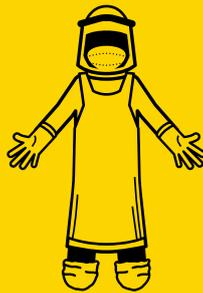
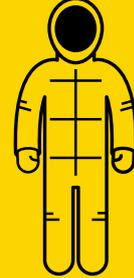
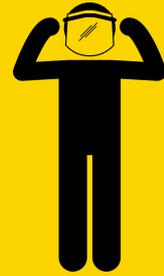




Insight



UNDER FIRE

A SNAPSHOT OF LIFE ON THE FRONT LINE OF COVID-19
- AND WHAT LESSONS ARE BEING LEARNED



Keeping abreast of the crisis

All of the latest news and updates to help you stay compliant, safe and well

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 or call us on 0345 230 6777 or 01279 726 777

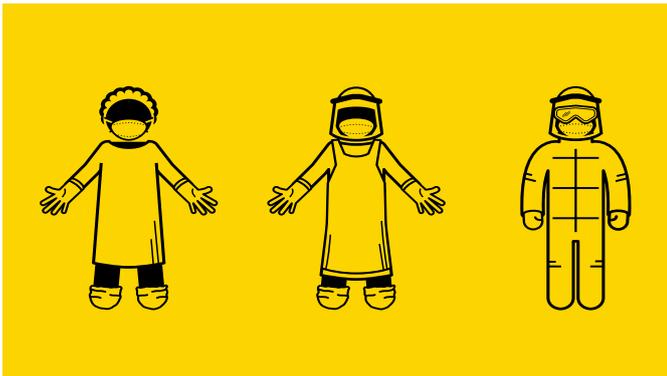




Insight

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KEEP UPDATED

The COVID-19 situation is changing rapidly across the UK, and guidance to funeral directors is developing over time. Below are links to some of the best sources to help you keep up to date with the latest news, guidance and support.

gov.uk The UK Government's website contains advice for funeral directors, and following the Chancellor's statements on business support can be used to find support you may be eligible for.

gov.scot The Scottish Government has released COVID-19 guidance for funeral services.

northernireland.gov Information available includes a daily update from the Executive.

DMAG2020.org The Deceased Management Advisory Group is formed of associations across the funeral and death care professions. The site has a section specifically aimed at funeral directors, giving regularly updated news and advice.

SAIF.org.uk SAIF's homepage and news section allows you to check for the most important information at a glance, and SAIF has used the site to get various messages out to Independents, from messages for funeral directors in specific areas of the country to providing a questionnaire on PPE to help press for action on shortages.

SAIF Support SAIF provides counselling for you and your staff at this difficult time on 0800 077 8578 or saifsupport@professionalhelp.org.uk.

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TERRY TENNENS
SAIF CHIEF EXECUTIVE

Meet the challenge

The peak of the coronavirus has passed and independent funeral directors in areas of high prevalence have endured and met the challenges demanded of them

You have been outstanding in meeting the challenge with calm assurance and professionalism. Most importantly, in the SAIF Business Centre, we have learned some of the stories of creativity for your families with the limited allowance for mourners in crematoria and cemeteries. Stories of members driving on the roads where the deceased have lived and neighbours out on the streets applauding in gratitude and recognition of the end of life of one of their community.

We would like to hear more of your stories, of how you have been creative in celebrating the deceased's life with a drive past, the use of technology, or some kind of community event during lockdown.

Please email info@saif.org.uk with your stories and how it has enriched the farewell among your clients. With your permission we plan to compile some of these very moving accounts of facilitating a memorial event despite the limitations and we will be using a hashtag to celebrate independent funeral directors worthy work with **#independentgoodbyes**.

“IT IS VITAL THAT WE DO NOT BECOME COMPLACENT, BE ON GUARD FOR A SECOND WAVE”

Terry Tennens

Second wave

The Cabinet Office has been reluctant to share with the funeral trade bodies the modelling around a potential second wave of the coronavirus.

During the 1918 Spanish flu epidemic, the second wave, whilst smaller than the first wave, hit the UK five months later. It is difficult to predict, since some modellers suggest August will see a second wave begin in South East England, whilst others suggest it could be from October onwards.

The point for raising this now, is over the coming weeks and couple of months we need to move to a state

of preparedness for the second wave.

Yes, we can pause, breathe and celebrate the fact that, as in previous generations, independent funeral directors and their teams have stepped up and absorbed the surge of demands on their services, and successfully managed the requirement for extended storage capacity.

However, it is vital that we do not become complacent, that we are on our guard for a potential second wave of COVID-19 related deaths. What does that mean for our funeral homes?

- Keep an eye on stock for coffins and give reasonable notice to your suppliers and ensure you do not overstock unnecessarily
- Ensure you have enough personal protection equipment (PPE)
- Check that you have sufficient body bags which are made from PEVA and not PVC
- Make sure to check the quality of your supplies and their shelf life
- Confirm that temporary mortuary equipment remains available
- Stay engaged with the Local Resilience Forum (LRF)



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

- Continue to provide full staff health and safety protection and keep morale positive
- Stay vigilant because cyber attacks have increased 400% during the pandemic, so make sure you refresh passwords and systems to keep client information secure
- Be ready to move to a virtual office for arrangements with clients and put in place clear policies on viewings by families in another surge of the coronavirus
- Consider technology and solutions to meet your clients' needs during a potential second lockdown
- Stay focused, be resilient and continue to be your best for those you serve at the worst times of their lives

Finally, keep in touch with all that SAIF is doing at our Regional meetings, which will be video conferences. There you will hear about any resources we can share with members (see right and page 10). You will also hear about the President's charity www.winstonswish.org, which has a wonderful focus on supporting children and young people through bereavement.

Their impact last year is summarised

as: *Winston's Wish supported an estimated 17,340 children and young people after the death of a parent or sibling. This is a devastating situation for a child, but with the right support at the right time, delivered in the right way, we know they can go on to lead full and flourishing lives.*

Winston's Wish has resources to assist SAIF members to be equipped for supporting school engagement on how to talk about loss with children. It is also going to develop a bespoke webinar for members and, of course, Mark will be using his term as President to encourage members to raise much needed awareness and funds for its amazing work across the UK. ●

Best wishes,

terry@saif.org.uk

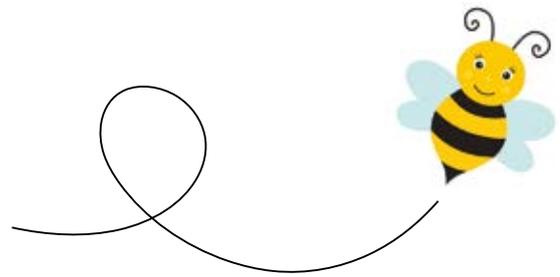
[#Independentgoodbyes](https://twitter.com/Independentgoodbyes)

LET SAIF BE A VOICE FOR YOU

With National President, Mark Porteous, SAIF will launch its regional meetings via video conference. This will enable us to share some of SAIF's resources with members to support your endeavours.

Mark will also present his theme for the year as President of SAIF, and it is an important message for Independents at this time. This will be an interactive video conference, taking questions from members and discussing any concerns or problems you have in your local area. You can let SAIF be a voice for you.

Make sure you book in to attend, and if you can't make it, invite one of your staff to attend. See page 10 for dates for each region's meetings



We'll get through this together

You're there for families. We're here for you.

In these uncertain and challenging times, the trusted service you provide for your community will be more important than ever.

We want to reassure you that Golden Charter is here to help.

From regular updates, to help and advice with managing funeral plan enquiries, we're doing all we can to support you and your business at this time.

If you're not already benefiting from our support, call our team today on 0800 833 800



Regular updates

Digital support to help you stay connected with your community

Help with funeral plan enquiries

Guidance on marketing

Committed to independent funeral directors since 1990

Golden Charter 
Smart Planning for Later Life



SUZANNE GRAHAME

GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

Coming together

Collaboration and communication have been key to responding to the pandemic

While COVID-19 affects us all in different ways up and down the country, a common theme is starting to develop in your responses: collaboration.

We have seen funeral directors come together through trade associations and in your own local areas as well as on the calls that we at Golden Charter have facilitated. From informal email chains to Government-led local resilience groups, the independent sector has put a huge amount of effort into communicating and working together within the community, with local Government and with industry bodies, and importantly then interpreting all of this for your families.

One of the most gratifying elements for me has been the emergence of some understanding by Government of the immense compassion required by funeral directors. If no other good comes out of this pandemic, hopefully policy makers will, in future, fully recognise the immensely valuable pastoral role the profession plays.

Successfully collaborating alongside all the immediate pressures you face has been a significant achievement, and the results are clear to see. The news is full of examples of funerals continuing to take place across the country despite the challenges, with your staff going out day after day and dealing directly with COVID-19 infections. We are aware that emergency mortuaries have been built on funeral directors' grounds. The feat of collaboration that took place in the West Midlands is worth reading about (see page 25).

Taking things off your plate

For Golden Charter, working together with you at this time has meant a fundamental shift. Effective collaboration

“OUR FOCUS IS ON YOU: WE ARE ON STANDBY TO HELP AS NEEDED”

Suzanne Grahame

just now means prioritising what is most important to you, when your focus has to be on providing care and carrying out funerals, so that's where we have looked to support you. I was glad to see our weekly funeral director group calls have managed to facilitate the communication that is so important to a co-ordinated response to COVID-19.

Funeral plans are understandably not even close to being front of mind for you just now – that is how it should be, and we've seen that you would appreciate a different kind of support from us at the moment. Of course our local managers cannot visit so we have changed how we communicate with you.

Instead of sending individual messages, we're conscious of your time pressure and so, for the duration of the upheaval, we'll send you one newsletter each week containing all the information relevant to you. That gives you a single, easy to locate point of reference.

Meanwhile we're still here, when you need us, to support pre-planning. It's no surprise that we continue to receive a steady stream of enquiries, and of equally little surprise that the majority are online. At this time walking into your place of business is not an option for families – but for all of you receiving pre-need enquiries that you have no capacity to respond to, we can support those families on your behalf.

We appreciate that these enquiries

could cause a mounting distraction, given your current challenges, when almost inevitably COVID-19 has triggered people to think more about planning ahead. Where appropriate, we can help you fulfil these requests while you focus on the time of need by handling those enquiries for you directly. Our contact centre team help enquirers every day and we can offer you the benefit of their experience and ease the pressure on your own staff, incorporating the relevant details about your business and the plans and prices you offer so it effectively acts like a plan you have handled yourself. In managing any enquiries for you, we always explain the current situation to your families.

We know that families are still thinking about funeral planning from market research showing a major increase in their willingness to consider plan products, as well as from direct enquiries to Golden Charter and the number of customers seeking an insurance plan with a funeral benefit option. It's clear that families recognise the role you are playing, and our enquiry support gives them a route to pre-planning without diverting your attention from those vital efforts.

Our focus is on you; we are on standby to help as needed. You have risen to meet your role on the front lines of this crisis remarkably, and we can only clear the way to help you continue. As COVID-19 continues to impact everyone's life, we can help – while keeping one eye on what the future might look like once something approaching normality returns.

Until then I hope you keep safe, and keep in touch where we might be able to assist. ●

suzanne.grahame@goldencharter.co.uk

City council's bereavement 'stealth tactics' rebuffed

Bereavement service offered amid COVID-19 crisis

The impact that COVID-19 has had on businesses and individuals across the UK has been huge. And for some there has been an added concern over their future relationship with councils, leading calls for a regulator in England and Wales.

SAIF member Becky Horton, of Hortons Funeral Directors in Hull, has seen a council-owned bereavement service set up under cover of the crisis.

"We have faced a huge issue here," explains Becky. "The local authority tried to open a funeral service, saying they needed to do it because of the pandemic, which caused quite a few issues. They actively put out a bereavement guide - into hospitals and care homes - with lower costs than local funeral directors. That was abusing their privilege."

Hull Council also increased body storage capacity which remains unused and equipped a fleet of local authority vans for call outs.



The council-run funerals issue has been recurring for years around the country, and SAIF has assisted in rebuffing any move in this area. SAIF's Chief Executive, Terry Tennens said: "My impression is that it is a council-run service 'by stealth', that there is a lack of transparency about the service and it must not have any

favourable rates for cremation compared to private funeral homes, as that would be against Local Authority trading rules and anti-competitive."

As the COVID-19 crisis plateaued in Hull, Becky Horton confirmed: "We have managed so far to stop them in their tracks and kept things together to give families the choice they deserve, but the sooner a funerals regulator is brought in, the better."

Turn to page 14 to read Becky Horton's views on the crisis so far. If you are experiencing any similar issues in your area, contact SAIF Business Centre on 0345 230 6777 or at info@saif.org.uk

Burial Fees (Traditional)

Exclusive rights of burial per year - (minimum of 10 years up to 100 years) - interment fee and permit fee are additional charges.	£31.00
Please note: for new graves a maximum of 2 coffins interments allowed.	
I.e. Exclusive rights of burial for 10 years	£25.00
Provide duplicate deed of burial at any time	£125.00
Transfer of deed ownership rights at any time	£88.00
Interment fee	£995.00
Interment Fee for children aged 1-18 years old. For these an application will be made on behalf of the family to the Children's Funeral Fund. The Funeral Director will be invoiced for the fees and upon receipt of payment from the account cleared in full. No payment will be due from families	£995.00
Use of the Crematorium Chapel large / small. Charge is per hour incl. entering / exiting followed by burial at Priory Woods, Western or Northern Cemeteries	£125.00
Use of the Chapel at Priory Woods, Western or Northern Cemeteries / Additional Excavation fee (when coffin is above the standard size i.e. 6'6" x 26")	£120.00
Interment of cremated remains	£278.00
Exhumation of cremated remains	£108.00

Burial Fees (Woodland Burials at Priory Woods Cemetery only)

Exclusive rights of burial per year - (minimum of 10 years up to 100 years) - interment fee and permit fee are additional charges.	£31.00
Please note: for new graves a maximum of 1 coffin interments allowed.	
Interment Fee	£1090.00
Woodland bulb planting on grave (One off planting only by staff)	£95.00
Interment of cremated remains (Bio degradable only)	£278.00

Baby Cemetery (Northern Cemetery and Eastern Cemetery only).
Exclusive rights of burial are issued for baby graves at no fee and parents must abide by the Rules and Regulations - failure to do so may result in items being removed from the grave.

Interment of child up to one year old in the reserved section of the cemetery	No fee
Interment of baby remains in baby cemetery	No fee

Muslim Burial Fees

Exclusive rights of burial for 30 years in Muslim Section of Eastern / Priory Woods Cemeteries.	£875.00
Exclusive rights of burial for 50 years in Muslim Section of Eastern / Priory Woods cemeteries.	£1300.00
Interment fee includes wood shoring prepared to a depth of 1.37m	£1150.00

Memorial fixing fees - Permits are required for all memorials

Permit charge for erection of memorial/headstone 18" and over	£139.00
Permit charge for a re-inscription of a memorial	£139.00
Permit charge for erection of memorial/headstone under 18"	£72.00
Permit charge for memorials for babies up to 1 year old	No fee

Permit charge for safety / cleaning

Re fixing a memorial by Bereavement staff for safety reasons	No fee
	£180.00

Urns and Containers

*Additional Recyclable Container	£15.00
*Baby Container up to 1 year old	£37.00
Wooden Casket	No fee
*Bio urns including cotton bag	£37.00

Additional optional chapel tribute screen extras (services ordered via Obitus)

Live webcast - from the chapel viewable from the Obitus website	£24.00
Live webcast + downloadable for a further 28 days	£36.00
Keepsake copy (DVD / Blu-Ray / USB stick)	£42.00
Halo photo - one photo shown throughout the service or at a time of choosing	No fee
Additional single photo	£5.00
Slideshow - Up to 25 photos fading on a loop or at a time of choosing	£30.00
Pro Tribute - Up to 25 photos set to music, includes keepsake copy	£60.00
Family made tribute - checking and preparation of a video made by the family	£12.00
Keepsake copy of the visual tribute - DVD / Blu-Ray / USB stick	£21.60
Downloadable copy of the visual tribute - available from the Obitus website	£5.00
Each extra 25 photos (on a slideshow or pro tribute)	£21.60
Extra work - for adding video to the Pro Tribute, any revisions, or extras	£18.00

For Commemorative Memorials - Please contact Bereavement Services for additional price list and details.

Tribute screen orders are made via your Funeral Director directly with Obitus (the tribute screen provider).

Fees and Charges 2020/2021 (Inclusive of VAT)
Any items marked with an asterisk (*) are sold exclusive of VAT, if sold following a funeral/cremation.

“THE SOONER A FUNERALS REGULATOR IS BROUGHT IN, THE BETTER”

Becky Horton

SHARING KNOWLEDGE THROUGH THE PARTNERSHIP PODCAST

COVID-19 and the longer term future of the funeral profession are among the topics Golden Charter's Partnership Podcast has continued to cover during the ongoing pandemic.

The past month has seen an emergency episode on the crisis itself, signposting funeral directors to guidance and broadcasting the voices of Independents from around the UK, to hear what issues you are facing and where you have found solutions.

Host Malcolm Flanders explained: "In some ways, the trials of COVID-19 bring out the strengths of a podcast: in 10-minute episodes we're able to quickly give funeral directors a rundown of the latest updates to

listen to in their own time while they get on with their vital work.

"I've been recording from home, and by calling in to those guests who have given up a bit of their valuable time, we can let them share knowledge to their peers across the funeral profession remotely.

Alongside the COVID-19 edition, the past month saw consumer champion James Daley from Fairer Finance round out his two-part appearance. His second episode covers the future of funerals from a customer's perspective, and that of a new entrant into the funeral sector.

Malcolm said: "By focusing in on COVID-19 and by hearing from experts like James, I hope



we have hit the right balance recently to keep Independents informed and up to date at such a challenging time."

Every episode of the podcast is available online now, at goldencharter.buzzsprout.com

ALLSOPS

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Emergency Face Masks Queen Charlotte Style



- 2-ply polycotton
- Grey Marle colour
- Black elastic ear loops
- One size (fits all)
- 10 per pack
- *Design and colour may vary

There is a desperate shortage of PPE available to the funeral industry, so we have turned over some of our in-house production to making basic protection face masks. We are always working to improve our design - from developing designs to feedback you give us. If you'd like to be kept up-to-date on these face masks and other PPE availability, visit www.allsops.net to sign-up to our newsletter.

Please be aware these face-masks are not certified.



To place an order or for more information, call us on 01903 213991 or visit www.allsops.net

Water cremation gets green light

UK's first wastewater discharge consent granted for environmentally friendly process

Following a successful study, the UK's first 'wastewater consent to discharge' has been granted for the water cremation process, the environmentally friendly alternative to flame cremation or burial. Yorkshire Water has granted the consent, opening the way for water cremation consent applications from across the country. The widespread introduction of water cremation is being seen as a significant step in the funeral industry's efforts to reduce its impact on climate change, according to Resomation, the company behind water cremation worldwide.

Samples from five UK water cremations conducted in April 2019 were analysed against a range of organic,

inorganic and microbial parameters by Yorkshire Water, with the results assessed by experts at Middlesex University. The results showed that water cremation poses no concern for sewer systems, wastewater treatment works and their related operations and receiving water quality. No DNA was found to be present in any of the samples. Yorkshire Water has subsequently granted a consent to discharge for water cremation to Leeds-based LBBC Ltd, the parent company of Resomation Ltd.

Giving people a new choice at the end of life, water cremation is an environmentally friendly option that accelerates the natural process using water instead of flame to reduce the body to ash. Currently offered in the USA, Resomation expects the process to be introduced in further countries across the world in the near future



Resomation Ltd's Managing Director, Howard Pickard, and founder, Sandy Sullivan

as a sustainable alternative to flame cremation or burial.

Howard Pickard, Managing Director of Resomation Ltd, said: "Water cremation provides a gentler end-of-life alternative and has a crucial role to play in reducing the environmental impact of the funeral sector.

"The positive findings from the UK's first study of its type into the impact of the water cremation process on the wastewater treatment system will allow the water industry to make a more informed decision when dealing with consent applications."

More information about water cremation can be found at resomation.com



“WATER CREMATION PROVIDES A GENTLER END-OF-LIFE ALTERNATIVE”

Howard Pickard

MEETINGS

**27 May
12-2pm**

SAIF National Executive video conference

**27 May
6-7pm**

North East England regional video conference

**3 June
6-7pm**

Wales regional video conference

**10 June
6-7pm**

North West England regional video conference

**17 June
6-7pm**

South West England regional video conference

**24 June
6-7pm**

Yorkshire regional video conference

**1 July
6-7pm**

South of England regional video conference

Autumn regional meetings and Education Day are subject to review. Further information and dates will be provided in due course



CIVIL CEREMONIES NAMES NEW TRAINING MANAGER

Barbara Pearce has been announced as Civil Ceremonies' new Training Manager. Barbara is known widely in the industry as for the past eight years she has been the Administrator of the Institute of Civil Funerals and has much experience and knowledge of the funeral industry.

Managing Director of Civil Ceremonies, Anne Barber, said: "We are absolutely delighted that Barbara has joined us and even though

she has had to start her new role remotely in these difficult times, she is proving a great asset to the company already"



Barbara will be involved in the training courses offered by Civil Ceremonies including the national qualification NOCN Level 3 Diploma in Funeral Celebrancy and the additional Level 4 courses for funeral celebrants in specialist areas. She can be contacted at barbara@civilceremonies.co.uk



Northern Ireland joins in funeral benefit uplift

Struggling bereaved families across the UK can now benefit from enhanced financial support, as the planned uplift in the value of funeral benefit took effect in England, Wales, Scotland, and Northern Ireland. As of 8 April, the maximum entitlement increased from £700 to £1,000 – a 43% uplift, and the first funeral benefit increase since 2003.

With devolution only restored to Stormont on 11 January after a three-year deadlock, Northern Ireland was the last part the UK to commit to a real terms uplift in funeral benefit, but Communities Minister Deirdre Hargey announced the Executive's commitment to matching the uplift seen elsewhere in the UK in early April.

Funeral Expense Assistance (FEA) in England and Wales, Funeral Expense Payments (FEP) in Scotland, and Funeral Support Payments (FSP) in Northern Ireland all cover burial and cremation fees in full, with no cap on contributions. However, unlike burial and cremation fees, funeral director fees are not a statutory cost covered by either benefit. The 'other expenses' element is a discretionary fund, from which the recipient must cover several costs, including church fees and the cost of purchasing a coffin, as well as funeral director fees.

A spokesperson for the Department of Work and Pensions, which receives 800 claims for funeral benefit each week, said that the enhanced payments would "provide vital financial support to families grieving the loss of a loved one".

CLARIFIED FUNERAL ATTENDANCE RULES

New move is designed to end confusion

Public Health England has moved to end the confusion over funeral attendance rules during the coronavirus pandemic with the publication of updated guidelines.

The guidelines, published on 19 April and updated on 15 May, make clear that there are no overall limits on the number of mourners that can attend a funeral. However, mourners must observe social distancing rules, and people showing symptoms of coronavirus and those in at-risk groups should not attend.

A spokesperson for Public Health England said: "Mourners should avoid any direct face-to-face or physical contact, such as hugging, unless they are part of the same household."

The confusion emerged as councils across the country diverged in their interpretation and implementation of the original guidance that banned "all public gatherings of more than two people". Although funerals were set out as an exemption to this ban, with only social distancing rules applicable, several authorities, including Liverpool and Manchester City Councils, capped attendance at ten mourners, regardless of the venue's social distancing capacity. Other authorities, including York, Bradford, and Belfast City Councils, are only conducting unattended

cremations and burials, with a total ban on mourners.

Responding to the updated guidance, some authorities, including Kirklees Council, Harrogate Council and Solihull Council, have already relaxed attendance limits, while Northern Ireland's First Minister Arlene Foster said she saw "no reason" why Belfast Council should not re-open its cemetery to mourners.

The Scottish Government updated its guidelines on 13 May, adding: "The Scottish Government acknowledges the large amount of work and significant effort cremation authorities and burial authorities, working with funeral directors, have already undertaken to continue to offer funeral services to the bereaved during the current pandemic"..

While the funeral profession welcomes the clarification, criticism remains, with former Welsh Assembly member and humanist celebrant, Lorraine Barrett, saying the UK Government should "look seriously" at enforcing unattended direct cremations and burials for "a few weeks".

SAIF has produced a guide to remembering a loved one, advising families to write a letter to the person who has died, create an online tribute or a memorial in the garden, and plan to bring people together for a memorial once restrictions are eased. ●

Scotland: Use "existing supply chains" for PPE

Scottish funeral directors can now access improved routes to PPE. The Scottish Government had been under pressure to help funeral directors access PPE after a trio of Labour MSPs submitted questions on the matter. Scottish Labour Deputy Leader Jackie Baillie, the party's Health Spokesperson, Monica Lennon, and Edinburgh Southern MSP Daniel Johnston all asked the Government what it was doing to supply PPE.

Responding to Ms Baillie's question, while Public Health Minister Joe Fitzpatrick noted that Scottish Government guidance instructs funeral directors to wear PPE, the minister also said that funeral directors should use "their existing supply chains" to access PPE.

Where this is not possible, Scottish funeral directors can access PPE supply by registering at <https://magpart.typeform.com/to/ZgwweV>.

STAY STRONG YOU'RE WINNING THE BATTLE!

This has been a challenging time for our profession, but one we can be proud of

WORDS: MARK PORTEOUS, SAIF NATIONAL PRESIDENT

The mental strain on staff worried about the families we care for – and the health of their own families – was obvious from the very start of this unprecedented health emergency.

I noticed early on the strain on my staff their face told the story. As a funeral director and business owner I knew immediately I had a responsibility to keep all my team safe. I was torn between this and making sure families could still receive a caring and professional service. For me personally not to be able to carry out a funeral in the normal way was going against everything I had built my reputation on.

I wanted to make sure I could carry out funerals not just in a professional and caring way, but I wanted to keep them as normal as I could.

I was overwhelmed by all the information coming my direction from Government, SAIF, media and Local Resilient Groups. The first few weeks I tried to follow all the guidance to the letter, but I soon came to the decision the guidance given, although helpful, did not consider regional variations or my funeral home facilities or my staff's determination to keep helping and caring for families in their time of need.



From that point I decided to put in place procedures which would be suitable for my business but also kept the safety of my staff at the forefront of everything we would do for our families.

In the main we have managed to keep funerals as normal as possible all be it adhering to the restrictions on numbers attending. The majority of our funerals have been attended services with very few of our families choosing direct cremation.

Most of the families who have opted for direct cremations have actually asked us to arrange memorial or celebration of life services at a later date.

Obviously, this may vary in other regions, but I see this as a positive, many Local Authorities and Governments have viewed direct cremation as the answer to funeral poverty. One thing this pandemic has shown me is this is clearly not the case.

There is no doubt we are all on a very emotional journey and when this journey comes to an end, independent funeral directors will have shown their true worth which will be recognised not only within our communities but by Government and others.

I have never been in doubt that you would rise to the challenge. I recognise that you cannot train someone to be passionate, it's either in your DNA or it is not, and SAIF members have it in spades.

Remember, stay strong... you're winning the battle.

In the next edition of SAIFInsight I will be looking at technology and how it will influence all our businesses in the future and give you some exciting news on my chosen charity, Winston's Wish. ●

Best wishes,
Mark Porteous
National President, SAIF

“I HAVE NEVER BEEN IN
DOUBT THAT YOU WOULD
RISE TO THE CHALLENGE”



OBITUARY

ROBERT GRESTY

Dip. FD, MBIE, MBIFD

Director of Arthur Gresty Funeral Homes and a Past President of The British Institute of Funeral Directors

Robert died peacefully on April 7, 2020, in a nursing home.

Formerly of Altrincham, and Sale Moor, Robert was aged 80 years and was the loving husband of Margaret, sadly missed dad of David and Helen, treasured grandad of Isobel and a dear brother of Joan and Elsie.

“Robert is now at peace, hopefully re-united with his mum and dad, fixing

his Rolls Royces in the sky. He will be missed by his family, friends and colleagues”

A private service took place at Altrincham Crematorium on Friday April 17, with donations for Parkinson’s UK (Trafford) greatly received.

All enquiries to Arthur Gresty Funeral Homes, 305 Manchester Road, Altrincham, WA14 5PH. Tel: 0161 973 1515.

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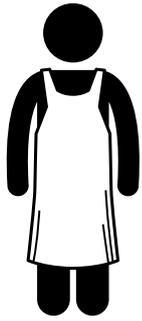
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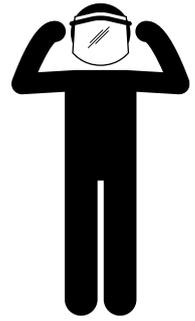
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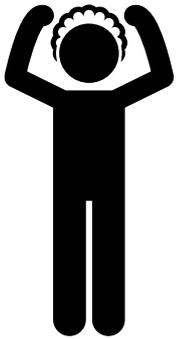




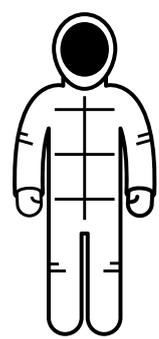
IN THE EYE



OF THE



STORM



From concerns over PPE and body bags to fears for staff safety, funeral directors are taking a hit as they man the front line – does stress, guilt and depression lie ahead?

“THERE’S A HUGE BURDEN ON ME TO KEEP STAFF SAFE”

DANIEL DEVALL

Location: Nuneaton and Coventry

In 2018, Daniel became the third generation of Devalls to manage funerals in the Nuneaton and Coventry area. This is his COVID-19 experience.

“We’ve been very busy. It really spiked at Easter. We came in after the four-day break to a huge volume of work and that continued for the next three weeks. We average around 12 and a half funerals per week usually, and on rare occasions we can go up to 20 or 25, but for the past three or four weeks we have been dealing with thirty a week. We are working over 100% and at double capacity.

Ten years ago, we invested in our facilities at our funeral home in Nuneaton, and that has proved hugely worthwhile as we have greater holding facilities, although we’re pushing the walls out slightly! We haven’t had to outsource anything, which is good.

Like all funeral directors, we have struggled with the restrictions that our local authorities and councils have set, but



Devall & Sons staff were filmed by SkyNews as the crisis began to peak

we fully understand why the restrictions have been put in place, although it hasn’t been easy breaking the bad news to families regarding the numbers allowed at funerals. We have removed the limousine option and, COVID-19 or not, we have added additional procedures when conveying a deceased person into our care. Our staff have felt comfortable effecting a removal with the additional PPE provided by the company.

To maintain a healthy environment, we adapted our offices and we will come out of this more knowledgeable. Yes, it has been hugely challenging, but we are better

“I LONG FOR THE DAY I CAN GET CLOSE WITH CLIENTS AGAIN”

Daniel Devall





The Sky News piece highlighted the stresses and strains...



...and the new way of working to adhere to safety guidelines.

equipped if a crisis rears its head again.

It has been upsetting to deal with all of the devastated families and with such a high rate for COVID-19, no doubt.

PPE wasn't a challenge initially. We had a good reserve of our own which got us through the first 2-3 weeks. Then we called in a few favours – we sourced respiratory air masks from a nearby spray paint company and those were worn, cleaned and disinfected by our staff each day. We got by.

Body bags were the most difficult thing. Finding a good supply was difficult. We paid over the odds for a large batch which proved to be unsuitable. They had a zip down the middle which was difficult to use and that was a bit of an issue, but it got us by. A gentleman who works for us actually remembered he had a supply in his attic, that someone had donated to him. We, like so many others, had moved away from using body bags and prefer the softer way of using plastic sheets and normal soft sheets to dress the body, so body bags were a thing of the past.

To limit footfall in the office we have

been making arrangements over the phone, with just a few exceptions. We have accepted up to two people from the same household for a face-to-face meeting if a remote meeting is not possible. We spread out appointments with viewings to limit crossover, too. It has all felt very clinical and impersonal. Instead, we had lots of phone contact with the families in the 2-3 weeks running up to the funeral.

Personally, I took the view that we wouldn't offer chapel of rest viewings for those who had passed away from COVID-19. Our staff weren't comfortable with that and I wanted to keep them safe. On the whole, families have also been comfortable with that decision.

It's difficult, though. You still have a moral compass in you that says, 'who are you to say that you can't see your loved one?' but my staff's safety was of the upmost importance. In some procedures, we've had to make it up as we go along because there was no rule book, but with help and guidance from our governing bodies, we've adapted. We've had to adapt.

I long for the day I can get close with



SAIF ASSOCIATED SERVICES

Please remember that SAIF provides a range of resources and support for its members. These can be found on the COVID-19 page on the secure members' website but also find below as a reminder:

- SAIFSupport (for members' staff) Call: 0800 077 8578 or email: help@saifsupport.co.uk
- SAIFCare (for members' clients) Call: 0800 917 7224 or email: help@saifcare.org.uk
- Online chat box on saif.org.uk & funeraladvice.org.uk
- SAIF Repatriation Helpline (members only) Call: 0800 311 2177
- SAIFInsure (insurance for funeral directors) Call: 0203 603 4194
- **Funeraladvice.org**
A guide for the public in understanding the funeral process
SAIF is providing regular webinars to support members – to register please either check the briefings or visit the events page on the SAIF site. Previous webinars can be located on the COVID-19 page in the members' secure area.

▼

To receive daily briefing updates, email info@saif.org.uk or call 0345 230 6777.

clients again. Reaching out to them in a human way.

Financially, we have had enough in reserve within the business to carry us through, but we have had a huge outlay. We've had to bring in additional staff, doubling or trebling our funeral part-time staff. I've just finished our payroll and we've had the biggest ever wage bill by an absolute mile!

The PPE outlay was significant, of course, and while ordinarily not a substantial cost, we were paying up to three times the normal price.

The loss of revenue for limousines was our largest hit. We have lost around £40,000 as a result of COVID-19, and that's a bitter pill. However, our volume was high, so we recouped a bit of money that way. While the average cost of a funeral was down by £800, we will probably come out the same as normal due to the number of funerals we carried out.

We can see things easing slightly now. For the first three weeks after Easter we were seeing 30 funerals, the following two weeks it was 20 and last week it was 20. 

Because the funerals are simpler, that has been manageable.

Many more of the recent deaths have been in care homes. Since the peak at Easter, in the last two weeks care home deaths have increased significantly. My heart goes out to the staff that work within them because they are working so hard in such difficult times. It's so difficult for the staff who are trying to protect the people they care for. There are some near me who have moved in with their residents to protect them. However, once there is an outbreak in a care home, it's very difficult to control and the virus is spread so easily. It's such a shame.

When will we recoup and recharge? Well, I don't know. We are working long hours – on a good day that's 7am to 7pm, on a bad day, it's 7am to 10.30pm. On a personal level there has been no respite – I have lived, slept and breathed coronavirus. It has been at the forefront of all of my thinking. There's a huge burden on me to keep staff safe and I have been encouraging them to take time off, to take holidays, although they don't seem too keen on the idea, as they can't go away!

For myself, though, I won't be taking time off until my conscience allows me to. I'm more than happy for staff to take theirs first. It may all of a sudden get a lot easier."



Becky Horton



Devall & Sons staff prepare coffins

LONE WORKING

Funeral directors can often see themselves working on their own and so provisions should be in place to protect them. Your staff policies should include lone working. Even though this is not a legal requirement it can promote a strong safety culture among the staff as well as keeping them safe and reducing the risk of legal issues. The HSE has updated its lone working guidance to include legal requirements, along with how to control potential risks and dealing with work-related violence, communications and stress.



The updated version can be found at www.hse.gov.uk/pubns/indg73.pdf

STAY SAFE

HEALTH AND SAFETY

STAYING SAFE AT WORK

Simon Bloxham's guide to keeping compliant in new ways of working amid COVID-19

As COVID-19 continues to affect us all has there been any great change to the advice for businesses from the Government and healthcare professionals. It is worth recapping some of the issues that should already be in place. Those at an increased risk of severe illness include people:

- Aged 70 or older (regardless of medical conditions)
- Under 70 with an underlying health condition listed below
- Instructed to get a flu jab as an adult each year on medical grounds
- With chronic (long-term) mild to moderate respiratory diseases, such as asthma, chronic obstructive pulmonary disease (COPD), emphysema or bronchitis
- With chronic heart disease, such as heart failure
- With chronic kidney disease or chronic liver disease, such as hepatitis
- With Parkinson's disease, Motor Neurone disease, Multiple Sclerosis, a learning disability or cerebral palsy
- With diabetes
- With a weakened

immune system as the result of conditions such as HIV and AIDS, or medicines such as steroid tablets

- Who are seriously overweight
- Who are pregnant
- Who have received an organ transplant and remain on ongoing immunosuppression medication
- With cancer who are undergoing active treatment
- With severe chest conditions such as cystic fibrosis or severe asthma
- With severe diseases of body systems, such as kidney disease

Precautions on entering a home

You can continue to work if you feel well and have no symptoms.

On entry to the home, staff should wash their hands using soap and water for 20 seconds. Staff should also be told to wash their hands regularly, particularly after blowing their nose, sneezing or coughing, and when leaving the property. Where facilities to wash hands are not available, hand sanitiser should be used.

Staff should maintain a safe distance (at least two metres) from any



“WHO’S GOING TO STOP A DAUGHTER HUGGING HER MUM?”

BECKY HORTON
Horton Funeral Directors, Hull

“We started to peak in mid-May, with increases in COVID-19 cases and deaths in general. We would expect around five to eight funerals a week in May, but we’ve been dealing with 10 to 15, split fairly evenly between care homes, hospitals and individuals’ homes.

My husband Mark and I have found this period so hard. We are a family business and we pride ourselves on the way we treat clients as part of our family, but with arrangements over the phone, sometimes we are now at the service and we don’t know who the daughters are, who the sons are. That’s very difficult.

Over the years we have arranged a large number of infant funerals and I would normally pass the coffin to the dad and put a reassuring hand on his elbow. I am finding not being able to offer those important touches the hardest to deal with.

Where possible, we have kept everything as normal as we can. We have been taking the hearse to the family home then on to the crematorium or cemetery, all with correct social distancing and following the guidelines. We can see mourners aren’t observing the rules, but who’s going to stop a daughter hugging a mum whose husband has just died? Have we the right to do that?

Every day we are thinking ‘what more could we do?’, ‘how can we help the living?’.

This terrible time has definitely been a learning curve – but we have a great team of supportive staff and suppliers and that has helped us get through it.”

“IT’S JUST NOT SUSTAINABLE ON AN EMOTIONAL LEVEL”

HANNAH LEVERTON
Leverson & Sons, London

“The impact of this crisis has been enormous. We have been dealing with sixty funerals a week, where normally we would be expecting twenty or thirty. And all with the same member of staff, or less – at one point a third of our workforce was ill or self-isolating.



My sister Pippa is the first female director since the family business began in 1789, and she and my cousin Andrew have dealt with this much more

household occupants and ensure good ventilation in the area where they are working. This will mean asking to have windows opened and for occupants to maintain a safe distance.

You must remember PPE as well and to safely dispose of all items once finished with.

What about contact at work?

You should plan activity in the workplace to minimise contact between workers and avoid skin-to-skin and face-to-face contact. Where face-to-face contact is essential, this should be kept to 15 minutes or less wherever possible.

As much as possible, keep groups of workers working together in teams that are as small as possible.

Staff should also wash their hands regularly so make sure there is plenty of soap, warm water and hand sanitiser.

Employees should keep the windows open for ventilation as this will minimise the risk of transmission. Clearance of airborne contaminants is dependent on the ventilation and air change within a room. The advice given to hospitals says that a single air change is estimated to remove 63% of airborne contaminants. After five air changes, less than 1% of the original contamination is thought to remain.

To protect your staff, you should remind colleagues daily to only come into work if they are well and if no one in their household is self-isolating. Remind them also whilst at work that they must:

- Try to avoid close contact with people who are unwell

- Cover their mouth and nose with a tissue (not their hands) when they cough or sneeze
- Put used tissues in the bin immediately
- Wash their hands with soap and water often – use hand sanitiser gel if soap and water are not available
- Not touch their eyes, nose or mouth if their hands are not clean

Driving for funeral purposes

Good ventilation (i.e. keeping the windows open) and facing away from each other may help to reduce the risk of transmission. Vehicles must be cleaned regularly using standard cleaning products, with particular emphasis on handles and other areas where passengers may touch surfaces. Gloves must be worn during cleaning.

Cleaning procedures

Before entering a room that needs cleaned, perform hand hygiene then put on a disposable plastic apron and gloves. If a risk assessment indicates that a higher level of contamination may be present, or there is visible body fluid contamination, the need for additional PPE such as respiratory masks and eye protection should be considered.

Collect all cleaning equipment and waste bags before entering the room to limit the amount of travel in and out of the potentially infected room.

The person responsible for undertaking the cleaning with detergent and disinfectant should be trained in the process. Do not give this job to anyone

unless they know what they are doing.

Take advice from suppliers where you can to get the right product to use for cleaning (usually a neutral detergent, followed by a chlorine-based disinfectant), then clean all surfaces. Dedicated or disposable equipment (such as mop heads and cloths) must be used for environmental decontamination and disposed of as clinical waste.

Reusable equipment (such as mop handles and buckets) must be decontaminated after use with a chlorine-based disinfectant as described above.

And when it’s over

Remember this won’t last forever and you will need to start planning for what happens next. There are lots of opinionated people out there that like to spread doom and gloom. Try not to be one of those. Hopefully we will be safer and healthier at what we do following this tragic time.

As a member of SAIF you can talk to a safety professional at Safety for Business by calling 08456 344164.

You are also entitled to a discount on its fees and the organisation can visit you to see how you are doing when it comes to compliance. This is free of charge apart from travel costs. ●





Andrew, Clive and Pippa

complicated and confusing time so well. I've always admired them and the teams, but I admire them even more now. The challenges have been enormous. The scale of the crisis was shocking – on a physical and emotional level.

Physically, they and the team have been working so many extra hours, and the clarity of the PPE message – what was required in different scenarios – was difficult to keep up with at first. Our dad, Clive, who is a consultant for the business, took on the role of sourcing PPE which was a great help. He was working full-time on finding that and, of course, the costs were inflated.

We made a decision early on to reduce our professional fee to help people who were struggling. We cut our price by £200 and that, along with the loss of revenue from limousines, was a real financial hit.

We built extra mortuary space over the Easter weekend with the help of some very good service providers, many of whom we have worked with since Princess Diana's funeral, which was also a challenging time. We know we can achieve so much, but sustainability is a key point. Situations may

be manageable for a period of time, but not for peak after peak.

The job isn't the same any more. Our profession is all about contact, being able to read emotions, and the lack of seeing people is very difficult. We do this job because we love people – we meet them on the worst day of their lives and we look for prompts and visual clues to help read their feelings so we can help them on this journey. But now it's over the phone and sometimes we only meet mourners at the committal and that is so demotivating. People may have been stripped of their dignity because they couldn't say goodbye in a care home or hospital setting, then they are denied the chance at the funeral. That has been very hard to deal with and it will have a huge emotional legacy on the funeral profession.

Pippa was psychologically battered by the experience of visiting Brakespeare Crematorium's supermortuary. To see the deceased stored like that was shocking.

On reflection, this crisis has humbled us. It has shown us we can move mountains and give dignity to families, but at a substantial physical and mental cost to ourselves.” ●



Creative solution for limousines

Superior UK has created a hygienic partition which is suitable for all makes and models of limousines.

The temporary perspex protective screen clips onto head restraints, leaving no marks, so funeral directors can offer a continued level of service.

Kevin Smith from Superior UK explained how the Perspex

Protective Screen is helping his customers provide a traditional funeral for families. “This hygiene screen means funeral directors can continue to provide families a dignified experience, with one limousine per family, for minimum disruption at such a hard time,” he said. “We will be in a lockdown situation for some time. These temporary partitions are a smart solution to a delicate challenge.”

STAY SAFE



VIDEO MEETINGS

Changes have occurred in how meetings are now taking place by using third party conferencing facilities, such as Zoom, Skype or Microsoft Teams. It is advisable to set basic rules:

- Don't record any discussions without permission
- Where possible, make video calls from a quiet, clutter-free location
- Dress appropriately (many people forget this!)
- Advise other attendees at the start of the meeting about possible interruptions (if appropriate)
- Turn mobile phones off, or switch them to silent
- Avoid sitting in locations with a source of bright light behind you as it reduces image quality
- Use a headset if possible
- If any conversations take place in side chat panels, make sure they are professional at all times (these conversations can be accessed and seen by others in some platforms)
- Set a specific time and duration for the meeting.
- Try to keep meetings as short as possible – if the meeting needs to go on for a period of time, schedule in breaks

Several participants

Where there are several participants in an online meeting:

- Assign an overall host or facilitator
- Produce a brief agenda or points to be discussed in advance
- In group calls, switch your microphone off when not speaking (this avoids unnecessary interference and feedback)
- Decide who will speak and when, e.g. in a set order or as they have something to say.



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flower cards with weatherproof covers.



Size B
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(w x g x h)

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(w x g x h)

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**PART 1:
ONE SECTOR,
ONE VOICE**

ANATOMY OF A CRISIS

From informing Government policy to highlighting capacity and equipment challenges, the Deceased Management Advisory Group has represented the bereavement sector throughout the COVID-19 crisis. Over the next few issues, SAIFInsight will chart their influence as the crisis unfolded.

ABOUT THE DECEASED MANAGEMENT ADVISORY GROUP

There has always been a great deal of mutual support and co-operation between all the kindred organisations who represent the bereavement sector and they agreed to work together in order to be able to better support not only their members but society as a whole.

Organisations involved:

- The 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)
- National Association of Funeral Directors (NAFD)
- National Society of Allied & Independent Funeral Directors (SAIF)
- The Cremation Society

FEBRUARY 28

Transmission within the UK first documented.

MARCH 1

COVID-19 cases in all UK countries. Outbreak declared a "level 4 incident" by UK Government.

MARCH 6

First confirmed death in UK due to COVID-19.

MARCH 11

Outbreak declared a pandemic by World Health Organisation.

MARCH 23

UK death toll: 335
UK-wide lockdown begins.

MARCH 27

>> The UK Government passes the Coronavirus Act 2020, outlining changes to death registration in England and Wales.

MARCH 28

>> The General Register Office releases guidance on changes to death registration. A medical certificate is acceptable from any medical practitioner and without referral to the coroner. Permission is also granted to remove the requirement for an informant to attend and provide details in person.

MARCH 31

>> The National Association of Monumental Masons issues advice for memorial masons, including recommendations that correct PPE must be worn when working in a cemetery or churchyard, that when travelling to and from places of work in the same vehicle disposable gloves and face masks must be worn and that workplaces should consider staggered break times or separate rest areas for multiple employees.

MARCH 29

>> National Records of Scotland releases guidance on registration services, with FAQs.

MARCH 31

UK death toll: 1,789

>> National Records of Scotland provide a contact spreadsheet for the Scottish Registration Service for all areas of Scotland to enable the efficient delivery of Medical Certificates of Cause of Death under the new remote registration arrangements.

>> The British Institute of Embalmers (BIE) releases guidance for embalmers on handling the deceased. While guidance from Health Protection England maintains the risk of transmission of COVID-19 is lower after death, the BIE has seen no science-based evidence to confirm this, so urges embalmers to keep up to date with guidance.



>> PPE is discussed by DMAG on a video call and it is also recognised that the number of mourners allowed to attend funerals varies throughout the UK, despite DMAG advice.

It was agreed that in view of the huge disruption and possible significant changes to the funeral sector, the Competition and Markets Authority should consider reviewing the future of the current review.

>> A representative of Scotland's Regional Resilience Partnerships has approached the DMAG, seeking to understand the current position in Scotland and offering support. It is agreed by all the representatives that apart from issues surrounding PPE, there were no other problems impacting the delivery of the service.

>> The DMAG website is launched at www.dmag2020.org. PPE The statistical modelling which has been promised by Government is vital in order to identify the amount of PPE required. An order for PPE has been submitted to the DHSC for England and Wales. Members are liaising with Scottish Government on the amount of PPE required by funeral directing and crematoria/burial staff in Scotland

APRIL 1

>> Members of DMAG hold a video conference, including representatives of Scottish Government.

>> Scottish Government had sent an email requesting information about how much and what type of PPE is used per case. The organisations are collating this information and will reply. DMAG have chased the application for PPE from the NHS supply chain and have been informed that it is currently being assessed. Members are having huge difficulties in accessing PPE. Alternative sources are beginning to appear. News coverage is helping to build pressure for solutions to this issue.

>> Scottish Government is carrying out a survey of crematoria to understand the restrictions in place at all 31 sites and will have answers by the end of the day.

>> DMAG is working with the liquidators of ATI Environment (UK) Ltd to try and access essential equipment and information to help those crematoria that have ATI cremators.



>> DMAG is developing a policy on the storage of ashes during the pandemic.

>> The Chief Executive of the FFMA informed DMAG that there is no issue with coffin supply in the UK.

>> Regional guidance to assist funeral directors in managing infection risks is issued by the Department of Health in Northern Ireland.

APRIL 3, 2020

UK death toll: 3,605

>> The DMAG issues a letter to Duncan Selbie, Chief Executive of Public Health England, seeking further clarification on the advice issued. Questions raised included: whether it is advisable to refrigerate the body of a person who has died with COVID-19; the risk from body fluid spillage; clarification on viewing (pointing out omissions on the guidance); who is responsible for removing implants; specific risks around home removals; whether dressing the deceased person should be happening; the infection risk from coffins at funerals.

>> Concerns are raised regarding the Department of Health (Northern Ireland)'s published guidance on managing infection risks when handling the deceased which differs in a number of important respects to the PHE guidance.

>> The DMAG issues a guidance note on electronic forms in England and Wales, answering questions such as 'can cremation paperwork be sent electronically?' and how to overcome the problem of producing a green form to show to mortuary staff as evidence that they have permission to take the body.

>> Members of DMAG hold a video conference, including a representative from the Ministry of Justice (MoJ). Members of DMAG were informed by the MoJ that their plea for PPE equipment had not gone unheard. This matter had been escalated to Health Ministers who promised that the Group would have an answer within days. There is an issue regarding distribution, and it is suggested that existing suppliers could be used to deliver this vital equipment. Some Local Resilience Forums (LRFs) could be used to store and distribute supplies. There is confusion



on guidance issued by PHE and guidance issued in Northern Ireland, particularly in relation to body bags. It was noted that there is disparity in the information being supplied in the latest GOV.UK "Guidance for the care of the deceased with suspected or confirmed coronavirus (COVID -19)".

>> The FBCA and ICCM are tasked to undertake a survey of their members on "available slots" for the coming weeks.

>> DMAG calls on Government to share their modelling numbers to the sector as a matter of urgency as LRFs across the country are predicting vastly different scenarios - even in neighbouring areas.

>> It is suggested that crematoria may have to remain open on Good Friday and Easter Monday to cope with any demand.

>> Some crematoria are no longer accepting cardboard coffins (along with wicker, willow, bamboo, woollen and banana leaf), the reason being that they were spraying coffins received with disinfectant thus making "non-traditional" coffins "soggy". Draft guidance on to be drawn up and circulated to crematoria as a matter of urgency

>> The Department of Health and Social Security asks for a comprehensive list of all frontline workers for COVID-19 testing.

>> The Ministry of Justice representative informs DMAG that the exclusion of the closure of burial grounds during the COVID-19 crisis had been a "drafting omission".

>> Clarification is sought regarding the role of Pandemic Multiagency Response Teams (PMART) who will attend suspected coronavirus deaths in community settings outside of hospitals. It is noted that some areas in the UK are only accepting direct cremations.

>> The draft follow-up letter relating to PPE is approved.

>> Ian Kearns to represent Crematoria/Cemeteries sector on Scottish Government Additional Deaths Oversight Group.

>> The Ministry of Justice reported that it was felt the lack of clarity over cemeteries being closed was a drafting error. DMAG felt guidance needed to



be clarified. It was noted that Wales and Northern Ireland have closed cemeteries although legislation does not cover this. MoJ to explore and feed back.

>> There is no response to letter on PPE. Some LRFs assisting funeral directors, and the group agrees that if this is to be the correct route for funeral directors to obtain supplies, they should be told. DMAG's first letter has been escalated to the Secretary of State. Jane Crossley, DHSC, joined the meeting and talked of phasing supplies. The changing of guidance in relation to use of PPE was discussed. Funeral directors are unsure which to follow and this may lead to overuse to protect themselves. Northern Ireland recommend the use of two body bags.

>> Inconsistency from crematoria/cemeteries is noted and NAFD and SAIF are to encourage members to limit numbers and DMAG will issue amended guidance for which it is hoped the Cabinet Office/LRFs will give their support.

>> A survey conducted by FBCA/ICCM shows from 178 responses that there is sufficient capacity at crematoria for Easter period and immediately after. It was questioned whether there was a need for Easter opening.

>> Items for future meetings with Cabinet Office and Scottish Government: Funding for funeral directors due to considerable drop in income; hospital mortuaries not advising of deaths caused by COVID-19 and families not being aware. DHSC said there was no policy ruling. Crematoria not cremating COVID-19 cases with mourners present so guidance is sought.

APRIL 6

>> The DMAG meets representatives from the MOJ, Judith Bernstein and Dominic Lake (deputy lead of MOJ) to discuss financial support for the sector; data collection and research, credit flexibility and agencies for the sector. They agree to explore suppliers and bank contacts.

>> Wales reverses decision on cemetery grounds closure.

>> Terry Tennens expresses concern on the care of the deceased and reports and questions why Pandemic Multiagency Response Teams

(PMART) have been actioned so soon.

>> DMAG issues advice on safe funerals – funerals should be arranged over the phone or via other electronic means, wherever possible. Limousines should only be used if there is no alternative option. Some funeral firms have now withdrawn them from use because of the risk of infection spreading inside the vehicle. Advertising funeral details to be halted to reduce the risk of other, well-meaning mourners arriving unexpectedly.

APRIL 7

UK death toll: 6,159

>> DMAG meet with representatives from the MoJ, with Judith Bernstein, Thibault Dufatel, Charlotte Spence-Jones, and from the Department of Health and Social Care, Jane Crossley.

>> The Ministry of Housing, Communities and Local Government is working on issuing guidance as soon as possible on numbers at funerals.

>> The Ministry of Justice is to circulate questions on financial impact for DMAG to consider. NAFD feels the impact would be long term and possibly permanent. ICCM will provide figures on private sector crematoria and local authority crematoria run by a private company.

>> The Group discusses the issue of families wishing to hold off on making funeral arrangements following a family's complaint regarding the authority of a funeral director who insisted that arrangements were made quickly. JD asks whether local authorities could use Section 46 of the Public Health (Control of Disease) Act 1984 and at what point after the death with no arrangements in place this would be deemed acceptable. Jane Crossley to feed this back to Public Health England and DHCLG. NAFD points out that a local authority could go to the Secretary of State to switch on the powers in the Coronavirus Act 2020. DMAG will issue guidance to members on holding bodies.

>> The Group discusses a legal hurdle regarding the issue of ATI (Environment) UK trading in the UK.

>> The Group discussed the issue that some hospitals are refusing to remove pacemakers and other implants from

deceased people with COVID-19. This is leading some funeral directors to question why this is and whether they should also not be removing them. If implants are not removed, the family would be forced to have a burial rather than a cremation. This would increase pressure on burial space which is in limited supply in some parts of the country. Guidance issued by the British Institute of Embalmers states it is safe to remove implants subject to using the correct PPE. The PHE Guidance doesn't mention the removal of implants. Jane Crossley will ask if this can be included.

>> The Group queries why PMART had been activated in London, and by whom. It would seem that this is a joint approach by the police and coroners' service.

>> Jane Crossley had circulated an email confirming that PPE would be distributed to LRFs for local distribution to key sectors, which would include funeral services. This is an initial drop, and regular supplies to keep LRFs topped up are being considered. The Group asks Jane Crossley to confirm if the PPE is free of charge; if cemetery and crematorium workers are included in the funeral services category; if it applies to both England and Wales; if there are alternative contacts for areas where LRFs are not yet off the ground. Jane Crossley will find out and feed back to the group, but confirms that body bags are not included in this round of PPE but were being looked at as a matter of priority.

>> The Group asked Jane Crossley if the Government is likely to say that ritual washing of deceased people who die with COVID-19 must cease. It was felt that this is already covered in the PHE guidance and it was up to individual companies as to whether they offer it or not. This is leading to competition issues in some areas. It is likely to remain a matter for individual companies. The issue of revealing the COVID-19 status of deceased people to families and funeral professionals was raised; guidance will be sought from DHSC.

>> FFMA reports that one coffin manufacturer provided 12,000 coffins between March and April 2020, compared with 6,000 in the same period in 2019. FFMA confirms there are plenty of coffins in the UK.

APRIL 14



UK death toll: 12,107

>> The Scottish Government issues advice on PPE supply, advising that the Scottish Government PPE Group is working hard to address supplies across all sectors.

In the short-term, seeking assistance from the Additional Deaths Oversight Group Funeral Industry Sector representatives on what may be possible at the local and regional levels to address the profession's PPE supply concerns.

Additionally, Scottish Government guidance documents for funeral directors, burial and cremation authorities, and funeral services are published.

>> The Scottish Government releases three guidance documents relevant to the funeral profession.

APRIL 16

>> DMAG releases an ashes retention policy, stating that, unless specific arrangements can be made to release the ashes in a manner which complies with the Government's requirements on social distancing, it is recommended that ashes should be retained at the crematorium until the current emergency is over.

>> The Department of Health in Northern Ireland updates its 1 April guidelines on managing infection risks.

>> The DMAG issues guidance to LRFs on emergency excess death planning, saying that the NAFD and SAIF are best placed to advise on local funeral director provision and have the ability to identify and bring together resources in the most effective way to benefit their respective communities.

APRIL 17

>> DMAG updates guidance on limited attendance at funerals, suggesting that if a cremation authority, having taken a risk-based approach, is considering adopting 'direct cremation', they may wish to consider the alternative 'service upon arrival' providing the family an opportunity to say goodbye.

APRIL 19

>> The Government publishes guidance on managing funerals during the COVID-19 pandemic, developed to ensure that bereaved people are

treated with sensitivity, dignity and respect and that mourners and workers involved in the management of funerals are protected from infection. It also advises that mourners in an extremely clinically vulnerable group should be facilitated to attend, if they wish.



APRIL 20

>> The DMAG writes a letter to care homes with the aim of further strengthening partnership working in the sphere of caring for the victims of COVID-19 and their families.

>> The Government publishes revised guidance on cremation and death notification.

APRIL 21

1,172 deaths are recorded in the UK, the highest total in a single day.

Next issue: The Group discusses Government assistance as fears grow for the financial stability of the funeral sector

Funerals without frontiers

- Advice on all aspects of repatriation
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- Advice on Consular requirements
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THE CAPACITY CRUNCH

April's sharp rise in deaths led to emergency planning on a national scale, with temporary mortuaries springing up around the country...

On 20 April, the Government announced plans to provide an extra 30,000 temporary mortuary places during the coronavirus pandemic. Ministers said the move was a precaution rather than a prediction, but the expansion almost doubled the capacity in the UK. Before then, 18,000 public mortuary places were available around the country, with a similar number provided by funeral directors.

The number of dead in London in the first week of April was up 160% on the average for previous years; in Birmingham, the number of deaths in the first two weeks of April exceeded the total for the whole of April 2019.

As crematoria carry out a finite number of cremations in a day, a capacity crunch developed in harder-hit parts of the country, so councils

across the UK acted quickly to acquire more sites.

Existing hospital mortuaries were expanded and councils up and down the country commandeered ice rinks and public spaces in a bid to offer dignity during the crisis.

Some councils worked in tandem with others. Lancashire County Council teamed with Blackpool Council while Blackburn worked with Darwen and three councils in Ayrshire joined forces to create larger sites. Airport facilities and warehouses were pressed into action, with companies from Portakabin to BAE Systems stepping forward to help.

This map illustrates the larger sites around the country

Glasgow Prestwick International Airport
One hangar

Kinnegar base, Co Down

BAE Systems' Warton plant, Fylde
Capacity 1,000

Walton Hall and Gardens Warrington
Capacity 1,000

Llanelwedd
Capacity 900

Newquay Airport
Capacity 900

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PLANNING FOR THE WORST

West Midlands funeral director **Ross Hickton** has been working with local government to keep funerals moving in one of Britain's hardest hit areas



Across the globe an early response has made all the difference to how COVID-19 has affected communities, and the same has been true for funeral directors at the local level.

SAIF Executive Committee member Ross Hickton, of Hickton Family Funeral Directors in Cradley Heath, started engaging with local government in a pandemic planning meeting at the beginning of March. The plans they put into action led to a new mortuary being built on his business's land just as the pressure was building on hospitals and crematoria six weeks later.

Speaking just as the work was completed, Ross told *SAIF Insight*: "We were involved in a pandemic planning meeting during the early stages, and our local authority Dudley Council indicated they had a number of units which could be constructed for temporary mortuary space. They asked if any funeral director would be able to accommodate them.

"Luckily, we'd had some ground works done on our part of the yard at our head office where we were planning to build a new block of garages and offices. So the ground works were already in, and theoretically it was a perfect location for this temporary mortuary to be built.

"We didn't hear anything until two weeks later, when the pandemic properly hit: the death rate started going up, the local hospital was over capacity, and funeral directors locally were going over capacity, as were we. That's when the council came and had a look at the area, and within three days we gave each other the go-ahead.

"The day after the Easter bank holiday, construction began, and it was built and near enough finished in five days. We had coffins ready to go in the next afternoon."



Step 1: The Hicktons had groundworks

Being the middle man

The West Midlands quickly became one of the hardest hit areas in the UK. In the closing stages of March, more than a third of the UK's fatalities came from the region.

The new mortuary built on the Hickton grounds is designed to house overspill from Russells Hall Hospital in Dudley, as well as deceased under the care of Ross's business and those from other local funeral directors who need additional storage. Its floor span can accommodate 80 coffins, which could potentially increase to more than 300.

Ross explained: "We're doing about double the number of funerals we normally would at this time of year. Half of the deceased are people who had tested positive for COVID-19.

"The reason we have a backload of coffins now is that we can't get any crematorium slots for at least a month.

There are around a dozen crematoria in the West Midlands, we go to about 10 of them, and they are near enough all now requiring a month's wait.

"We're being asked to move the deceased out of the hospitals as quickly as possible because they need the space of course, but then we're the middle man, holding the deceased and the coffins for a lot longer than we normally would, because we can't get them booked



Ross Hickton



into the crematorium in the normal two to three-week time period. It's now four, five, six weeks."

Making it work

It's been a huge challenge, but early planning and effective communication have helped avoid the worst outcomes for the area. Ross praised regular updates from the councils and the decisive work of Local Resilience Forums.

He said: "I was on a couple of calls in the early days, in the planning stages, which involved the temporary mortuary at Birmingham Airport and advising the crematoria on what they can and should be doing, plus what would work for funeral directors. That was all really worthwhile.

"And we're now getting daily updates and emails from most authorities where we have branches, as well as the crematoria keeping us updated. That is working smoothly, we're very well informed."

Past planning also helped ensure Ross's business was not impacted by shortages

Ross' experiences featured heavily in a recent SAIF webinar, which members can view at www.saif.org.uk

of personal protective equipment (PPE). "We always kept a fairly small stock, then when we realised this was going to turn into a pandemic I did bulk order PPE, which we still have stocks of.

"We have a Wolverhampton branch, and Wolverhampton City Council have been providing PPE to us on a weekly basis if we need it as well."

Similarly, digital support the Independent had already put in place has now become a vital part of each funeral service.

"The option was there for webcasting previously, but it wasn't taken very often. Since the pandemic means obviously not all the family can attend the funerals, webcasting is now being used in near enough every funeral.

"We now have plenty of time to arrange the funeral because of the increased wait, so it gives families more time to understand what's going on and get their head around things."

Whether supporting services in the midst of social isolation or building a mortuary within a week, Ross's experiences have reflected how funeral directors, local government and families have been pulling together to keep funerals running in even the most difficult of conditions.

"Of course it's difficult for family members to pick and choose which people can attend their loved one's funeral," Ross said, "but families have been understanding.

"Social distancing is in force up and down the country and everyone understands what unfortunately has to happen at the moment." ●

“I WAS ON CALLS FOR THE PLANNING OF THE TEMPORARY MORTUARY AT BIRMINGHAM AIRPORT”



Step 2: The makings of a mortuary



Step 3: Council equipment was moved on site



Step 4: The buildings were erected within five days

Central Jamia Mosque Ghamkol Sharif, Birmingham

Capacity 150

During Ramadan, the mosque, one of the UK's largest, would normally be filled with thousands of worshippers, but instead the car park housed a makeshift mortuary. Prior to the outbreak, the funeral service at the mosque would receive one or two bodies a week, but volunteers were caring for five to six bodies each day.



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10

STEPS
TO

MENTAL
HEALTH

Managing wellbeing is just as important as managing your physical health right now...

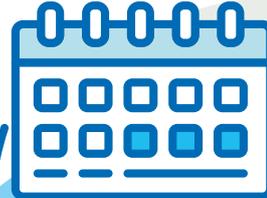
1



Take care of your basic needs

Consider your psychological energy levels – you will need to “fill up” after “emptying the tank” so be aware of your “bandwidth” – it might take longer to think things through and make sense of things if you are feeling overwhelmed. Ensure rest and respite during work or between shifts, eat sufficient and healthy food. Be sure to manage your sleep and schedule time out to rest, engage in physical activity, and stay in contact with family and friends. Take days off. Extend the compassion you offer others to yourself.

+



Plan ahead

Before a shift (if possible, the day before) plan when and how you will incorporate brief breaks into your day where you do something enjoyable – taking a walk, watching a funny YouTube video or try an app like **Chill Panda**, which measures your heart rate and suggests tasks to suit your state of mind.

2

3

Exercise

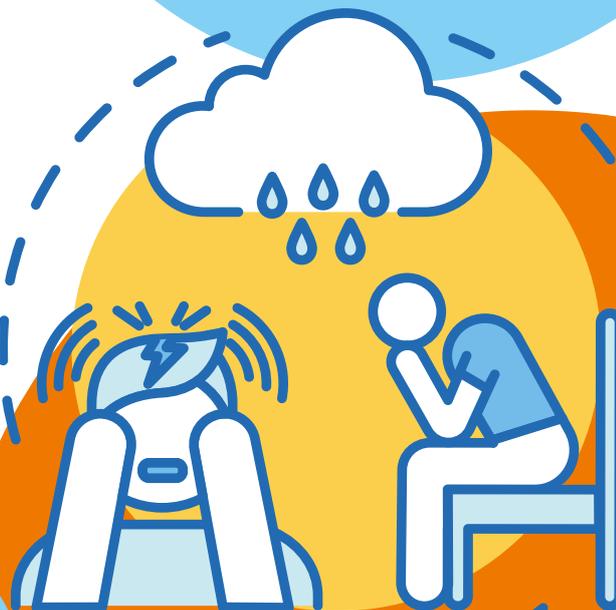
A full workout is unlikely to be possible most days. But short bursts of exercise may be manageable. NHS-approved apps like **Wahoo** or **Quick Fit** will help you with seven minutes of exercise. On days off or after shifts do longer bouts of exercise – go for a walk, a run or stream a live yoga class.

+

4

Disengage from over-thinking

You may find yourself dwelling on what has happened during this extreme period. Spot when your thoughts have turned to ‘why’, ‘what if’ and ‘if only’. If you spot feelings of guilt, focus on what you would say to someone if they were in your shoes, all that you have done that has been helpful during the COVID-19 response and how grateful the wider population feels about frontline workers.



5

Use feeling overwhelmed as a cue to accept help

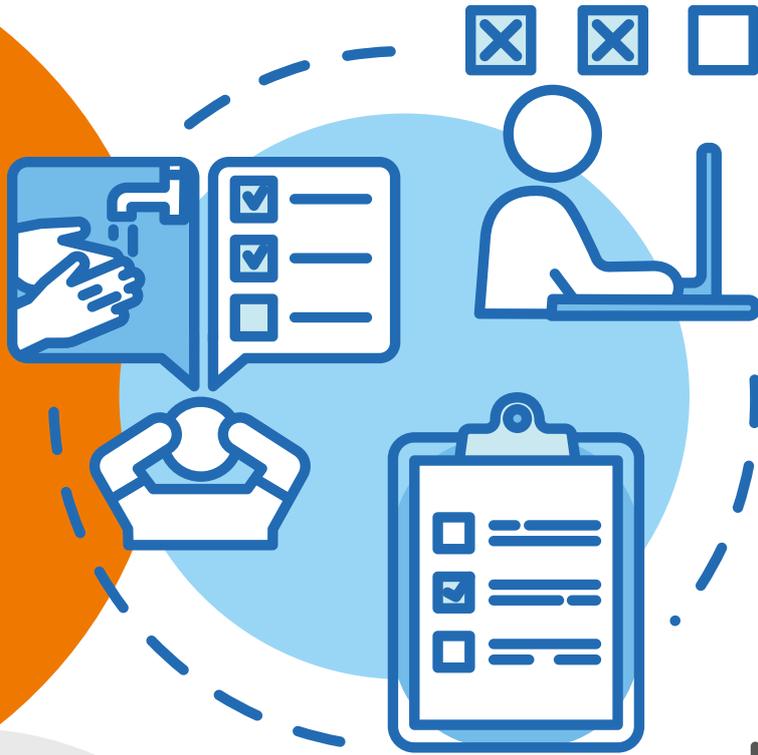
This is an unprecedented scenario – it’s okay to say you are not okay! Spot signs of burnout (feeling exhausted, overwhelmed, tearful, or flat) as a cue to accept a helping hand. It is important for staff to hear that “it’s okay to not be okay” and “it’s okay to ask for support”. No one should think they have to be superhuman.



6

Understand that moral distress is a 'thing'

Bearing witness to unacceptable things or making decisions that contravene the morals of the individual making them, resulting in severe guilt and shame - moral distress. For example, following new protocols on limiting numbers of family members at funerals, or not being able to comfort families the way you normally would can be distressing. This can affect everyone from those dealing with upset and distressed families, to cleaners and other colleagues who may fear contracting the disease.



7

Take a time out

Home is usually a place to unwind from the stresses at work, but COVID-19 has also infected where we live. And it has taken over the news. Limit your news intake as media consumption raises anxiety levels. Seek information updates at specific times during the day once or twice. The sudden and near-constant stream of news reports can cause anyone to feel worried. Get the facts at the World Health Organisation's site www.who.int or the Deceased Management Advisory Group's at www.dmag2020.org

8

Apps can help

Anxiety can prey on our minds and affect our sleep. We get worried about being worried, and worried about not sleeping. Apps can help with that. **Daylight** provides help to people experiencing symptoms of worry and anxiety, using evidence-based cognitive behavioural techniques, voice and animations. **Sleepio** is a clinically-evidenced sleep improvement programme that is fully automated and highly personalised.

10

Embrace the positives

Although there are many negative aspects of the current situation, teams can grow stronger, individuals can develop and relationships can grow deeper as a result of this crisis. Together we are all stronger.

9

Encourage open and honest conversations

Part of making the unbearable bearable is to stop, connect and show self-compassion and kindness to others, something we are all so good at. Understanding we are all affected and that the impact is expressed in different ways is important. Taking time to just breathe is often the most

valuable thing any of us can do in the maelstrom of events. Anxiety and depression may emerge as a delayed reaction one or two years later. It is not helpful to intensively unload all the emotions while in the thick of it. When we are through the crisis and people can take a step back, we will support them to process what they have seen and experienced.



EMPLOYERS' DUTY OF CARE

Keep compliant during the crisis

Employers have a duty of care to their employees and play a general role in taking reasonable care that the health, safety and wellbeing of workers and others are not relaxed due to the current crisis. Putting in place support mechanisms and creating a culture where employees feel able to share challenges with their mental health should enable you to identify the risks and then devise strategies to manage them.

There's lots of talk of physical fears in relation to the coronavirus, but senior managers may also feel vulnerable in demonstrating leadership in unusual circumstances. Help each other stay on course by reminding your staff of what a good a job they're doing.

This may also be a particularly difficult time for people with pre-existing or past mental health problems and this may lead people to disclose mental health problems they have previously not discussed at work. Treat new disclosures with respect and compassion and make adjustments.

The Health and Safety at Work Act 1992 requires employers to assess work-related mental health issues to measure the levels of risk to staff. Many things can cause work-related stress. It may stem from over-working, inadequate training, harassment or job insecurity, all of which may be accentuated during this crisis.

Your responsibilities include:

- Providing health & safety training.
- Protecting staff from discrimination.
- Managing and addressing staff misconduct.
- Managing and addressing grievances promptly and effectively.
- Providing adequate equipment required to complete any tasks.

Employees also have a part to play in ensuring their own health and safety:

- Following training provided for using equipment or devices at work.
- Taking reasonable care of their own and other's health and safety.
- Reporting hazards, near misses or inadequate precautions in the workplace.
- Co-operating with you on matters of health and safety.

The current climate may lead to higher incidences of work-related stress or depression, which can manifest itself in different ways:

- A decline in productivity.
- Increased sick leave.
- Drop in punctuality.
- Isolation from colleagues.

In extreme cases, stress or depression could make an employee disabled for the purposes of the Equality Act. It's part of an employer's roles and responsibilities to make reasonable adjustments around the office which place a disabled employee on an equal footing with non-disabled employees. Ignoring requests for reasonable adjustments opens you up for disability discrimination claims.

Examples of reasonable adjustment for employees with stress or depression include changes to:

- Working patterns (offer flexible working, paid leave, etc.).
- Environment (partitions, quiet area, workstation move, etc.).
- Workload (reduced workload, increased supervision, etc.).

It's worth noting the employer's responsibility for health and safety extends to anyone in their building – including clients and contractors. ●

“HELP EACH OTHER STAY ON COURSE BY REMINDING STAFF OF WHAT A GOOD JOB THEY'RE DOING”

GRIEF IN CHALLENGING TIMES

None of us has been through anything like the current pandemic and we are all grieving for the lives we may have lost forever

WORDS: DR BILL WEBSTER

The aggressive pandemic we are experiencing threatens the entire world with the loss of so many things that we care about and that give our lives meaning.

For some it is the death of loved ones to this horrible virus, or risks to their own health; for others, the loss of a job or financial security, the loss of freedoms, the loss of travel plans to visit family or opportunities to go places and do things.

Any time we experience loss, grief is the normal human response. But we are grieving more than those who have died. We are grieving for life as we knew it, feeling our world has changed, which it has, and trying to come to terms with this new reality.

Social distancing has kept people apart from friends, family, church, social involvement and work colleagues for what seems like ages. One 70-year-old recently widowed lady told me that her daughter comes once a week to drop off groceries

on her front porch, then chats from the required six feet away on the driveway. “What I would give for a hug,” she cried, and she feels so lonely and isolated even though everyone she loves is only six feet away.

Normal public gathering places like restaurants, cinemas, and museums have been shut down, parks are closed and shopping centres deserted. Public activities and social gatherings like sporting events or concerts are not happening. Places of work in offices and shops have moved to work-from-home scenarios, which have their own stresses. And those are the lucky ones who haven’t been laid off or lost jobs.

Some of life’s most meaningful celebrations have been cancelled or postponed. Travel plans disrupted; people unable to gather for birthday parties, anniversaries, baptisms or weddings. Many have not been able to visit with, or say goodbye to, dying family members in long term care facilities because of quarantine.

And when someone dies, funerals have had to be enforced with strict rules, regulations and restrictions, leaving people

to lament, “This is not what I wanted for my relative”.

While we are still able to stay in contact with people digitally thanks to internet technology, many are realising the limitations of virtual love and cyber concern (which could be one good thing!).

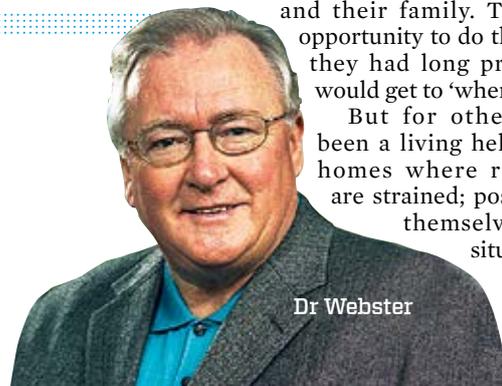
The events surrounding this global pandemic have triggered an outbreak of emotions and reactions, to how many have been infected or have died, but also to the ways in which our entire lives have been affected and perhaps changed forever. As a result, we are experiencing feelings of grief.

Every time we experience a loss, we grieve what is missing from our lives as a result. It’s grief over many losses we have been feeling over these weeks, even though we may not recognise it as such. But there is no one neat, orderly way to understand the grief process. Grief does not have a “one size fits all” formula.

Here is the dilemma we face in supporting people through this pandemic. Everyone is going to respond differently. Some are welcoming the pause and the opportunity to reconnect with themselves and their family. They have an opportunity to do the things that they had long promised they would get to ‘when I have time’.

But for others, this has been a living hell, isolated in homes where relationships are strained; possibly finding themselves in unsafe situations, facing

“THERE WILL BE TIMES WHEN WE WILL WONDER WHETHER WE CAN MAKE IT THROUGH. WE ARE GRIEVING FOR LIFE AS WE KNEW IT”



Dr Webster

financial pressures, unemployment, not being able to visit elderly or sick loved ones in care facilities, or being present with them when they are dying.

For the majority, their experience has been a combination of all of the above.

Amid the pandemic crisis, essential front-line workers such as funeral directors, doctors and health care workers, staff in long term care facilities, supermarket and pharmacy employees, cleaners, delivery drivers, and many other essential services are stepping up to help those in need.

They do so even while exposing themselves to the risk of infection in the very real and frightening possibility that, "This job could be the death of me!"

Ask those directly involved what their daily life is like and you will hear responses like these:

"Scary, very scary."

"It's a relentless daily battle. It is like going to war, and we're just not trained for that."

"I worry about having enough resources to do my job well."

"Every day I weigh the risks to myself, my colleagues and even to my family."

"I'm exhausted all the time, irritable, and snappy."

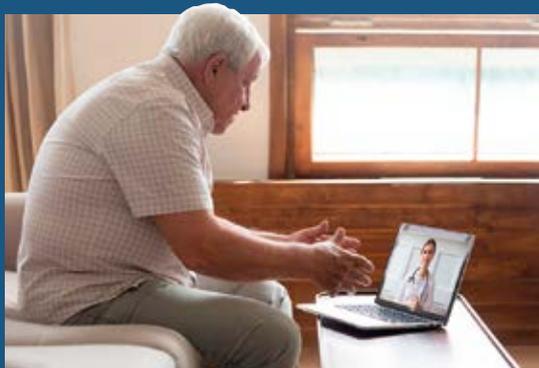
That is why they are recognised as heroes. Not all heroes wear capes, and sadly some don't even have sufficient masks to protect them these days.

One of the most difficult challenges for caregivers, especially in times of crisis, is to maintain some kind of balance between the demands of their vital emergency work and their own personal needs:

- Try to spend some quality time with family, even when quantity is impossible. Talk to them and listen to their stories, particularly when they express concern about your wellbeing.
- Make time for yourself. When you spend all day worrying about other people, it can be difficult to reign in your emotions after a shift is over. Make time to do any activity you really enjoy to calm you and help adjust your attitude.
- Try to find humour in things. Get a daily dose of hilarity or absurdity by reading something funny or watching a comedy on TV. Laughter really is the best medicine.
- Above all, remind yourself why you chose to get into this work and the reasons why you love it, as demanding as it is. When your mindset is optimistic, you'll be able to tackle stress more easily.

Change is never without struggle, and the world is undergoing a time when everything seems to have changed. There will be times when we will wonder whether we can make it through.

But as we struggle, we discover that it is in the struggle itself we find strength we didn't know we had. ●



TALKING HELPS

With more families experiencing grief in new ways as a result of coronavirus, more emphasis is being placed on conversations. SAIFSupport's **Catherine Betley** explains how important they may be...

You might wonder, what difference can I really make with one chat? What if I say something wrong or open up a can of worms and make the person somehow worse? I haven't got the time, energy or skills to support them ongoing, so is it worth me having that one conversation?

My answer would be 'yes', with caution. Those are valid concerns. If you are going to support someone in a one-off conversation, here are some suggestions on how best to do it:

- Ask open questions: 'how are you feeling?' works better than 'are you okay?' because it invites a fuller and often more honest answer. Try not to make assumptions; they may want to talk about a particular issue, but it could be deeper or wider than it first seems, so it can be worth asking 'what else?' What else is worrying you? What else could you try to assist your self-care? What else can I do to support you today?
- ...but be clear it is okay not to talk. Knowing that they won't be pushed, or knowing that if they don't feel like it today, they can come back another time, can be just the reassurance needed to encourage someone to open up - when they are ready.
- Listen, acknowledge, and offer

observations rather than advice. Phrases such as 'I've noticed from what you've said that...' and 'I wonder whether...' are a good way of showing you've heard what's been said and can be gentler ways of interacting than telling someone what you think they need to do.

- If possible, try to 'close' the chat effectively. One option is to end on something positive, if appropriate, however small, or a next step for today (for example: 'what do you think you will do for the rest of the afternoon?', or 'that's great that you're going to get out in the garden and have some fresh air'), and of course a wish for them to take care and maybe think about taking another step towards the help they need.
- Look after yourself, too. Hearing and supporting other people is tiring, especially if you do it well. If possible, leave some time for personal reflection after the conversation.

A 'one-off' conversation about emotional wellbeing could be the only one someone has. A talk is never less important for being a 'one-off'. That one chat might be the one thing that makes a difference.

Catherine Betley is a counsellor for Professional Help, the organisation behind SAIFSupport

WHAT FINANCIAL HELP IS AVAILABLE?



With costs up, income down and time tight, *SAIFInsight* investigates money matters

With daily death tolls taking prime time slots, it's fair to say that people across the country are imagining a boom time for anyone in the funeral business. However, Independents are well aware that is not the case. The strain is not just physical and mental, but financial, too. In the 'new normal' of sourcing overpriced PPE, absorbing financial risks of disbursements to crematoria and a landscape of increasing direct cremations, the reality is that your are going flat out to keep from going flat broke. This guide aims to help you navigate what help is out there...

VAT deferral

Payment of VAT is deferred for the next quarter. If you have a VAT payment due between 20 March 2020 and 30 June 2020, you have the option to defer the payment or pay as usual.

Taxpayers will be given until the end of the 2020/21 tax year to pay any liabilities that have accumulated during the deferral period. VAT refunds and reclaims will be paid by the Government as normal. This

is the one tax deferral where you MUST cancel the Direct Debit to avoid the money leaving your account to HMRC.

HMRC Time To Pay

You can contact HMRC Time To Pay on 0800 015 9559. HMRC will be generous with any request to defer due tax payments. It's important you call them to agree this, don't just cancel your Direct Debit.

Job Retention Scheme

The Coronavirus Job Retention Scheme offers a grant for furloughed staff. It covers 80% of salary costs, capped at £2,500 per month. You may also be eligible for the CJRS if you are a limited company director or a salaried member of a limited liability partnership – but only for the part of your income that you pay yourself as a salary via PAYE.

Mortgage and rent breaks

Contact your landlord about rent holidays or speak to your bank about mortgage holidays. The Treasury announced emergency legislation through the Coronavirus Bill in Parliament to ban evictions for commercial tenants for at least three months. This is not a payment holiday, you will still remain liable for your rent and will need to make payments unless your landlord agrees a rent holiday with you. Some landlords such as the Arch Company and Network Rail have done this.

In Northern Ireland guidance released

on April 16 is at www.nibusinessinfo.co.uk.

The Development Bank of Wales is also currently offering all business customers a three-month capital loan repayment holiday. See developmentbank.wales for info.

Statutory Sick Pay

The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the current rate of SSP that you pay to current or former employees for periods of sickness starting on or after 13 March 2020. The repayment will cover up to two weeks starting from the first day of sickness due to COVID-19. The scheme can be used if you had a PAYE payroll scheme that was created and started on or before 28 February 2020, and you had fewer than 250 employees on 28 February 2020.

Claim for wages through the Coronavirus Job Retention Scheme

Claim for 80% of your employee's wages plus any employer National Insurance and pension contributions, if you have put them on furlough because of COVID-19.

Invoice payment terms

If you trade in England, Scotland or Northern Ireland and receive payments for services and have delivered work for clients and customers, have you issued an invoice? Contact them and ask for the invoice to be paid now, regardless of payment terms.

HELPLINES

England

Call 0300 456 3565
(Mon-Fri, 9am- 6pm).
Email enquiries@businesssupporthelpline.org

Wales

Call 0300 060 3000
Mon- Fri (8:30am-5:30pm).

Scotland

Call 0300 303 0660
(Mon-Fri 8:30am-5:30pm).

Northern Ireland

Call 0800 181 4422
(Mon-Friday 8:30am-5pm).
Further information at:
www.nibusinessinfo.co.uk

What loans are available?

Coronavirus Bounce Back Loan

This scheme will help small and medium-sized businesses apply for loans of up to £50,000. The Government guarantees 100% of the loan and there won't be any fees or interest to pay for the first 12 months. Loan

terms will be up to six years. No repayments will be due during the first 12 months. The Government will work with lenders to agree a low rate of interest for the remaining period of the loan.

Hardship Loan Scheme

For England, Scotland and Wales: Contact your local authority about a hardship loan scheme, as many are

setting them up for local residents, small business owners and the self-employed.

Extra financial support

A discretionary support fund for people in extreme financial distress in Northern Ireland, including self-employed people or small business owners. See www.nidirect.gov.uk/articles/extra-financial-support

Termination Payments and Employers' NICs

On 6 April 2020 changes were made to the tax treatment of certain termination payments. If a payment is made to an employee as compensation for the termination of their employment and the compensatory amount paid exceeds £30,000, the employer is liable to pay employers' NI at the rate of 13.8% on the balance of the payment over £30,000. These employers' NI contributions are paid to HMRC via payroll.

If the employment was terminated prior to 6 April 2020, and the termination payment is being paid to the employee in instalments, and the first instalment was paid prior to 6 April 2020, the above does not apply. ●

I'm self-employed - what's available?

The criteria. You must...

- Have submitted your self assessment tax return for the tax year 2018-19. (If you have returns for 2017-18 and 2016-17 they will also be used to assess your average tradable profits.)
- Have traded in the tax year 2019-20.
- Be trading when you apply, or would be except for COVID-19
- Intend to continue trading in the tax year 2020-21
- Have lost trading profits as a result of coronavirus
- Have self-employed trading profits less than £50,000

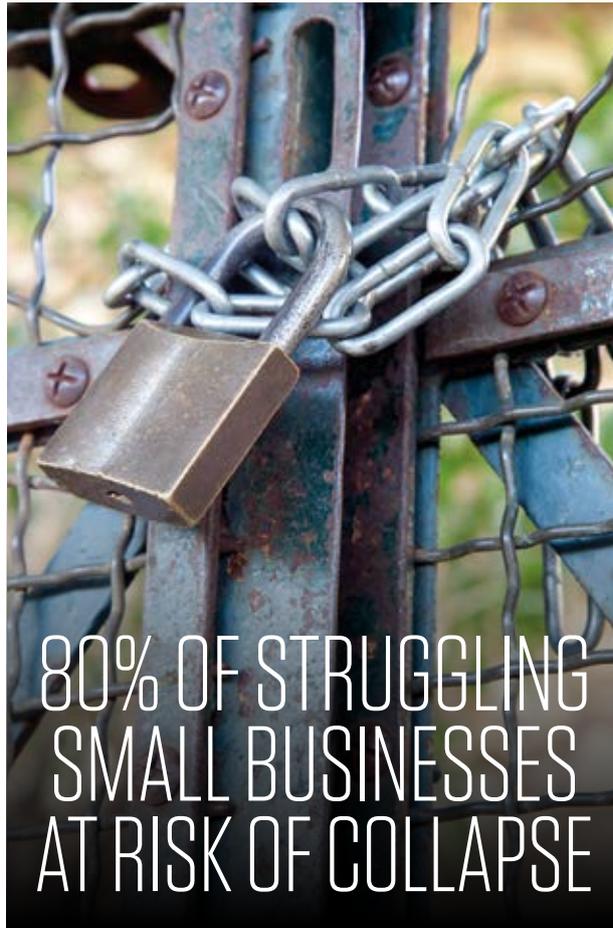
If the answer is yes to the above, you may be eligible for the Self Employed Income Support Scheme if you:

- Have average tradable profits over the last three years of below £50,000 or your tradable profits for 2018-19 were below £50,000
- Earn more than 50% of your income from self employment.

You can claim a taxable grant worth 80% of your trading profits up to a maximum of £2,500 per month for the next three months. This may be extended if needed. 3.8 million will benefit from this scheme, but some exclusions apply: company director's dividends, those who earn more than £50,000 and those whose other income makes up more than 50% of their earnings.

Universal Credit

Can be accessed in full at a rate equivalent to Statutory Sick Pay, but you must have savings below £16,000.



New research undertaken with 1,400 small businesses has revealed that 80% of owners who feel they are at risk of failing because of the COVID-19 crisis are encountering problems in getting help from the banks.

The research, which has been undertaken by the UK200Group, asked small businesses across the UK to share information about how their business was faring before the lockdown – and what has happened since.

92% of the businesses surveyed felt their business was either trading 'as expected' or 'better than expected' before the crisis. Since the lockdown, 40% of these businesses have closed, either by the Government or due to falling trade. A worrying 30% of those surveyed are concerned that their business will not survive this crisis.

Declan Swan, CEO of the UK200Group, said: "Our concern is that these small businesses will simply run out of cash and that will result in many very good small businesses failing. Our member firms are working hard with clients to support them in packaging their applications and then presenting them to the banks to ensure they have the best chance of a quick and positive response and thus can get the money they need to survive."

Small business owners are urged to ask their accountants and business advisers to help them with their grant and loan applications. Aside from being able to support you with your applications, they can also clearly explain the different options and schemes available and can advise businesses on the best course of action for them. ●

The UK200Group is the UK's leading membership association of independent, quality assured chartered accountancy and law firms. The Group comprises around 600 partners and represents around 150,000 SMEs, owner operators and family businesses.

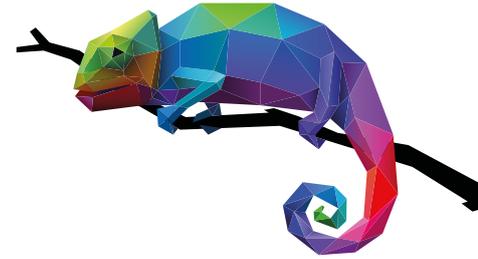
Established in 1986, UK200Group is the leading mutual professional association in the UK, with more than 110 UK quality-assured independent chartered accountancy firms and lawyer firms, as well as 50 international associate member firms around the globe.

UK200Group provides services and products that are designed to enhance the business performance of its members. Telephone: **01252 350733** Email: **admin@uk200group.co.uk**

UK200Group is a trading name of UK200Group Limited and is an association of separate and independently owned and managed accountancy and law firms and, as such, each has no responsibility or liability for the acts or omissions of other members. UK200Group does not provide client services and it does not accept responsibility or liability for the acts or omissions of its members.



ADAPTING TO CHANGE



SAIFCharter's **Adam Ginder** recognises members' commitment and professionalism in adjusting to the pandemic

AS our profession continues to respond to the challenges of the coronavirus pandemic, the commitment and professionalism of our members is more evident than ever as we support our communities through this time. I am also struck by examples of the resourcefulness and new ways of working I see, as our members evolve and adapt how we manage and run our businesses while still putting families at the heart of what we do.

Golden Charter's focus

I'm pleased to see our company aligning and Golden Charter re-focusing its efforts in response. While we know we can access support from Golden Charter in the form of funeral plan enquiry handling and get access to marketing materials to let our communities know we're still there for them. I believe Golden Charter's move to step back and acknowledge funeral director focus on at-need at this time is absolutely the right one.

The regulators' focus

On 26 March, the Competition and Markets Authority (CMA) closed its offices across the UK and suspended its investigation into 'the supply of services by funeral directors at the point of need', citing the ongoing coronavirus pandemic. The CMA has said that it will publish further updates on its Government webpage.

Similarly, before the coronavirus

outbreak, the funeral profession expected that by autumn 2020 the UK Parliament would have approved the relevant legislation to bring pre-paid funeral plan providers under the regulatory scope of the Financial Conduct Authority (FCA), with the standard 18-month lead-in phase.

The Treasury has now confirmed that it aims to lay secondary legislation by the end of December. If this timeline is met, FCA regulation would be introduced around 18 months later in the spring of 2022.

The coronavirus pandemic will alter the public policy landscape and potentially already appears to have changed public perceptions of the funeral profession. Therefore, while any delay is frustrating for the profession, it also presents independent funeral directors with an opportunity to take stock, and prepare to re-engage with the Government and regulators with a renewed sense of purpose. We must also remember that, as we spend the pandemic serving the needs of an increasingly vulnerable category of bereaved customer, we are demonstrating now more than ever that we are leading the way in treating customers fairly.

Our association's focus

Meanwhile, our association's focus must also be in tune. We will continue to undertake our responsibilities around monitoring and compliance and be available to engage and communicate with our members. We will acknowledge, however, the pressures

faced by our Executive and Working Group members and will minimise the requests and demands on their time. They have businesses of their own to run after all. We are continually reviewing the situation of holding our AGM in September, looking at the different possibilities which will become clearer as we know more about the pandemic.

On a positive note, I'm delighted to advise that we concluded our 2020 membership renewals process with a record number of SAIFCharter members. I believe the online renewal process has been a big success and I hope the provision of an electronic renewal certificate, as a further enhancement this year, has proved to be of value to you.

Finally, I'm aware some of our members will be looking at the volatility of stock markets around the world and wondering how well the Golden Charter Trust is coping with the downturn we're seeing at the moment. Gareth Howlett's update in last month's *SAIFInsight* will have provided some reassurance. Executive member and Trustee Paul Stevenson has now added further information which is available at saifcharter.co.uk and summarises his recent update to the SAIFCharter Executive, providing additional comfort that the Trust's long-term diversified approach is continuing to protect plan holders' money.

Rest assured that your association and your company are there to support you through these challenging times. ●

Your SAIFCharter Executive

To contact your SAIFCharter Executive about any subject, please send an email to 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

▼ Helen Wathall (Golden Charter Board representative)

G Wathall & Son Ltd, Derby, East Midlands helen@wathall.co.uk

▼ Jeremy West (SAIF representative)

West & Coe Ltd, Essex, South East London j.west@westcoecoe.co.uk

▼ Arran Brudenell

Anstey & District Funeral Services Ltd, Leicester, East Midlands arran@ansteyfunerals.com

▼ James Morris

William Purves Funeral Directors, Scotland enquiries@williampurves.co.uk

▼ Paul Stevenson

Paul Stevenson Funeral Directors Ltd, Ayrshire, Central Scotland paul@funeral-scotland.co.uk

▼ John Tempest

Robson & Ellis Funeral Service, Leeds, Yorkshire & East Lancashire john.tempest@leedsfunerals.co.uk

▼ Anthony O'Hara

Nicholas O'Hara Funeral Directors Limited, Dorset, West England anthony@oharafunerals.co.uk

▼ John Byrne (Secretary)

J T Byrne Funeral Directors, Lancashire secretary@saifcharter.co.uk john.byrne@jtbyrne.co.uk

▼ James Tovey (Golden Charter Board representative)

Tovey Bros Funeral Directors, Newport, South Wales james@toveybros.co.uk

▼ Declan Maguire (SAIF Scotland representative)

Anderson Maguire Ltd, Glasgow, Central Scotland dec@maguire.partners

Follow @SAIFCharter on Twitter and like our Facebook page to keep up to date with our association's news as we grow our community of Independents online.

YOUR SAIF EXECUTIVES

The Executive Committees act as the governing institution of SAIF.
To contact your SAIF Executives, email info@saif.org.uk or call **0345 230 6777**.

NATIONAL



Mark Porteous
National President



Darren Carpenter
Executive Committee



Gemma O'Driscoll
Executive Committee



Jo Parker
1st Vice President



Daniel Ginder
Executive Committee



Liam Roberts
Executive Committee



Mark Horton
2nd Vice President



David Gresty
Executive Committee



Paul Sillett
Executive Committee



Jim Auld
Immediate Past President



Simon Helliar-Moore
Executive Committee



Jeremy West F.SAIF
Executive Committee



Terry Tennens
Chief Executive & Secretary



Ross Hickton
Executive Committee



James Carcary
Scottish President



Paul Allcock
Executive Committee



Sean Martin
Executive Committee



Suzanne Grahame
Golden Charter

SCOTLAND



James Carcary
Scottish President



Alan Morrison
Treasurer & Membership



Jim Auld
Executive Committee
(Complaints & Standards)



James Morris
1st Vice President



Gavin Henshelwood
Secretary



Terry Tennens
Chief Executive
National SAIF



Declan Maguire
2nd Vice President



Joe Murren
Scottish Government
Liaison Officer



Tim Weir
Executive Committee

Jim Henshelwood
Honorary Life President

REGIONAL BUSINESS MANAGERS

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



Sally Dyson
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Nicholas Dawson
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Stephen Heath
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E: stephen.heath@goldencharter.co.uk



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



COVID-19 UPDATE

Please note some business managers are currently on furlough due to COVID-19.

Affected funeral directors will be contacted, however if you are unclear who your current contact is please speak to your area's National Business Manager.

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
Contact Taibah Rafiq (see below)



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



Congratulations to Anthony Parkinson on his retirement.

For all South Cumbria, Lancashire & Merseyside enquiries please contact Taibah Rafiq (see page 39).



SOUTH

10
West England ABM
Please contact Steffan Davies (#11)



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: daniel.hare@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



Taibah Rafiq
**Funeral Director
 Business Advisor**
T: 0141 931 6853
E: taibahrafiq@goldencharter.co.uk

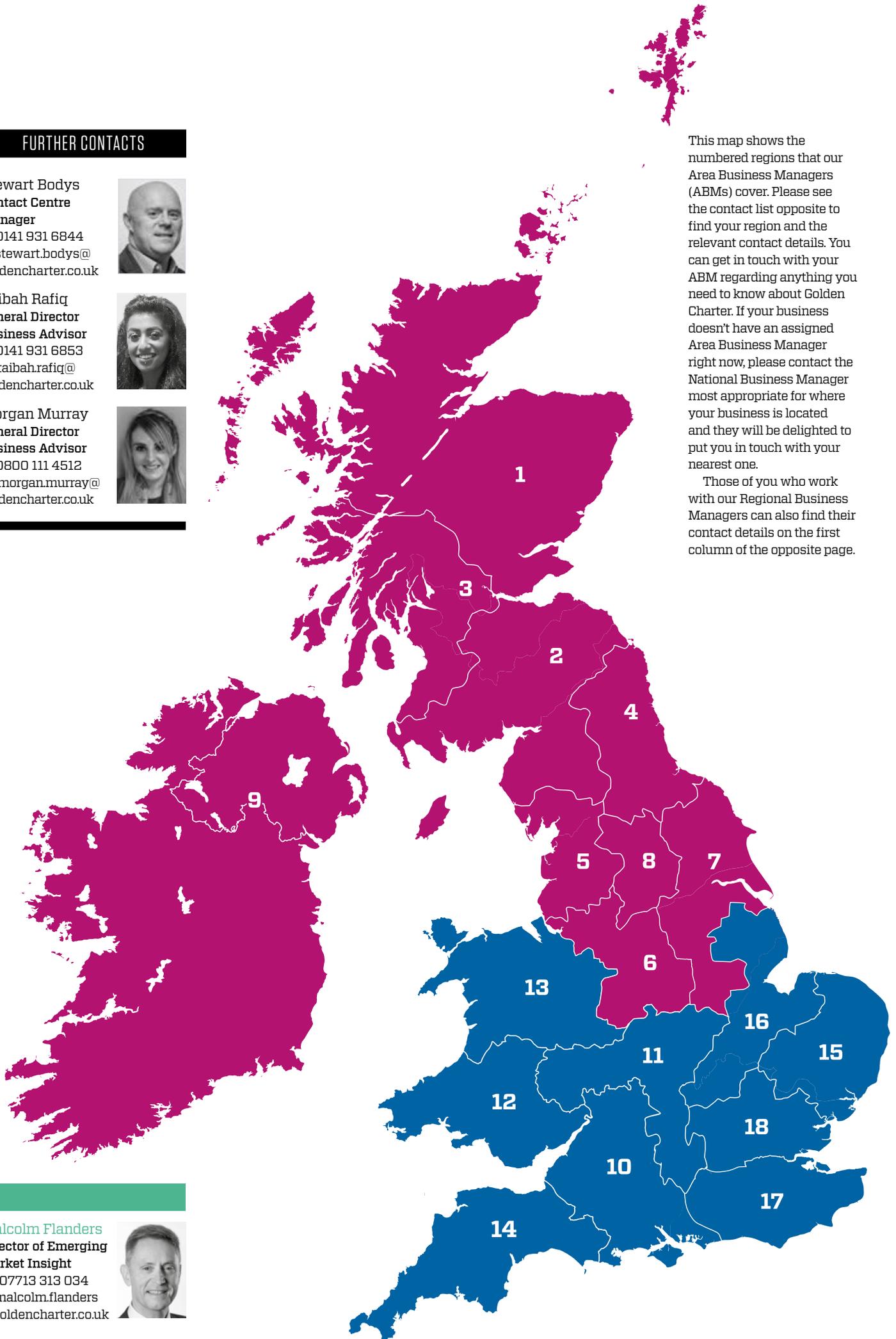


Morgan Murray
**Funeral Director
 Business Advisor**
T: 0800 111 4512
E: morganmurray@goldencharter.co.uk



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



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Registered charity no. 296645. Alzheimer's Society operates in England, Wales and Northern Ireland.



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Scott Road
Plymouth PL2 3DU

Contact us:

0330 333 0804
enquiries@alzheimers.org.uk
alzheimers.org.uk/inmemory



Funeral Consulting

Considering selling your business?
Received an offer and would like a view on it?
Need help with a start up or acquisition?

Guy Turner

If you would like to contact me in complete confidence to discuss your business or plans please call on **07917 221 497**

www.funeralconsulting.co.uk

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ACCEPTANCE INTO FULL MEMBERSHIP

Lorraine Murphy
DTS Merseyside Ltd
t/a Owen's Funeral Services
15-17 Liscard Village
Wirral
Merseyside CH45 4JG

Barry Wood / Sheila Wood
WB Wood & Sons Funeral Directors Ltd
The Ferns
Church Lane
Saul
Gloucester
Gloucestershire GL2 7JY

Mark Szandurski / Margaret Szandurski
WS Reid Ltd
Willow Dene
Outgang Road
Aspatria

Wigton
Cumbria
CA7 3HW

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Louis Wilcox
Wilcox & Co (Limousines) Ltd
21-25 Lower Road
Chalfont St Peter
Buckinghamshire
SL9 9AL

FULL MEMBER BRANCH CLOSED

M K Ginder Ltd
t/a M K Ginder & Sons
36 The Parade
Prestwick Road
South Oxhey
Hertfordshire
WD19 7EE

FULL MEMBER NEW BRANCH

Arthur Jary & Sons Ltd
2 Gorleston Road
Dulton Broad
NR32 3AG
01502 538820

M K Ginder Ltd t/a M K Ginder & Sons
5 Station Approach
South Oxhey
Hertfordshire
WD19 7DT

NO LONGER A MEMBER

FULL MEMBER
Mr & Mrs Jones
WestCountry Funeral Services
1 Hays Road South
Elburton
Plymouth
Devon PL9 8HH

WestCountry Funeral Services (branch of above)

91 Fore Street
Saltash
Devon
PL12 6AE

Note:

All pending members & associates have been advertised on the SAIF website for objections from SAIF members. Any objections should have been received by the close date shown for each application.



SAIF Associates Directory 2020

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

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

Mrs 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

Wilcox & Co (Limousines) Ltd

Mr L Wilcox (Chalfont St.Peter,
Buckinghamshire) • 01753 480600
• www.limousines.co.uk

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

DFS Caskets

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

Halliday Funeral Supplies Ltd

Mr P Halliday (Birkenhead) • 0151
609 3600 • philip@hallidayltd.
co.uk • www.hallidayltd.co.uk

J & R Tweedie

Mr R Tweedie (Annan) • 01461
206099 • www.jrtweedie.co.uk

JC Atkinson and Son Ltd

Mr J Atkinson (Tyne & Wear) • 0191
415 1516 • jamie@jcatkinson.co.uk
• www.coffins.co.uk

J. C. Walwyn & Sons Ltd

Mr K Walwyn (Derbyshire) • 01335
345555 • sales@jcwalywn.co.uk
• www.jcwalywn.co.uk

Leslie R Tipping Ltd

Mr J Tipping (Cheshire)
• 0161 480 7629
• sales@lrtipping.co.uk
• www.lrtipping.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
424003 • enquiries@somersetwillow.
co.uk • www.willowcoffins.co.uk

Tributes Ltd

Mrs S Macmillan (W. Sussex) •
0845 388 8742 • marketing@
tributes.ltd.uk
• www.tributes.ltd.uk

Urns UK Ltd

Mr P & Mrs B Patel (Potters Bar)
01707 645519 • info@urnsuk.com •
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

CLOTHING
Keltic Clothing

Mr D Barry & Mrs L Kendrick (West Midlands) • 08450 666699
• louise@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.ifdcollege.org

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Fibrous (Funeral Supplies)

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

Flexmort (Mortuary Solutions)

Mr S Rothwell (Gloucester)
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Hygeco (Mortuary Solutions)

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

Rose House Funeral Supplies Ltd

Mr M Wilson (Derbyshire)
• 01283 819922 • martin@rosehousegroup.co.uk
• www.funeral-supplies.co.uk

THW Refrigeration Ltd

Mr W Quail (Hants)
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• www.mortuaryequipmentdirect.co.uk

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Mr C Bond (Monmouth) • 01600 772288 • cbond@curtislegal.co.uk
• 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 B.V

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) • 07917 221497 • guyturner@funeralconsultancy.co.uk
• www.funeralconsulting.co.uk

Lemon Business Solutions Ltd (24/7 Bespoke call management solutions)

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• www.no-sour-business.co.uk

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 850 000 • www.seih.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

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Mr C Beswick/Mrs V Beswick (Somer, Ipswich) • 01473 823700
carl@tridentmarketinguk.com • www.tridentmarketinguk.com

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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

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• 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

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• barry@goldenleaves.com
• www.goldenleaves.com

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• 0330 660 0072
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• www.openprepaidfunerals.co.uk

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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)
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Oak Technology Ltd (Funeral management software)
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• www.funeralsoftware.co.uk

Search4Local Ltd (Digital Advertising Assitance)
Mr C Andrews (Devon) • 01392 409159 • chros@search4local.co.uk
• www.search4local.co.uk

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• www.lifeexpressionsltd.co.uk

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• www.macintyrememorials.co.uk

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• trustees@muchloved.com
• www.muchloved.com

Scattering Ashes
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• www.signaturearomas.co.uk

The Natural Burial Company Ltd
Mr C Doggett (Leicestershire)
• 0116 222 0247
• info@thenaturalburialcompany.com • www.thenaturalburialcompany.com

OTHERS
Grief Journey
Linda D Jones (Essex)
• 0333 8000 630 • 07779 108760
• linda@griefjourney.com
• www.griefjourney.co.uk
• www.griefjourney.com

Funeral Service Journal (FSJ) (Worthing, West Sussex) Editorial:
Russ Bravo / Advertising: Denise Walker • 01903 604338 • editorial@fsj.co.uk • www.fsj.co.uk

Funeral Guide (funeral resource for the public)
Mr E Gallois/Mr K Homeyard (Exeter) • 01392 409760
• support@funeralzone.co.uk
• www.funeralguide.co.uk

LCK Funeral Support Services Ltd
Mr A Mccafferty (Wembley)
• 020 8900 9222 • l.c.k.f.s.s@outlook.com • www.lckfuneralsupportservices.co.uk

Professional Help Ltd
Mrs C Betley (Burton in Kendal)
• 01524 782910 • info@professionalhelp.org.uk
• www.professionalhelp.org.uk

The Bereavement Register (Suppressing unwanted mail)
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jimmelaabraham@gmail.com
www.whenweremember.com

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www.thewhitedovecompany.co.uk

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• www.advance salesuk.com

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Mr M Oliver (Berkshire) 01344 316650 • oliverm@kenyoninternational.com
• www.kenyoninternational.com

Key Air – The Repatriation People
Mr B Birdsall (Hayes, Middlesex)
0208 756 0500 • repatriations@keyair.eu • www.keyair.eu

LCK Funeral Support Services Ltd
Mr A Mccafferty (Wembley)
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Mr G Hart (London)
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info@mears.london
www.mearsrepatriation.com

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Mr T W Hathaway (Doncaster)
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Rowland Brothers International
Mr S Rowland & Mr A Rowland • 0208 684 2324 • info@rowlandbrothersinternational.com • www.rowlandbrothersinternational.com

Staffords Repatriation Services
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ns@funeralservices.ie

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

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