSCSR) and online transparency. Following this Paul gave an update on the CMA.

The AGM minutes from 2019 and the Accounts for the year end 31 December 2019, were proposed and seconded and formally adopted.

The reports were included in the AGM booklet that was sent out to members with the Notice and Election Form with additional presentations for the following:

- Membership
- Professional Standards
- SAIF Next Generation.

Lots of entertainment at the banquet dinner on Saturday



Jim Auld, National President, with Bob Spittle, Suzanne Grahame and Brian Hart presenting a cheque to Rona Grierson from Breast Cancer Now for the money raised for his charity during the year



Mark Wollard joins the fun as master of ceremonies during the installation of officers on Sunday



JOANNA WILLIAMS HIGHLIGHTED SAIF SUPPORT AND SAIF CARE AND GAVE A SUMMARY OF WHAT THEY BOTH PROVIDED AND THE BENEFITS OF USING THE SERVICE

Joanna Williams from Professional Help presented on Saturday



Mark Horton provided a summary of the QA report, highlighting the lack of compliance and the move to a risk-based assessment process.

Scottish President James Carcary introduced himself and provided a brief summary of his intentions for his year in office.

Chris Parker, IFD College Governor, was pleased to announce a new award, the 'Matthew Gallagher Achievement Award'. The forms will be going out in September with the first award taking place at the 2021 AGM. The award will be available for anyone to nominate those who have overcome a challenge to succeed in their college work but, more importantly, will keep Matthew's name 'alive'. Chris also gave a demonstration on how to remove gloves without cross contamination.

Joanna Williams from Professional Help highlighted SAIF Support and SAIF Care and gave a summary of what they both provided and the benefits of using the service, especially for staff in the current climate.





Tartan was proudly on display at the banquet



Enjoying the pipes



Rona Grierson from Breast Cancer Now



The Drinks Reception on Saturday provided a great opportunity to catch up with friends

Brian Hart from SAIFinsure advised that COVID-19 was a 'notifiable disease' and on the 20 February 2020 the World Health Organisation has now included this to be 'listed' in insurance policies. He explained the impact that this could have on funeral directors.

Mark Binnersley gave a summary of the work he has been undertaking on behalf of SAIF in relation to the media, press releases and social media.

Elected to the National Executive Committee was Simon Helliard-Moore with Sean Martin being re-elected. Jo Parker became 1st Vice President with Mark Horton being 2nd Vice President.

Mark Porteous, incoming President, gave his welcoming speech advising that his chosen charity during his year in office will be Winston's Wish. He ended with three P's:

- Purpose – The reason to get up in the morning
- Pride – To give pride in everything that you do
- Passionate – Funeral directors are

passionate and need to be proud of what they are and what they do.

The meeting formally closed at 11.00.

Following the AGM there was the SAIFCharter Forum.

The afternoon was then kept free to those wishing to explore Glasgow.

The Saturday banquet commenced with a drinks reception, with guests being greeted into the Grand Ballroom by a piper followed by songs from the Glasgow Phoenix Choir. Following dinner there were the customary toasts with a thank you from Rona Grierson from Breast Cancer Now and the raffle. Guests then danced the night away to the 'Stravaig' Ceilidh band. The night was compered by Alex Fleming who brought a smile to everyone's faces. Finally the night ended with the customary bacon and egg rolls.

Sunday morning saw the installation of officers, with master of ceremonies Mark Woollard followed on from last year who, together with the edited slide show, his wit and amusing one liners had the audience in streams



Enjoying the Drinks Reception on Saturday evening



of laughter from start to finish.

The formalities of the morning commenced with Jim Auld thanking the Officers and Executives and the staff at SAIF Business Centre for their guidance and help during his year in office.

Gratitude was expressed to the officers present from kindred associations for their presence.

Thanks also went to the stewards, Mark Woollard and Aaron Brudenell, for their help over the weekend and grateful thanks were extended to everyone for the donations and support towards Jim's chosen charity Breast Cancer Now.

The Presidential chain was then presented to Mark Porteous who gave a short speech before officially bestowing Jo Parker as 1st Vice President, who then in turn passed the 2nd Vice President chain to Mark Horton.

Following Mark Porteous's speech advising that his banquet weekend will be at The Dalmahoy Hotel & Country Club, Edinburgh, next year during the weekend of 19-21 March and his chosen charity being Winston's Wish, the formalities of the morning were closed. ●

**SAVE  
THE  
DATE FOR 2021**

SAIF AGM &  
Banquet Weekend  
The Dalmahoy Hotel  
& Country Club,  
Edinburgh, from  
19 - 21 March



Mark Woollard  
acted as Master  
of Ceremonies  
on Sunday



Mark Porteous, National  
President, presenting  
the gift from SAIF to  
Jim Auld, Immediate  
Past President



Mark Porteous, National President,  
Jo Parker 1st Vice President and  
Mark Horton 2nd Vice President



Mark Porteous, National President, with  
representatives from Kindred Associations



**Superior<sup>UK</sup>**  
AUTOMOTIVE



## MERCEDES VITO THE SUPERIOR REMOVAL VEHICLE



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**Northern Area**  
**Southern Area**

Kevin Smith  
Greg Platt  
Jon Helm

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07968 195 722  
07879 252 224

kevin.smith@superioruk.com  
greg.platt@superioruk.com  
jon.helm@superioruk.com

[www.superioruk.com](http://www.superioruk.com) | [info@superioruk.com](mailto:info@superioruk.com)

## Your funeral calls answered with care

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# PROTECTING YOUR BUSINESS

## DURING THE COVID-19 OUTBREAK

Although this will be a busy time for funeral directors, cash could still be in short supply so we must take steps to make sure we can operate successfully

**A**s the COVID-19 pandemic tightens its grip on the UK and world economies, it is important that all businesses move into survival mode in the short term.

To some extent, the current crisis should be a buoyant time for funeral directors, as tragically the country will experience a spike in death rates over a very short period of time. However, whilst this will generate lots of potentially new work for the sector, it does not necessarily mean that the cash will follow. There will be millions of people experiencing short-term cash flow difficulties as a result of being put on short-time working or ultimately made redundant. Therefore, whilst funeral directors may be sending out lots of new invoices to the relatives of the bereaved to cover the costs of a funeral, families may be slow to pay, or even default fully in some cases.

There are several practical steps that you can take to protect your business at a time like this. The old adage “cash is king” is certainly true at the moment, therefore the starting point for all of us should be “what payments can I avoid?” What cash can I bring in quickly and then manage cash flow closely to ensure essential

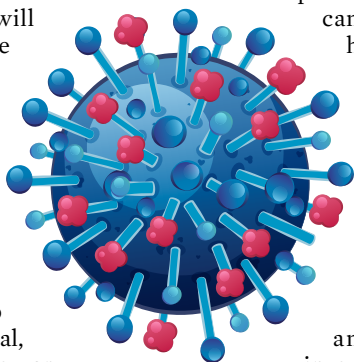
suppliers are paid, although maybe stretching credit terms a little? It may be wise to consider asking for a temporary overdraft facility with your bank to give you some headroom and importantly make sure that you produce short-term forecasts that include a number of “what if” scenarios. This will allow you to put in place contingency plans and understand the likely cash requirements for your business over the next three to six months, maybe longer.

If you have existing bank borrowings, such as a property loan, hire purchase or leases for vehicles, make sure you speak to your lender to see if you can get a capital repayment holiday and maybe have interest rolled up rather than paid for a period of time, say three to six months. At the moment, the Government plans appear to be adopting a three-month timeline to contain this outbreak. Your lenders will be mindful of the situation and therefore should be in a position to support you, as failure to do so will put their customer base in serious jeopardy, too.

The Government has quite rightly offered to support as many people as possible, through a combination of loans to companies, including the new Coronavirus Business Interruption Loan Scheme (“CBILS”), and grants to provide support for employers to subsidise wages

for furloughed employees in the form of grants rebated via HMRC to cover 80% of those wage costs where there is no work for them to do. It is probably unlikely that funeral directors will find themselves short of work, but this is available if they do.

Given that some funeral directors could find themselves overtrading due to demand, it may be wise to consider applying for a CBILS loan. The loans range from £5,000 to £5m and are interest-free for 12 months (government pays the interest); other features include capital repayment holidays of up to 12 months, no arrangement fees and no early repayment fees. Term loans can be up to six years. CBILS is intended for businesses that are impacted by the pandemic and does cover short term cash flow support as well as capital additions. It could be that extra staff are needed, more vehicles, additional temporary premises, etc. The scheme is suitable for all these things. It is meant to be used where the lenders do not have enough security to support, therefore it must be borne in mind that banks will seek a debenture firstly and in some cases personal guarantees (PGs), although it does appear after some initial pressure banks have been made to remove PGs for loans below £250k. The first port of call for businesses looking to the scheme should be their existing banks; most banks will only service existing clients. However, if your bank is not willing to support you, there are other providers. Please contact your adviser or go to the British Business Banks website for details at [www.british-business-bank.co.uk](http://www.british-business-bank.co.uk)



Other things to consider will be the impact on your business due to sick leave caused by either staff members contracting the virus or having to self-isolate as a result of having potential symptoms or a family member having them. Therefore, the Government has introduced legislation to allow small and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness absence due to COVID-19. The Government will refund the employer up to two weeks' SSP per eligible employee. Eligible employers are those with fewer than 250 employees.

Further support is available for small businesses that pay little or no business rates. Where businesses qualify for Small Business Rate Relief (SBRR) i.e. rateable value below £15,000 or Rural Rate Relief, they will receive a one-off grant of £10,000 to help meet their ongoing

automatic offer, however, it is advisable to turn off direct debits to prevent VAT being collected automatically.

For unincorporated businesses, income tax payment due by 31 July 2020 can be deferred to 31 January 2021. No application is required for this and no penalties or interest for late payment will be charged in the deferral period.

Other practical steps that funeral directors need to consider will be the potential shortage of supplies caused by either lack of raw materials or demand outstripping supplies for coffins and other consumable items. It is understood the supply base is building in capacity in anticipation, but shortages could lead families of the deceased to shop around in the event that individual funeral directors can't deliver a timely service or are unable to offer suitable coffins etc. Therefore, building in supply chains that are robust will be important and if stocks are needed to be built this will put further pressure on cash flow.

There is a risk of increased absenteeism as a result of the virus spreading, which will add pressure to already stretched funeral directors.

Added value and added sales associated with funerals and cremations such as flowers and printing may be in short supply as florists etc are not classified as key workers, thus revenue will be lost as a result.

So, to conclude, cash is king, therefore make the most of the free or subsidised initiatives on offer at the moment to preserve your cash and ensure a robust plan is in place and financial forecasts completed to allow you to calculate your cash requirements. If a cash need is anticipated talk to your bank, other lenders and advisers at the earliest opportunity so that you can plug it by putting an appropriate funding package in place on time.

**Patrick Abel**  
**Corporate Finance Partner**  
**Hart Shaw LLP**  
*UK200Group Corporate Finance*  
*Panel Member*

## “YOUR LENDERS WILL BE MINDFUL OF THE SITUATION AND THEREFORE SHOULD BE IN A POSITION TO SUPPORT”

business costs such as rent. The grants will be administered by the relevant local authority and no application is required.

All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time to Pay service. These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities. Given the current circumstances HMRC are likely be more lenient on Time to Pay. Interest and late payment penalties can also be waived.

All businesses can now defer VAT due between 20 March 2020 and 30 June 2020 until the end of the financial year. No application is required, it is an

Patrick has more than 20 years' corporate finance experience and specialises in advising privately owned businesses from SMEs to larger corporates on mergers, acquisitions, disposals, management buy-



outs, management buy-ins, cash-outs and raising debt and equity finance.

He has significant experience of undertaking due diligence assignments for banks, private equity houses and corporates, as well as cross

border transactions in Europe, America and Australia.

Having previously worked in private equity and industry, he has knowledge of all sides of the corporate finance market; in particular in the metals, engineering and manufacturing sectors.

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# IT PAYS TO BE OPEN & HONEST

Price transparency is essential if the funeral industry is serious about providing a fair service to families who are in a vulnerable state of mind

WORDS: JAMES DALEY



**M**aking the right choices when you're buying a funeral will never be an easy task. Even if you're holding up well emotionally after your recent bereavement, there's a lot to learn in a short space of time, and many decisions to make. Sadly, the funeral industry also continues to make it more difficult than it needs to be, by not publishing clear breakdowns of prices online. Although many are starting to put some kind of price on their websites, it's often top level costs for bundled packages – making it hard for customers to see what the price will be to build a package that suits their needs.

I first got involved in the funeral sector four years ago when my mother passed away. I wanted to organise the funeral myself because I was curious to see how difficult it was for consumers to make good, informed decisions. I've spent my career as a financial journalist and campaigner, sticking up for consumers when they're buying complex financial products.

In banking and insurance, customers often end up paying more than they need to because products are complex – and it's hard to understand what the real cost is. It struck me that funerals were likely to be very similar – and that the difficulty for consumers would be compounded by the fact that they were buying these expensive products at a time when they were at their most vulnerable.

My experience back then was, I'm sorry to say, as bad as I had feared it might be.

From the moment my mother died, we started incurring cost – as her body was taken away to a local funeral director with whom the care home had a relationship.

“I QUICKLY DISCOVERED THERE WAS VERY LITTLE INFORMATION ONLINE ABOUT PRICES”

When I began to shop around for funeral services the next day, I realised that if I didn't stick with the funeral director who had taken my mother, there would be a cost to transfer her elsewhere.

As I continued my research, I quickly discovered there was very little information online about prices. And as I began to call local funeral directors, I was given the prices of packages that varied wildly. It was almost impossible to compare the different options on a like-for-like basis.

My suspicions about value were heightened when one funeral director told me about their “simple funeral”, and then went on to tell me about the other packages which started at almost double the cost.

When I began to drill down into the difference between these packages, I discovered that the simple funeral had an MDF coffin and did not allow me to choose the time of the service. In every other respect, it seemed to be identical to the other packages that were double the price.

And when I started to express an interest in buying the simple funeral, the funeral director intimated that these were “usually for people...” – at which point she





stopped. I filled in the gap in my head with “on benefits”. As if to say, if you’ve got the money to pay more, you should do.

At this point I took matters into my own hands and rang the crematorium myself, to see whether I really was restricted to very inconvenient times for our service. As it happens, they were happy to accommodate me at a time that worked for my family. So the issue on timing appeared to have been an artificial barrier constructed by the funeral director.

So in the end, it seemed to come down to the type of coffin I had. And while the term of simple funeral didn’t allow me to upgrade the coffin, it occurred to me that an MDF coffin covered in flowers would look almost as nice as one made of better quality wood. Given that we would see it for only a few minutes before it was sent to be incinerated, I was happy to save our family the considerable cost of upgrading.

After the whole experience was over, I wrote a column in *The Telegraph* – and was surprised how many people got in touch to tell me they had been equally befuddled and frustrated when arranging a funeral. The lack of transparency and clear pricing felt like an unnecessary – indeed, indefensible – barrier in the way of consumers.

After my experience that year, my organisation Fairer Finance began meeting funeral directors and starting to bang the drum for transparency in the sector. Then in 2017, we were engaged by Dignity to do some research looking at whether the pre-paid funeral plan market was working well for consumers. Although Dignity paid us to do the work, we retained full editorial control and independence – including the right to criticise Dignity (which we did).

The issues of transparency were just as bad in that sector – and arguably the stakes are much higher for pre-paid customers as they aren’t around to see whether what they paid for lived up to their expectations.

After launching our campaign to get the pre-paid funeral plan market regulated, we met with the Treasury and eventually the Economic Secretary, who agreed to bring the sector under the wing of the Financial Conduct Authority.

At the same time, the Competition & Markets Authority (CMA) announced an investigation into the at-need funeral market. And what we’ve seen come out of its work so far shows that it is sympathetic to our concerns around the lack of transparency.

Rather than waiting for the CMA to report, I was pleased to be invited on to a voluntary industry working group – the Funeral Service Consumer Standards Review – which is looking to improve standards in the market now.

One of the strands we’re looking at is how to improve transparency – and I’ve been surprised that there’s still a significant number of firms who are resisting the call to publish prices on their websites.

The argument tends to be that if funeral directors publish prices online, the sector will end up in a race to the bottom on price.

And yes, more price transparency will provide more price competition. But surely it’s right that consumers are able to understand what they’re paying for. The current state of affairs means that many consumers end up paying hundreds or thousands of pounds more than they need because they don’t have all the information they need to make the best decision.

I’ve got no problem with consumers paying top dollar for their funeral, but that higher cost needs to be linked to higher quality service – not simply a result of them being unable to make meaningful comparisons.

Nevertheless, I’m sympathetic to the view that if we’re to have transparency on price, we also need transparency on quality. If you’ve invested in brand new hearses and limousines, and have state-of-the-art refrigeration facilities on site – it’s easier to justify your higher prices.

So as well as getting firms to publish prices, we also need to see them publishing details about their facilities.

In an ideal world, it would also be nice to have reliable customer reviews – though these can be hard to come by.

As things stand, things are still much too difficult for customers. Sites like Beyond, Funeral Guide and localfuneral.co.uk are doing what they can to try and help consumers compare on price. But too often, the prices that are displayed on these sites are wrong or not itemised.

In these cases, a little information can be more damaging than a lot.

The CMA is set to publish its final report this year, and I think it’s highly likely that it will recommend that funeral directors are forced to publish a breakdown of prices and facilities on their websites.

But CMA reports tend to take a long time to turn into actions. With a backlog of legislation, owing to the parliamentary burden of Brexit, it’s possible that it may be several years before we see the recommendations of the CMA become law.

In the interim, I’m hoping that the FSCSR can persuade the industry to improve transparency by providing templates that can be used to disclose information.

The likely problem is that while many funeral directors may agree to the recommendations of the FSCSR, many will not. So it won’t be until the CMA rules become law that the sector sees the transformation it needs.

I continue to believe that responsible funeral directors with good facilities and fair prices have nothing to fear from greater transparency in the sector. It should give them the chance to compete on a level playing field – and ensure that the winners are those who offer the best value and service.

If you count your business in that bracket, I’d urge you to start publishing your prices today – and start setting the example that your peers can follow.

Most funeral directors are responsible and trustworthy businesses – but there continue to be pockets of poor practice, just as there are in all sectors. Only by embracing the disinfectant that transparency and sunlight brings will this sector flush out those less reputable businesses. ●

To hear James' views in The Partnership Podcast, go to [goldencharter.buzzsprout.com](https://goldencharter.buzzsprout.com)

James spoke to *SAIFInsight* prior to the changes COVID-19 has introduced to the funeral profession. As such, future changes he discusses including the regulatory timeline and the work of the FSCSR have since been impacted.

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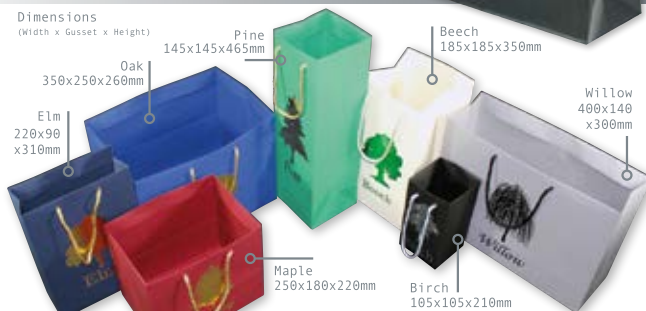
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# PROFESSIONALS DON'T GRIEVE, DO THEY?

The idea that people don't feel certain emotions because of what they do for a living is far from the truth. We're all human and it's important to look out for each other during times of stress and sadness

WORDS: DR BILL WEBSTER

I could hardly believe my ears. I attended the funeral service of the wife of a funeral director I have known and respected for years. It was, as you would expect, a beautiful tribute and an expertly conducted ceremony. My friend directed the service with grace and dignity that rose above the grief we all knew he was experiencing.

I commended him on how well the service had gone and he bravely and professionally thanked me. But as I stood among the large crowd in attendance, I overheard something that shocked me.

"Well," someone was saying, "he's really handling this so well. But there again, he's a funeral director, right, so he's used to it."

There seems to be a perception 'out there' that funeral professionals, first responders, police and fire officers, medical people, and others who 'see this all the time' are somehow going to maintain professional composure and deal with personal situations in the same way they handle professional responsibilities.

So, how's that working for you?

Some weeks later, at lunch with my friend, it was obvious that it wasn't working and he was struggling through, as he described it, "that dark place". I could relate. After the death of my son, many felt that as a grief counsellor who understood the theory, I would be better equipped to

deal with my personal grief and just get on.

Why does this perception exist? I think there are several reasons:

1. People are impressed when, in some of their own most difficult moments, someone can 'take charge' and 'pull things together' when they are falling apart. We could give countless illustrations of situations involving those trained to respond with strength and objectivity as they assist people at critical times. That, after all, is their job.

So when tragedy or crisis personally affects that professional, the perception is they will respond with similar fortitude. Obviously, it should go without saying that this is a myth; I hardly need explain why.

But to understand why people buy into it, I suggest they might feel threatened when someone who has always shown strength and composure seemingly 'loses it', wondering what hope is there for them if a professional falls apart.

Most people would rather not go there.

2. But flip the coin. I suggest that we as professionals are affected by the same myth. Experience has taught us to maintain composure and objectivity while showing empathetic understanding for our clients.

After all, this is not about us, it is about them. But that is just the point.

When a personal loss occurs, it is about us. But perhaps we quickly dismiss it, thinking to ourselves, "I've dealt with

this stuff before." If I have learned one thing in this past year, it is this. Being an expert in grief, crisis or tragedy does not prepare you for when it happens to you. It is one thing to know it in theory, but quite another to experience it.

Most of us understand the difference between grief and mourning. Grief is how we feel after a loss; mourning is how we express those feelings. And there in a nutshell is the problem. After any significant loss, someone can feel their heart is breaking, but when people ask us how we are we say, "I'm doing fine."

So the dilemma is where the bereaved funeral director, counsellor or other professional goes to express their grief. We are reluctant to go to colleagues, invested in appearing to be 'doing well'. Besides, we rationalise, what can they tell us that we don't know already – and that may be so.

So what can you do when concerned about a colleague? Keep it simple. They probably appreciate friendship more than 'counsel'.

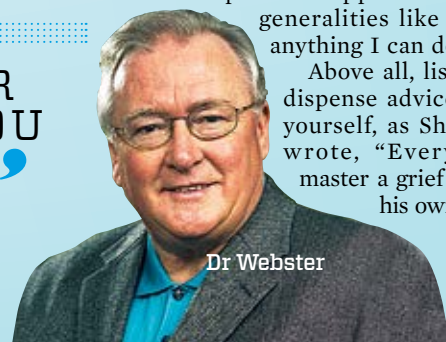
Take them to lunch. Sit face to face and ask them whether they would like talk about it. Reassure them it is okay not to be okay.

Call now and then, let them know you are thinking about them. Be there for them especially on those difficult days, personally or professionally. Offer specific support rather than generalities like 'if there's anything I can do'.

Above all, listen. Don't dispense advice. Remind yourself, as Shakespeare wrote, "Everyone can master a grief that is not his own." ●

“BEING AN EXPERT IN GRIEF OR TRAGEDY DOES NOT PREPARE YOU FOR WHEN IT HAPPENS TO YOU”

Dr Bill Webster



Dr Webster



# OUR REGULATORY JOURNEY

SAIFCharter Chair Adam Ginder discusses progress towards meeting the association's objectives in the face of unparalleled challenges and encourages members to move forward on their regulatory compliance journey

## Our association

As our profession enters uncharted territory and faces unparalleled challenges due to the coronavirus pandemic, I'd like to take a moment to acknowledge the commitment and professionalism of my colleagues from across the independent sector as we work to support our communities. Our association, meanwhile, continues to make progress for the future, with enhanced governance practices and the introduction of new members to our working groups, bringing fresh ideas and perspectives.

I'd also like to announce that Arran Brudenell has been co-opted on to our Executive, to fill the vacancy left by our dear friend Matthew Gallagher. Arran brings with him a wealth of knowledge and experience and has a long-standing involvement with our working groups and the funeral sector more widely, including his role as a former SAIF President.

In progressing our association's objectives, we continue to be more digitally focused. Our annual renewal process has been a big success this year, with over 90% of members (at the time of writing around a week ahead of the 31 March deadline) having completed their renewal declaration electronically in just a few seconds. We also provided members with an electronic certificate as part of the process this year, a feature which I hope has been of value to you.

## Our marketplace

Meanwhile, prior to the coronavirus pandemic, there had been encouraging signs in the funeral plan marketplace and Independents working with Golden Charter had begun to secure a rise in plan sales. While this is not our current focus, it's important we continue to increase market share as we ward off at-need competition, secure future business and increase connections in our local communities.

To continue on this trajectory, we must be ready to meet the new rules and Code of Practice from the Funeral Planning Authority (FPA). The FPA requirements are now a reality, influencing how we do business and putting greater responsibility on funeral directors who sell plans to ensure customers are protected by having a new form of contract in place with their plan provider.

## Our future

Our focus at the moment will be purely on the immediate demands of dealing with the coronavirus situation, but as we begin to consider our future under these strengthened rules, I would draw your attention to the latest Partnership Podcast with James Daley, Managing Director of Fairer Finance.

James was a consumer campaigner and financial journalist for 20 years before launching Fairer Finance in

2014 and is frequently interviewed on national television and radio. He is featured on this podcast discussing emerging customer preferences and the need for transparency.

When he was asked whether the FPA's call for contractual agreements between funeral directors and plan providers was good for the customer, James said: "I think absolutely the customer needs to have some kind of certainty."

"The duty of care is a bit different when you're selling a pre-paid plan... so I think you need to take great care to show them, with some level of certainty, what they're going to get. That's what contracts with funeral directors provide."

James concluded: "People are always scared of regulation, but actually people have been there before, it genuinely is the right thing to do, and if you're already doing the right thing there's nothing too much to be scared of."

I would encourage our members to listen to the podcast (goldencharter.buzzsprout.com), consider the next steps on your regulatory journey to show that we all put the customer first, and have the reassurance that your association and your company are with you all the way.

Why not subscribe on your phone so as not to miss future editions? You should be able to find the Partnership Podcast on any podcast app. ●

## Your SAIFCharter Executive

To contact your SAIFCharter Executive about any subject, please send an email to [contact@saifcharter.co.uk](mailto:contact@saifcharter.co.uk). If you want to speak directly to a funeral director, you can also reach the Chairman, the SAIFCharter Secretary, or any of the Executive members around the country through the details below.



### ▼ Adam K Ginder (Chair and Golden Charter Board representative)

M K Ginder & Sons, Watford, North London [adam@ginder.co.uk](mailto:adam@ginder.co.uk)

### ▼ Helen Wathall (Golden Charter Board representative)

G Wathall & Son Ltd, Derby, East Midlands [helen@wathall.co.uk](mailto:helen@wathall.co.uk)

### ▼ Jeremy West

West & Coe Ltd, Essex, South East London [jwest@westcoe.co.uk](mailto:jwest@westcoe.co.uk)

### ▼ Arran Brudenell

Anstey & District Funeral Services Ltd, Leicester, East Midlands [arran@ansteyfunerals.com](mailto:arran@ansteyfunerals.com)

### ▼ James Morris

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### ▼ Paul Stevenson

Paul Stevenson Funeral Directors Ltd, Ayrshire, Central Scotland [paul@funeral-scotland.co.uk](mailto:paul@funeral-scotland.co.uk)

### ▼ John Tempest

Robson & Ellis Funeral Service, Leeds, Yorkshire & East Lancashire [john.tempest@leedsfunerals.co.uk](mailto:john.tempest@leedsfunerals.co.uk)

### ▼ Anthony O'Hara

Nicholas O'Hara Funeral Directors Limited, Dorset, West England [anthony@oharafunerals.co.uk](mailto:anthony@oharafunerals.co.uk)

### ▼ John Byrne (Secretary)

J T Byrne Funeral Directors, Lancashire [secretary@saifcharter.co.uk](mailto:secretary@saifcharter.co.uk) [john.byrne@jtbyrne.co.uk](mailto:john.byrne@jtbyrne.co.uk)

### ▼ James Tovey (Golden Charter Board representative)

Tovey Bros Funeral Directors, Newport, South Wales [james@toveybros.co.uk](mailto:james@toveybros.co.uk)

### ▼ Declan Maguire

Anderson Maguire Ltd, Glasgow, Central Scotland [dec@maguirepartners](mailto:dec@maguirepartners)

Please follow @SAIFCharter on Twitter and like our Facebook page to keep up to date with our association's news and updates as we grow our community of independent funeral businesses online.

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To contact your SAIF Executives, email [info@saif.org.uk](mailto:info@saif.org.uk) or call **0345 230 6777**.

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# A GUIDE TO FUNERAL BENEFIT OPTIONS

What are FBOs and how can they benefit Independents?  
Mark Moran, Golden Charter's Director of Sales, investigates

**D**uring this difficult time, we are continuing to see families engage with later life planning. With funeral expenses even at the best of times often a significant source of stress for those over 50, many people clearly want to make sure the costs of their funeral are covered when the time eventually comes.

Covering future funeral expenses is the purpose of a funeral plan, however the Funeral Benefit Option (FBO), through a guaranteed over 50s product, offers policy holders another way of planning ahead.

So how does the funeral benefit work? It really is very simple. If the policy holder has opted to include the Funeral Benefit Option in their insurance policy, when they pass away the surviving family will contact you, the funeral director, in the same way they would if they had a funeral plan.

You then arrange the policy holder's funeral and present an invoice to Golden Charter, and we will arrange payment in the normal way. The funds for payment of the invoice will come from the insurance company, with whom Golden Charter will liaise throughout the entire claims process.

If the invoice amount is less than the sum assured then the remaining balance will be settled through the policy holder's estate. If the amount of the invoice is

## IN NUMBERS

### AVERAGE SUM ASSURED

**£4,750**

Source: British Seniors, FiftyLife, OneFamily and Shepherds Friendly guaranteed over 50s Funeral Benefit Options allocated by Golden Charter over 10 months from April 2019 to January 2020

**2%**

### MARKET GROWTH

297,798 Over 50s plan customers in 2018

Source: Swiss Re Terms & Health Watch 2019

**50,000**

### FUNERAL BENEFIT OPTIONS

allocated by Golden Charter between April 2019 and January 2020

higher than the sum assured, the family will be responsible for the balance due.

In simple terms, a Funeral Benefit Option is an at-need funeral from the funeral director's perspective. As an incentive for the policy holder to choose your business, a contribution of £300 towards the cost of the funeral services is required, which can be in the form of a discount off the total price or of added value services, for example an additional car or upgraded coffin.

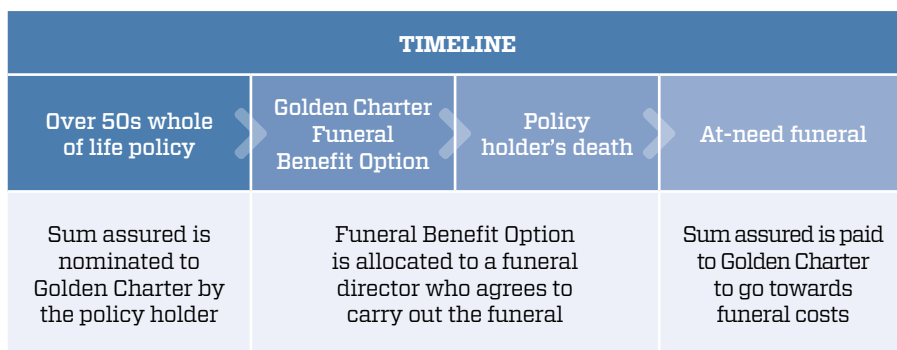
It's important to note that competitor insurance policies with an FBO included offer similar incentives.

### The market

Despite the exit of many high street banks from the financial advice market in 2012, the guaranteed over 50s market continues to grow through independent providers and insurance specialists.

In 2018, the market grew by 2%, meaning 297,798 customers took out this type of insurance. With the vast majority of these policies taken out to deal with funeral expenses, it's essential Golden Charter acquires as much of this type of future funeral business on behalf of independent funeral directors as possible.

Our own experience with FBOs shows that the average sum assured continues to



increase considerably. The current average sum assured for the 50,000 FBOs allocated by Golden Charter between April 2019 and January 2020 was £4,750, a significant amount and greater than the cost of most at-need funerals today.

That's an average of 1,250 future funerals going to the independent sector each week, instead of the Co-op or Dignity.

#### Why FBOs are a good choice for funeral directors

As previously stated, the average sum assured for each Funeral Benefit Option is significantly above the average cost of a funeral, providing you with a significant at-need funeral contribution.

Where sums assured seem to be lower than the average quoted, view these as down-payments for the funeral, as the family or next of kin are required to make up the shortfall for the funeral service provided by you. This is always made clear to the customer at the point of sale by all our partners, as well as being explicitly clear in the membership pack sent by Golden Charter.

Most importantly, by supplying over 50s providers with our Funeral Benefit Option product, we ensure that a significant number of funerals are not allocated to any of our funeral planning competitors, which can only make great business sense. ●

“IT'S ESSENTIAL GOLDEN CHARTER ACQUIRES AS MUCH OF THIS TYPE OF FUTURE FUNERAL BUSINESS ON BEHALF OF INDEPENDENT FUNERAL DIRECTORS AS POSSIBLE”



#### Golden Charter's Funeral Benefit Option partners

- British Seniors
- Fiftylife
- Shepherds Friendly
- OneFamily

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## REGIONAL BUSINESS MANAGERS

**Nico Rocchiccioli**  
Scotland &  
North West England  
**M:** 07717 314 280  
**E:** nico.rocchiccioli@  
goldencharter.co.uk



**Sally Dyson**  
North East England  
**M:** 07738 741 707  
**E:** sally.dyson@  
goldencharter.co.uk



**Nicholas Dawson**  
Central Midlands  
**M:** 07921 066 740  
**E:** nicholas.dawson@  
goldencharter.co.uk



**Stephen Heath**  
South West England  
& South Wales  
**M:** 07809 320 838  
**E:** stephen.heath@  
goldencharter.co.uk



**Iain Catchpole**  
South East England  
& London  
**M:** 07568 100 555  
**E:** iain.catchpole@  
goldencharter.co.uk



## NORTH

**1 Linda Harvie**  
North Scotland ABM  
**M:** 07900 557 850  
**E:** linda.harvie@  
goldencharter.co.uk



**4 Paul Hodgson**  
North East  
England ABM  
**M:** 07834 417 315  
**E:** paul.hodgson@  
goldencharter.co.uk



**7 Ben Farina**  
East Yorkshire  
ABM  
**M:** 07715 038 665  
**E:** ben.farina@  
goldencharter.co.uk



**2 Nico Rocchiccioli**  
Edinburgh,  
South Scotland  
and Cumbria ABM  
**M:** 07717 314 280  
**E:** nico.rocchiccioli@  
goldencharter.co.uk



**5 Anthony Parkinson**  
South Cumbria,  
Lancashire &  
Merseyside ABM  
**M:** 07809 334 870  
**E:** anthonyparkinson@  
goldencharter.co.uk



**8 Amy Smithson**  
West Yorkshire &  
East Lancashire ABM  
**M:** 07711 368 112  
**E:** amy.smithson@  
goldencharter.co.uk



**3 Rosie Kinley**  
Glasgow and  
West Scotland ABM  
**M:** 07850 655 420  
**E:** rosie.kinley@  
goldencharter.co.uk



**6 Aldwell Bosanquet**  
Central Midlands ABM  
**M:** 07850 659 705  
**E:** aldwell.bosanquet@  
goldencharter.co.uk



**9 Konrad Wilkinson**  
Ireland ABM  
**M:** 07715 038 663  
**E:** konrad.wilkinson@  
goldencharter.co.uk



## SOUTH

**10**  
West England ABM  
Please contact  
Steffan Davies (#11)  
or Paul Firth (#12)



**13 Amanda Hodson**  
West Midlands and  
North Wales ABM  
**M:** 07714 923 342  
**E:** amanda.hodson@  
goldencharter.co.uk



**16**  
East England ABM  
Please contact  
Steve Bennett (#15)



**11 Steffan Davies**  
South Midlands ABM  
**M:** 07740 239 404  
**E:** steffan.davies@  
goldencharter.co.uk



**14 Terry Lee**  
South West  
England ABM  
**M:** 07713 309 750  
**E:** terry.lee@  
goldencharter.co.uk



**17 Neil Hodgson**  
South East  
England ABM  
**M:** 07718 706 311  
**E:** neil.hodgson@  
goldencharter.co.uk



**12 Paul Firth**  
South Wales ABM  
**M:** 07720 097 534  
**E:** paul.firth@  
goldencharter.co.uk



**15 Steve Bennett**  
East Anglia ABM  
**M:** 07803 015 514  
**E:** steve.bennett@  
goldencharter.co.uk



**18 David Oliver**  
North London ABM  
**M:** 07711 368 059  
**E:** david.oliver@  
goldencharter.co.uk



## LEADERSHIP TEAM

**Mark Moran**  
Director of Sales  
**M:** 07834 417 312  
**E:** mark.moran@  
goldencharter.co.uk



**Jacqui McGilveray**  
Interim National  
Business Manager North  
**M:** 07900 580 611  
**E:** jacqui.mcgilveray  
@goldencharter.co.uk



**Daniel Hare**  
National Business  
Manager South  
**M:** 07717 696 683  
**E:** danielhare@  
goldencharter.co.uk



**Steve Driscoll**  
Head of Business  
Partnerships (Interim)  
**M:** 07808 101 886  
**E:** steven.driscoll@  
goldencharter.co.uk



## FURTHER CONTACTS

**Stewart Bodys**  
Contact Centre  
Manager  
**T:** 0141 931 6844  
**E:** [stewart.bodys@goldencharter.co.uk](mailto:stewart.bodys@goldencharter.co.uk)



**Taibah Rafiq**  
Funeral Director  
Business Advisor  
**T:** 0141 931 6853  
**E:** [taibahrafiq@goldencharter.co.uk](mailto:taibahrafiq@goldencharter.co.uk)

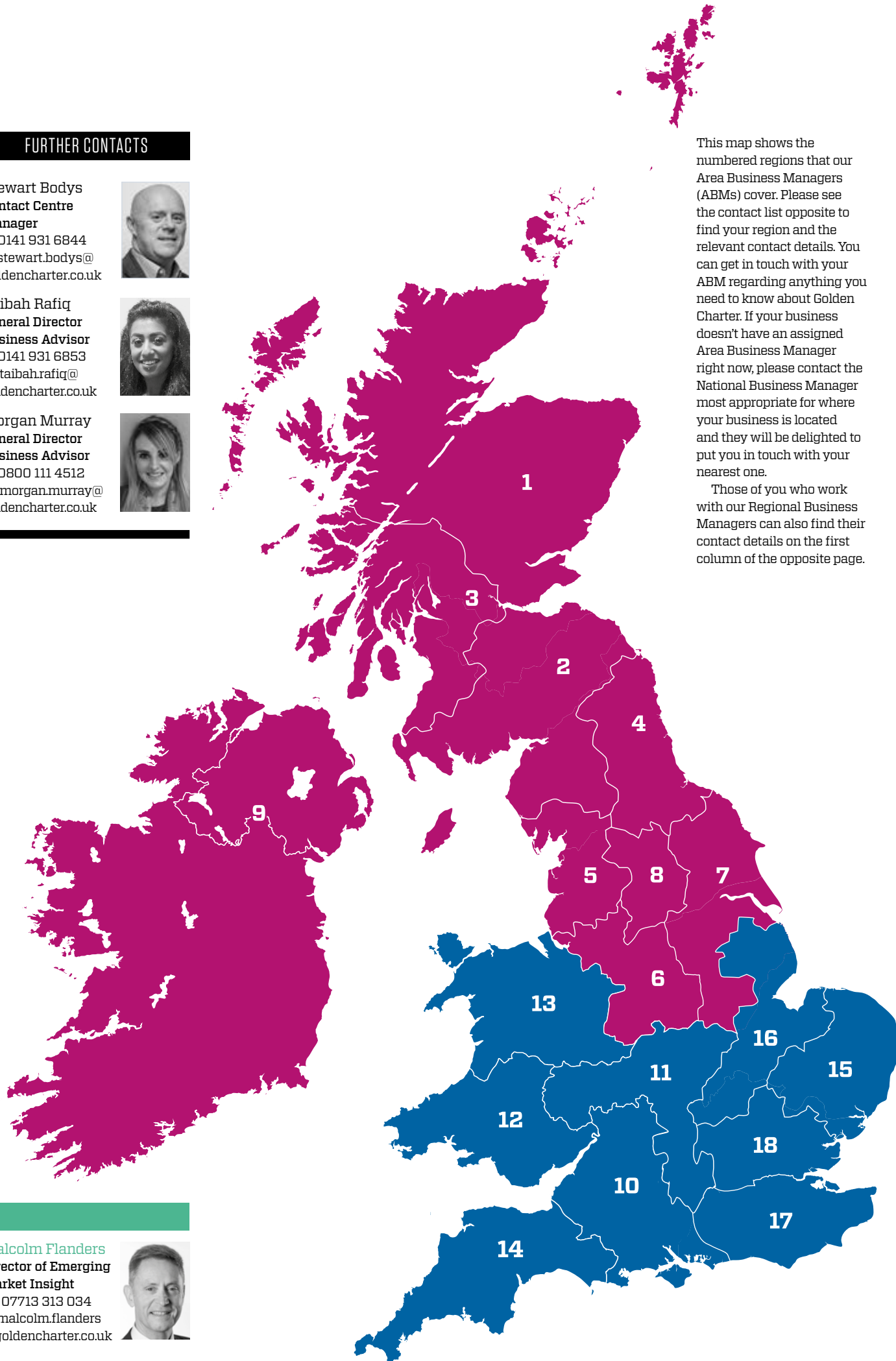


**Morgan Murray**  
Funeral Director  
Business Advisor  
**T:** 0800 111 4512  
**E:** [morganmurray@goldencharter.co.uk](mailto:morganmurray@goldencharter.co.uk)



This map shows the numbered regions that our Area Business Managers (ABMs) cover. Please see the contact list opposite to find your region and the relevant contact details. You can get in touch with your ABM regarding anything you need to know about Golden Charter. If your business doesn't have an assigned Area Business Manager right now, please contact the National Business Manager most appropriate for where your business is located and they will be delighted to put you in touch with your nearest one.

Those of you who work with our Regional Business Managers can also find their contact details on the first column of the opposite page.



**Malcolm Flanders**  
Director of Emerging  
Market Insight  
**M:** 07713 313 034  
**E:** [malcolm.flanders@goldencharter.co.uk](mailto:malcolm.flanders@goldencharter.co.uk)





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**Brahms Electric Vehicles Ltd**  
Mr S Cousins & Mr A Briggs  
(Milton Keynes) • 01536 384261  
electric@brahmselectricvehicles.co.uk • www.brahmselectricvehicles.co.uk

## Motorcycle Funerals Ltd

Ms M Sinclair (Measham)  
01530 515250  
marian@motorcyclefunerals.com  
www.motorcyclefunerals.com

## Superior UK Automotive Ltd

Mr Peter Smith (Aldermaston)  
0118 971 4444 • info@superioruk.com • www.superioruk.com

## Volkswagen Funerals

Ms C Brookes & Ms M Orton  
(Nuneaton) • 02476 399296  
info@vwfunerals.com  
www.volkswagenfunerals.co.uk

## Woods Garage (Carriage masters)

Mr D Wood (Sevenoaks)  
01732 453256  
woodsgarage@outlook.com

## CASKET & COFFIN MANUFACTURERS

**Bradnam Joinery Ltd**  
Mr B Spittle (Haverhill) • 01440  
761404 • info@bradnamjoinery.co.uk • www.bradnamjoinery.co.uk

## Colourful Coffins

Ms M Tomes (Oxford)  
01865 779172  
enquiries@colourfulcoffins.com  
www.colourfulcoffins.com

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Mr Martin Smith (Annan) • 01461  
205114 • dfscaskets@aol.com  
www.dfscaskets.co.uk

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Mr P Halliday (Birkenhead) • 0151  
6093600 • philip@hallidayltd.co.uk  
• www.hallidayltd.co.uk

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Mr R Tweedie (Annan) • 01461  
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www.coffins.co.uk

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www.jcwalywn.co.uk

## Leslie R Tipping Ltd

Mr J Tipping (Cheshire)  
0161 480 7629  
sales@lrrtipping.co.uk  
www.lrrtipping.co.uk

## LifeArt Coffins Ltd

Mr S Rothwell (Gloucester)  
01452 310563 • ukinfo@lifeart.com  
www.lifeart.com

## Musgrove Willows Ltd

Mrs E Musgrove (Somerset)  
01278 699162  
info@musgrovewillows.co.uk  
www.musgrovewillowcoffins.com

## Natural Woven Products Ltd

Mr A & Mr D Hill (Somerset)  
01278 588 011 • contact@  
naturalwovenproducts.co.uk  
www.naturalwovenproducts.co.uk

## P & L Manufacturing Ltd

Mr P Halliday (Gloucester)  
01684 274683  
sally@pandlmanufacturing.co.uk  
www.pandlmanufacturing.co.uk

## Passages International Inc. Ltd

Mr R Crouch (Berkshire)  
01628 290220  
passages@tiscali.co.uk  
www.passagesinternational.co.uk

## Somerset Willow England

Mrs H Hill (Somerset) • 01278  
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www.urnsuk.com

## CEMETERIES & CREMATORIA

### GreenAcres Woodland Burials, Chiltern

Ms Marisa Isaacs •  
01494 872158 info.chiltern@  
greenacrescelebrate.co.uk •  
www.greenacrescelebrate.co.uk

## GreenAcres Woodland Burials, Chislehurst

Mrs C Graham • 0208 3009790  
• info@greenacresgroup.co.uk  
• www.greenacrescelebrate.co.uk

## GreenAcres Woodland Burials, Colney

Ms Sam Curtis  
01603 811556  
info.colney@greenacrescelebrate.co.uk • www.greenacrescelebrate.co.uk/colney

## GreenAcres Woodland Burials, Epping

Mrs Deborah McNamara  
• 01992 523863 • info.epping@  
greenacrescelebrate.co.uk • www.  
greenacrescelebrate.co.uk/epping

## GreenAcres Woodland Burials, Rainford

Mrs Karen Halpin (Merseyside)  
01744 649189 • info.rainford@  
greenacrescelebrate.co.uk  
www.greenacrescelebrate.co.uk

## GreenAcres Woodland Burials, Heatherley Wood

Ms Sharon Solomon (E. Hampshire)  
• 01428 715915 • info.heatherley@  
greenacrescelebrate.co.uk  
www.greenacrescelebrate.co.uk

## Herongate Wood Cemetery

Ms J Sawtell (Essex)  
01277 633085  
enquiries@herongatewood.co.uk  
www.green-burial.co.uk

## Westerleigh Group Ltd

Mr D John (Bristol)  
0117 937 1050  
info@westerleighgroup.co.uk  
www.westerleighgroup.co.uk

## The Natural Burial Company Ltd

Mr C Doggett (Leicestershire)  
0116 222 0247  
info@thenaturalburialcompany.com  
www.thenaturalburialcompany.com

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louis@kelticclothing.co.uk  
www.kelticclothing.co.uk

## Waterfront Manufacturing Ltd

Mr A Jenkinson (Norfolk)  
01953 718719 • alan@  
waterfrontmanufacturing.co.uk  
www.waterfrontmanufacturing.co.uk

## EDUCATION & TRAINING

### Independent Funeral Directors College Ltd

Corinne Pengelly  
0345 230 6777  
corinne@saif.org.uk  
www.ifdccollege.org

## EMBALMING

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Mr G Taylor (Brighton) • 01273  
693772 • gtembalming@btinternet.com • www.gtembalming.com

## EQUIPMENT & SERVICES

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Mr W McGuckin (N. Ireland)  
028 81671247  
sales@cplsupplies.com  
www.cplsupplies.com

### Fibrous (Funeral Supplies)

Ms V Hancock (Cheshire)  
0161 429 6080  
vanessa.hancock@fibrous.com  
www.fibrous.com

### Flexmort (Mortuary Solutions)

Mr S Rothwell (Gloucester)  
08455 333561  
info@flexmort.com  
www.flexmort.com

### Hygeco (Mortuary Solutions)

Ms H Lockwood (W. Yorkshire) • 0113  
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www.hygeco.com

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Mr M Wilson (Derbyshire) • 01283  
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Mr W Quail (Hants) • 01276 601039  
william@thwrefrigeration.com  
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## FINANCE & PROFESSIONAL SERVICES

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Mr C Bond (Monmouth) • 01600  
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www.curtislegal.co.uk

### Forum of Private Business

Mr I Cass (Knutsford, Cheshire)  
01565 626001 • info@fpb.org  
www.fpb.org



**Funeral Administration Ltd**  
Mr A Tucker (Suffolk)  
07803 562008 • alun@funeraladministration.co.uk

**Frontline Communications Group Ltd (Call handling / delivery service)**  
Mr D Jones (Portsmouth)  
01489 866630  
david@wearefrontline.co.uk  
www.wearefrontline.co.uk

**Funeral Products BV**  
Mr M Brooks (London)  
01908 538016 • m.brooks@guneralproducts.nl  
uk.funeralproducts.eu

**Goldray Funeral Consultancy Ltd**  
Mr R Barradell (E. Yorkshire)  
01964 503055  
richard@goldray.co.uk

**G Turner Consulting Ltd**  
Mr G Turner (Wellington)  
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**Mark Binnersley (PR/media)**  
(W. Midlands) • 07392 006928  
hello@markbinnersley.co.uk  
www.markbinnersley.co.uk

**Safety For Business**  
Mr S Bloxham  
(Letchworth Garden City)  
0845 6344166  
info@safetyforbusiness.co.uk  
www.safetyforbusiness.co.uk

**Neopost Ltd**  
Mr A Coe (London)  
01708 716000  
www.neopost.co.uk

**Occupational Safety Systems (UK) Ltd**  
Mr S Bloxham  
(Letchworth Garden City)  
0845 634 4166  
info@safetyforbusiness.co.uk  
www.safetyforbusiness.co.uk

**The Probate Bureau**  
Mr D Hartley West (Hertfordshire)  
01920 443590  
info@probatebureau.com  
www.probatebureau.com

**Redwood Collections (Debt collectors)**  
Mr M Rogers  
(Surrey)  
0208 288 3555  
mrogers@redwoodcollections.com  
www.redwoodcollections.com

**SAIFinsure (Unicorn Insurance Brokers)**  
Mr B Hart  
0203 603 4194  
0774 057 7654  
brian@saifinsure.org.uk  
www.saifinsure.co.uk

**SAIF Resolve (Scott & Mears) (Debt collectors)**  
Bill Baddeley (Essex)  
01702 312737  
enquiries@saifresolve.co.uk  
www.saifresolve.co.uk

**Skingle, Helps & Co (Accountants)**  
Mr J Helps (Surrey)  
0208 770 1095  
www.helps.co.uk

**South Essex Insurance Brokers Ltd**  
The Manager (Essex)  
01708 850000  
www.seib.co.uk

**The Will Associates t/a Honey Group and Honey Legal**  
Mr A Gardiner  
(Market Drayton, Shropshire)  
01630 723 105  
operations@honeygroup.co.uk  
www.honeylegal.co.uk

**Trident Marketing Anglia Ltd (Bereavement & Lifeline Service)**  
Mrs V Beswick/Mr R Pearce  
(Somer, Ipswich)  
01473 823700  
victoria@tridentmarketinguk.com  
www.tridentmarketinguk.com

**Trust Inheritance Ltd**  
Alan Spencer  
(Weston-Super-Mare)  
01934 422991  
alanspencer@trustinheritance.com  
www.trustinheritance.com

**UK200group.co.uk (Association of Independent Accountants & Lawyers)**  
Ms S Wise  
(Aldershot, Hampshire)  
01252 401050  
admin@uk200group.co.uk  
www.uk200group.co.uk

**FUNERAL OFFICIANTS Association of Independent Celebrants**  
Mr P Spicksley (Lincolnshire)  
07783 323324 • chairman@independentcelebrants.com  
www.independentcelebrants.com

**Humanists UK**  
Miss I Rosso  
020 7324 3060  
ceremonies@humanism.org.uk  
www.humanism.org.uk

**Civil Ceremonies Ltd**  
Anne Barber  
(Northamptonshire) 01480 276080 • info@civilceremonies.co.uk  
www.civilceremonies.co.uk

**County Celebrants Network**  
Mr Eric Gill (Wiltshire)  
07770 625378  
ericgillcelebrant@outlook.co.uk  
www.countycelebrantsnetwork.com

**Fellowship of Professional Celebrants**  
Mrs T Shanks (W. Sussex)  
01903 602795  
celebranttraining@gmail.com  
www.professionalcelebrants.org.uk

**Institute of Civil Funerals**  
Barbara G Pearce (Northamptonshire)  
01480 861411  
info@iocf.org.uk  
www.iocf.org.uk

**FUNERAL PLANNING Golden Charter Ltd**  
Mr M Flanders (Glasgow)  
0141 931 6300  
malcolm.flanders@goldencharter.co.uk  
www.goldencharter.co.uk

**Golden Leaves Ltd**  
Barry Floyd (Croydon, Surrey)  
0800 854448  
barry@goldenleaves.com  
www.goldenleaves.com

**Open Prepaid Funerals Ltd**  
Mr J Taplin (Solihull)  
0330 660 0072  
john@openprepaidfunerals.co.uk  
www.openprepaidfunerals.co.uk

**GRAVEDIGGER & EXHUMATION SERVICES DTH Burial & Churchyard Services**  
Mr D Homer (Measham) • 07912 855460 • davidhomer67@gmail.com

**IT & WEBSITE Adtrak Media Ltd (Digital marketing consultancy)**  
Mr C Robinson (Nottingham)  
0115 959 7192 • hello@adtrak.co.uk  
www.adtrak.co.uk

**Donatis Giving Ltd (Donation management solution)**  
Mr M Robinson (Devon)  
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**Eulogica (Bespoke funeral software)**  
Mr D I Wright (Sheffield)  
0845 351 9935 • diw@eulogica.com  
www.eulogica.com

**Experts Computer Services Ltd**  
Mr C Ng (Bishop's Stortford) • 01279 755081 • carling@expertscomputer.co.uk • www.expertscomputer.co.uk

**I-NETCO Ltd (Web design)**  
Mr G King (Newcastle) • 0191 242 4894 • gerry@i-netco.co.uk  
www.funeraldirectorwebsites.co.uk

**Lionel John Solutions (Software development & tech support)**  
Ms M Stoneman (W. Sussex) • 07729 779031 • dev@lioneljohn.com • www.lioneljohn.com

**Logic Networks Ltd (Solemnity UK) (Cloud-based software)**  
Shon Alishah (London) • 0208 986 2596 • www.logicnetworks.co.uk

**Oak Technology Ltd (Funeral management software)**  
Mr S Richardson (W. Yorkshire)  
01924 600 401 • enquiry@funeralsoftware.co.uk  
www.funeralsoftware.co.uk

**Search4Local Ltd (Digital Advertising Assistance)**  
Mr C Andrews (Devon)  
01392 409159  
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**MEMORIALS & REMEMBRANCE Acorn UK (2006) Ltd (Memorial jewellery)**  
Mrs Wendy Owen  
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Ms Sarah Smith (Crayford, Kent)  
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www.shawsfuneralproducts.co.uk

**Signature Aromas Ltd**

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01902 678822  
brianchappell@signaturearomas.  
co.uk  
www.signaturearomas.co.uk

**The Natural Burial Company Ltd**

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www.thenaturalburialcompany.com

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0333 8000 630 • 07779 108760  
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www.griefjourney.co.uk  
www.griefjourney.com

**Funeral Service Journal (FSJ)**

(Worthing, West Sussex) Editorial:  
Russ Bravo / Advertising: Denise  
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fsj.co.uk • www.fsj.co.uk

**Funeral Guide  
(funeral resource for the public)**

Mr E Gallois/Mr K Homeyard  
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support@funeralzone.co.uk  
www.funeralguide.co.uk

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supportservices.co.uk

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professionalhelp.org.uk  
www.professionalhelp.org.uk

**The Bereavement Register  
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thebereavementregister.org.uk  
www.thebereavementregister.org.uk

**Reach Plc (Multimedia publisher)**

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darren.minns@reachplc.com  
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507 1707 • office@stevensandsons.co.uk  
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Jim Abraham (Narrabeen, New  
South Wales) • 0061 429 400 100  
jimnmelabraham@gmail.com  
www.whenweremember.com

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www.thewhitedovecompany.co.uk

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Surrey) • 01306 632952  
ecduk@btconnect.com

**Guy Elliot Ltd**

Mr G Elliot  
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0777 0407610  
conscientiously@outlook.com

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Mr M Oliver (Berkshire)  
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kenyoninternational.com  
www.kenyoninternational.com

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Mr B Birdsall (Hayes, Middlesex)  
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keyair.eu • www.keyair.eu

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supportservices.co.uk

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info@mears.london  
www.mearsrepatriation.com

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repatriation.co.uk • www.national  
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**Rowland Brothers International**

Mr S Rowland & Mr A Rowland •  
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brothersinternational.com • www.  
rowlandbrothersinternational.com

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J Stafford & C Davis (Dublin)  
0035 318550555  
ns@funeralservices.ie

**TCB Group**

Mr D Green (Belfast) • 0289 560  
8444 • info@tcbfreight.com  
www.tcbgroup.eu

**Walkers Repatriation Service**

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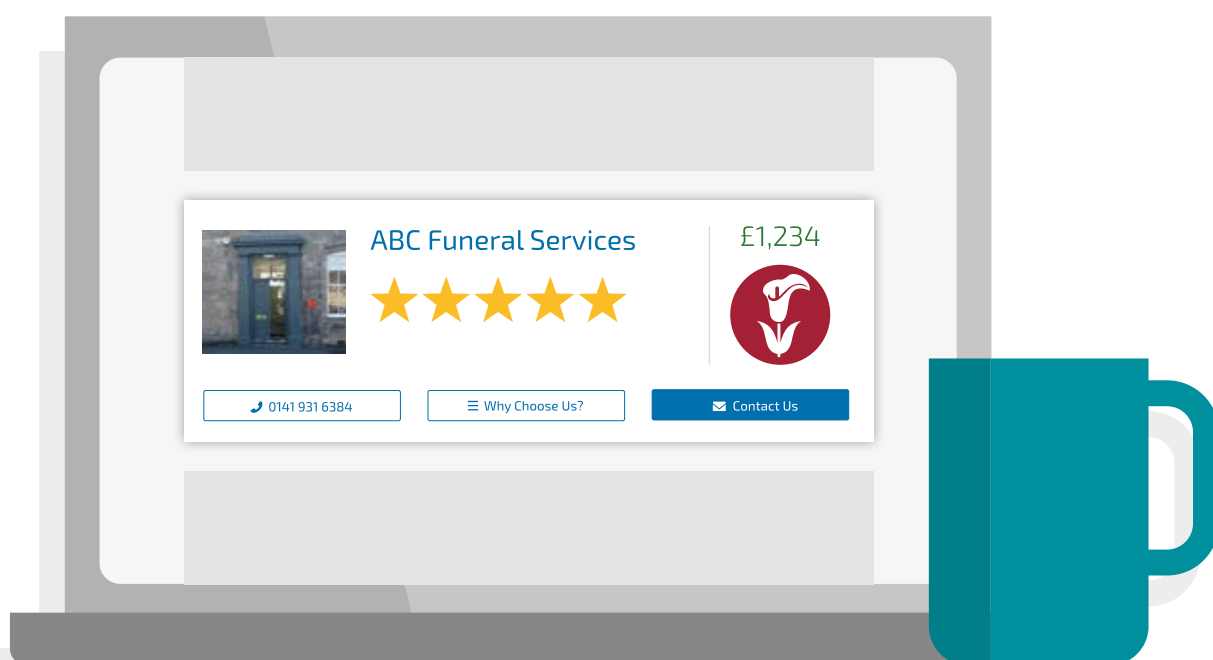
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