



# Insight

## WHAT'S NEXT?

WHY A TIME FOR REFLECTION WILL HELP MAKE THE STEPS AHEAD CLEARER



**The crisis and beyond**

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](http://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 in response. 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 schemes, 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. 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

# Are you prepared for a second wave?

Now is the time to take stock of how things have been done in recent weeks, and to ensure the safety of staff and clients in the event of a second wave of COVID-19

## National President

Lockdown across the UK has changed the very expectation of how our National President, Mark Porteous, has engaged with members, which would usually occur with our regional meetings across England, Wales, Scotland and Northern Ireland. Also, kindred associations would host our President. All of this cannot take place in person at present.

Consequently, the National Executive Committee voted unanimously for Mark's Presidency to be extended through to the March 2022 AGM. This will of course, be ratified at the AGM in 2021 by members, along with all the officers of SAIF and Executive Members.

I am grateful for Mark's service and support as National President during these intense and demanding times faced by members of SAIF.

## COVID-secure offices

Some members closed their offices during the peak of the pandemic. This was based on their risk assessments. Other funeral homes kept their staff team operating, based on two teams working alternative days or weeks from the office and home, in order to minimise the business impact should staff contract the coronavirus.

As the spread of the first wave regresses across the UK, funeral directors have decided to allow viewings of non-COVID-19 deceased in their chapel of rests. Other members, after careful consultation with their embalming team,

KEEP VIGILANT ON ADVICE FROM THE GOVERNMENT AND SAIF BULLETINS

Terry Tennens

did embalm COVID-19 deceased and allowed regulated viewing for next-of-kin with limited numbers.

PPE and body bags have been in short supply, which is important as we consider Government advice to be prepared in the likely event of a second wave. There are four dominant schools of theory among the epidemiologists about where and when a second wave may occur.

The use of limousines has been discussed by SAIF, especially in light of Perspex dividers to be fitted, and with the support of DMAG (Deceased Management Advisory Group) and Simon Bloxham, SAIF's Health and Safety advisor, we have produced guidance notes in the SAIF email bulletin of June 4, accompanied with a risk assessment form to guide you. This remains a member's decision to do so.

There are several factors to this,

including the spread of infection rate, known as the R number, and how society at large keeps to the social distancing rules. Please keep vigilant on advice from the Government and SAIF bulletins and be prepared to shift to virtual operations and managing your families if restrictions deepen in your region. Communicate clearly to your staff and clients.

Review what you would do differently. What worked well? How do you better ensure the safety of your staff and clients? Conduct risk assessments for safe business operating; from removals, internal administrative staff processes and client engagement, to deceased care and funeral event implementation.

## Watch out and sign up for online regional meetings and webinars

SAIF regional meetings have gone online, and we encourage our members to connect. The President and I can give first-hand timely updates, as well as provide a forum for you to share local issues. Do watch out for the invitations and website for these meetings.

SAIF has been active in creating weekly webinars with Executive Member Ross Hickton, sharing how his firm has managed in the peak of COVID-19 in the West Midlands; Catherine Betley from SAIF Support and SAIF Care on how to provide support to staff and clients during COVID-19; and Declan Maguire on building a technology-friendly office for clients and staff. These are all available on SAIF's YouTube channel,

## #INDEPENDENTGOODBYES

Members have been working hard to create special services during the COVID-19 crisis...



Online services are allowing people to say goodbye to relatives

so contact the SAIF Business Centre for more information: [info@saif.org.uk](mailto:info@saif.org.uk)

### Equality and diversity

The past month has seen mass demonstrations across America, some violent, many peaceful. In the UK, this shared concern has awakened a common bond in matters of racial equality and rightful opposition to violence and racial injustices that affect society, including in the workplace.

The UK legislation for equality and diversity comes predominantly in the form of the Equality Act 2010. The act pushes for a consistency across the board, so that employees and employers all comply with the laws to create fairer workplaces all over the country.

It promotes equality in the areas of nine protected characteristics – age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation – in order to promote equality.

As well as this, the Human Rights Act of 1998 which incorporates the rights set out in the European Convention on Human Rights (ECHR) exists to reduce inequality and discrimination, both problems that crop up in the workplace.

Not long ago, discussions took place among the Presidents of SAIF that we needed more women and more ethnic diversity on the National Executive Committee. We are keen to see this happen. Furthermore, SAIF Business Centre will be developing resources for members in equality and diversity, not as a tick box exercise, but to reap the rewards and benefits of a diverse workforce and National Society.

Keep up the brilliant work you do. ●

Best wishes,

A handwritten signature in black ink that reads "Terry TENNENS". The signature is stylized with a large, sweeping underline.

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

### A good goodbye

Derek LeFevre was a much-loved father, grandfather and great-grandfather. A career as a well-known specialist plasterer working in stately homes was followed by retirement years as a popular character at a Norfolk equestrian centre. Given the lives he touched, Derek's funeral would have been very well-attended but restrictions meant his service was much smaller. However, a live webcast allowed relatives in Majorca, Ibiza and New Zealand to watch the service.

Despite the restrictions, Derek's daughter Sandra has

been able to see the positive side: "The service felt so positive in that we were still able to celebrate his life. All my relations who viewed the service online said what a lovely service it was. We all had so many messages on our phones from family who were watching so it felt like they were with us.

"We feel grateful to Rosedale Funeral Home for making the funeral run as smoothly as it can and offering a way for our family members that couldn't be there to watch and feel part of it. I really felt looked after in everything we went through."

### Thank you

Jennifer Bryant-Pearson sent the following email to SAIF to thank member Rachel Pickard of W J Wrights in Worcestershire.

"I wanted to write to express my personal thanks for the way in which one of your members handled the funeral for our very close friend, Joachim Roeser, which took place yesterday in Worcestershire.

"Rachael Pickard was the most perfect funeral director in every sense and, having worked with the NAFD many years ago, I am well aware of the differences in the way in which firms look after their customers.

"Nothing was too much trouble and she gave such a wonderfully personal service with great care and thought to the deceased's widow.

"Mrs Roeser joins me in expressing her personal thanks to Rachael and her staff.

"We are truly grateful and fully appreciate the value of independent funeral director firms."

If you have any feedback from families related to services during the current COVID-19 pandemic, please send them to [info@saif.org.uk](mailto:info@saif.org.uk)



# Why it's so important to keep talking to your community about funeral plans

In these difficult times, your support in helping people plan ahead is needed now, more than ever. As always, we're here to help.

Funeral planning, and the certainty it brings, is front of mind like never before. And with a trusted role in your community, you're in a unique position to help people gain the peace of mind they need.

Recent research confirms that people are open to you getting in touch, and will respond positively to a conversation about funeral plans.\* We can help you promote your services with confidence, using the right messages to make sure your activity is really engaging.

The new normal for funeral planning might be different, but you're not doing it alone. We're with you every step of the way.

## **Record levels of interest in funeral planning**

Funeral plan considerations are up 178% on this time last year\*

## **Customers will respond positively**

82% of respondents to a recent YouGov survey agreed that funeral directors should continue to promote their services†

## **People are switching to digital**

68% of those considering a plan use the internet to get information\*

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To find out more about restarting activity and the support available, please speak to your Golden Charter Business Manager or email: [marketingsupport@goldencharter.co.uk](mailto:marketingsupport@goldencharter.co.uk)



## SUZANNE GRAHAME

GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

# A glimpse of the future

Online reviews show how Independents are continuing to meet families' needs despite COVID-19

The funeral profession's vital work has rarely been so obvious to the public. Throughout this pandemic the media has been reporting on your labours up and down the country, and the figures show that you have met that scrutiny by effectively serving your families.

We see that in YouGov research into funeral plans released at the end of May. It found that the public would far rather hear from their local funeral directors than other organisations, and that 82% of people think it is important that you continue to promote your services. Interestingly that figure is markedly higher than the 55% who thought that in our own research carried out a month earlier.

The goodwill you have built up over years within your own communities means families trust you in this time of crisis. For the last six months our plan holder satisfaction surveys reflected that more than 95% of customers who purchased a pre-paid plan from their funeral director were satisfied with the service they received; that level of service has proved fundamental to how families feel about you now.

### Trustpilot

The most recent figures come from online review aggregator Trustpilot, which lets us monitor families' satisfaction with their plans in real time even during the pandemic. Our excellent 4.7/5 score has been maintained, and over the past three months, when circumstances have been the toughest, we have received 225 reviews, with an impressive 97% rating us 4 stars or 5.

While Trustpilot gauges views of Golden Charter plans, many families also take the opportunity to single out funeral directors in their reviews.

“WE’RE  
HERE TO HELP  
INDEPENDENTS  
THROUGH THIS  
AND BEYOND”  
Suzanne Grahame

Recent respondents told us they were “very pleased” by how the “local funeral director provided the various options available”, appreciated help with the paperwork from their Independent, and said the funeral director made taking a plan out “so easy to do” and helped “review everything”. Taken together, our reviews show that families can and do trust Golden Charter, but also reflect the vital role Independents are playing in supporting them throughout the process of taking out a plan.

We use Trustpilot to ensure we are maintaining an overwhelmingly positive experience for families, and to let enquirers see that, and we have built up localfuneral.co.uk to allow funeral directors who choose to use that service the opportunity to do the same for their own businesses.

Once localfuneral.co.uk was established as the UK’s leading ‘find a funeral director’ website, connecting more than 250 families to a funeral each month, introducing a rating facility was a natural next step. By combining reviews from Google and the funeral director’s own Facebook page to calculate a rating out of five stars, we now have a review score available for 83% of branches listed on the site. This both helps give families much needed confidence in approaching you and lets us keep an eye on the quality of

a customer’s journey to allow Golden Charter to continue to improve that too.

If you want to ensure you’re making the most of your localfuneral.co.uk listing, contact support@localfuneral.co.uk.

### Crisis support

Given the increased use of digital and with the current lockdown restrictions resulting in consumers having to browse and shop on the internet, digitisation might be the single most important way Golden Charter can support you through this difficult time.

Targeted Facebook activity both from Golden Charter and locally from funeral directors has been met with resoundingly positive responses and has prompted enquiries right through the pandemic. Against a backdrop where leaflet drops are achieving higher response rates than usual and our contact centre is exceeding forecasts by nearly 60%, the online response and reviews show that we are successfully balancing the needs of families with the unique restrictions and challenges of COVID-19.

As ever we’re here to help Independents through these extraordinary conditions and beyond. We want to continue to support the busiest Independents as we have been doing: facilitating communication, supporting you with enquiry handling, and working to take a strain off your shoulders.

As we all emerge at different paces into an uncertain future, the best way for each of us to get our bearings will be by supporting families in this new world, and that’s what we are committed to doing. ●

suzanne.grahame@goldencharter.co.uk

# New award in memory of Matthew Gallagher

IFD College to celebrate students overcoming challenges

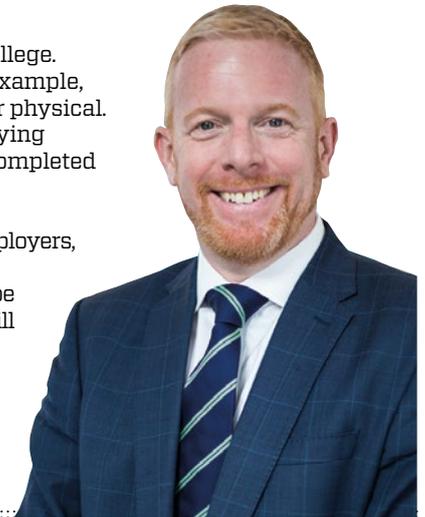
The family of Matthew Gallagher and the Independent Funeral Directors' College have teamed up to create an award in his name. The well-loved and highly-respected funeral director's death at the start of the year rocked the profession. Matthew served as a college governor, assessor and verifier, and had a unique ability to encourage and find something good in every student's work. He was also a master of inclusivity and vision. It is, therefore, appropriate that this award is presented in his memory to a student who has overcome challenges to complete IFD College certificated units.

The Matthew Gallagher Achievement Award will be awarded annually by the

Independent Funeral Directors' College. Those challenges may be, for example, personal, domestic, educational or physical. Nominees must be currently studying an IFDC training course or have completed a course in the year March 2019 to March 2020.

Nominations can come from employers, co-workers, or be self-nominated. Inaugural award nominations can be submitted from September 1 and will close at midnight on December 31. The award will be presented at the SAIF AGM in 2021.

This award will see Matthew's name and his enthusiasm for the profession live on.



"Many years ago, somebody told me that we never completely die if our name continues to be spoken. When our beloved Matthew died so suddenly at the beginning of this year, we were all determined that he would never be forgotten.

To ensure that Matt lives on we decided to present an annual award in his name. This award will be given to one of the IFD College students who has overcome challenges to complete their training. These challenges don't need to be enormous, although of course they

might be. The challenges they have overcome may be personal, educational, professional or domestic circumstances. We will not share any of the nominees' circumstances at any time and the only people to see the nominations will be myself and the judges, who, I am delighted to say will be Matthew's parents, Pat and Sandy Gallagher.

Matthew brought so much to this profession and to our college in particular. He understood challenge and met any that came his way head on with determination and a smile. He was a perfect role model for any student and it is right that he is remembered in this way."

Chris Parker, IFD College chair of Governors.



## NOMINATE A STUDENT

Send completed forms to  
Chris Parker, IFDC Chair of Governors 3 Bullfields, Sawbridgeworth,  
Herts CM21 9DB or email [parkerchristine24@gmail.com](mailto:parkerchristine24@gmail.com)

Name of person making the nomination: \_\_\_\_\_

Company details: \_\_\_\_\_

Email address: \_\_\_\_\_

Phone number: \_\_\_\_\_

Your relationship to the nominee: \_\_\_\_\_

Name of nominee: \_\_\_\_\_

Nominee's company details: \_\_\_\_\_

Nominee's mail address: \_\_\_\_\_

Nominee's phone number: \_\_\_\_\_

Course being studied: \_\_\_\_\_

Date completed: \_\_\_\_\_

Please give you reason for submitting for this nomination:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Signature of nominator: ..... Date: .....

*It is essential that the nominee gives permission for the information in this application to be shared with the IFD College.*

Signature of nominee: ..... Date: .....

# THE FPA TALKS PRE-NEED CONTRACTS AND COVID-19

The FPA's CEO discusses COVID-19, agreements between plan holders and funeral directors, and the future of pre-need

The Partnership Podcast is continuing to update Independents during the pandemic, with the latest remotely recorded episode featuring the Funeral Planning Authority (FPA) in the midst of COVID-19.

FPA CEO Graeme McAusland joined Malcolm over the web to talk about how planning firms have been weathering the pandemic, how this year's new rules and code of practice put families first, and what the future of funeral planning looks like.

The FPA receives quarterly information from all regulated plan providers, putting it in a prime position to examine how COVID-19 has impacted providers and families.

Speaking on the podcast, Graeme said financial resilience had been reassuring, "largely because most of the portfolios are pretty well diversified".

On maintaining service throughout the pandemic, he added: "We were pretty impressed that firms have been able to keep their businesses going, get working from home, and [since] it all began to become very serious, we haven't had a complaint about service and operations across any of the providers, which I think is very good."

Graeme also explained the need for agreements to be put in place between providers and funeral directors under the FPA's updated rules.

He said: "Plan providers will have to demonstrate that they have appropriate oversight of the funeral directors they work with. To do that without a contract is very difficult, and probably impossible."

"The way this market is going, the planning companies will be the regulated entities, they're the people



the regulators are going to come after if things go wrong, and therefore their motivation for putting in place requirements is driven by that."

SAIFInsight will be hearing much more from the FPA in the next issue.

✓ All episodes of the Partnership Podcast are available on [goldencharter.buzzsprout.com](https://goldencharter.buzzsprout.com) or you can subscribe using any podcast app.

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# Family-focused COVID-19 plan refund process

New method makes things easier for families who can now deal with Independents directly

The unique circumstances introduced by COVID-19 mean not all elements of funeral plans can be delivered as normal, making it vital that funeral plan refunds for families are efficiently handled.

Having considered the needs of families who have lost a loved one, alongside funeral director feedback, the process implemented from 1 June means Independents can now directly refund families when a Golden Charter funeral plan cannot be delivered in full.

Mark Moran, Golden Charter's Director of Sales, explained: "Our new process means families can deal with you directly, so they have just one point of contact to arrange the funeral and receive any refund due at what is undoubtedly a difficult time. As their funeral director, you are best placed to be that single

point of contact, to discuss alternative services with families and agree what refund, if any, is appropriate."

The new three step process for funeral directors is:

1. Discuss the services you are unable to deliver with the family and agree what refund, if any, should be provided, and to whom
2. Record details of the conversation, including the outcome agreed with the family, and store this information securely
3. Enclose a completed copy of the new Funeral Plan Payment Confirmation Form alongside the invoice and proof of death documentation to [fdia@goldencharter.co.uk](mailto:fdia@goldencharter.co.uk)

Please visit the news section of the [mygoldencharter.co.uk](http://mygoldencharter.co.uk) portal to find the new form or email [fdia@goldencharter.co.uk](mailto:fdia@goldencharter.co.uk)

Mark added: "Keeping a record of your discussion and agreement with each family where you provide a refund



is good practice and means that all information about what was agreed is available at a later date, should the family or estate query the arrangement. There is no need to share these records with us unless requested."

Golden Charter is now unable to settle any invoice submitted without the completed Funeral Plan Payment Confirmation Form. This means you need to complete the form and

enclose it with your invoice for every Golden Charter funeral plan you carry out. If no refund is required, a simple check box and your signature is all that's required.

✓ If you have any questions about this refund process, please speak to your Golden Charter contact or email [contact@goldencharter.co.uk](mailto:contact@goldencharter.co.uk)

## FOUNDING MEMBER OF SAIF REMEMBERED

**We are sad to report the death of Gwilym Price, a Fellow of SAIF (the highest award for services to Independents in SAIF). Past President Gemma O'Driscoll pays this tribute....**

Gwilym was a true gentleman and the epitome of the traditional funeral director and his loss has today been felt throughout the funeral director community in Wales and beyond. I have myself received messages of sorrow from all four corners of Britain. To have met Gwilym is to have remembered him and I can say with absolute certainty that SAIF would not be what it is in Wales without Gwilym. He was a founding member, served as a member of the executive for many

years and was a fellow, but beyond that he personally travelled the length and breadth of Wales knocking on doors and telling independent funeral directors about this 'new' trade association for Independents that he was a part of. A large number of our members in Wales today are members because of Gwilym.

For me, he was a mentor. From the moment he was aware that I had joined my grandfather in the funeral profession he took me under his wing, at a time when there were few female funeral directors in rural Wales.



Gwilym Price

This culminated in him passing on the SAIF Wales baton when he nominated me to become a member of the SAIF Executive. Without Gwilym I would not have become a member of the SAIF executive or indeed become President of National SAIF in 2015, which I am proud to say he travelled to Windsor to see. My thoughts today are with Gwilym's wife Phyllis, daughters Angharad and Eleri, son Cerdyn, grandson Rhys and the rest of Gwilym's family. *Gorffwys mewn hedd!*

**See next issue for SAIFInsight's tribute to Gwilym**

# TECHNOLOGY IS TRANSFORMING OUR PROFESSION

SAIF President Mark Porteous on embracing tech

WORDS: MARK PORTEOUS, SAIF NATIONAL PRESIDENT

I am amazed that there are funeral directors out there who don't have a website and still use fax machines instead of emails! The use of modern technology is now one of the biggest changes to happen in our profession. Some may consider it a disruptor but what is clear is that it is here to stay. As a profession, we should not see technology as an obstacle but embrace it wholeheartedly.

Over the last few months, we have all probably used technology more than we have ever done. In my own company we have adapted quickly to communicating and arranging funerals through digital online platforms. Whether using Microsoft Teams, Zoom or any other video conferencing service, there is no doubt that technology has played a huge part within my business and will continue to do so in the months and years ahead.

Only in the last few weeks I have used video conferencing services to carry out my Presidential duties by conducting virtual meetings with the Scottish and National Executives. I have also communicated with members in the North East of England and with members in Wales by using online video conferencing. This has been very worthwhile to hear how our members in those regions are dealing with the COVID-19 pandemic.

Other areas where technology is playing a huge part in funerals now include live streaming, with the funeral service screened across the world on the internet. Just think about how many services you have conducted in the last few months which have been webcast. Most of the crematoria in the UK now offer this as part of their standard service but, for those that don't, many funeral directors like myself



can now offer recording and streaming of services using their own equipment. Live streaming memorial services is now the new norm – we can use streaming to send the service to computers and mobile devices; some webcasting services include private websites where attendees can upload videos, photographs, and even sign a digital guest book.

The internet, social media and mobile apps are all changing the way we memorialise loved ones and leave legacies. In recent years we have all seen the change to the traditional obituary notice. They are also rapidly being replaced with digital technology. Newspaper obituary notices charge by the word for text and by the inch for photos, so costs for a complete obituary can soon mount up. In addition, papers will have a deadline for publication,

which can put added stress on to families to quickly confirm the details of the notice. In contrast, consumers who use online obituaries to announce the death of a loved one know the notice will have a larger reach and a lower price tag. They last for years and offer more flexibility.

The public is now more in tune with technology and many of us now live digital lives. In short, technology has complicated our lives and, in turn, our deaths. Many families have great difficulty in dealing with the digital assets of loved ones after they have died. The Legacy Association states only one in ten people have made plans for their social media accounts following their death. While families fulfil our final wishes, they must also protect us against identity theft so, along with executing our wills, our loved ones must cancel/manage our Facebook, Twitter, and Instagram accounts.

There is a valuable opportunity here for funeral directors to create a new digital life service which can help those families who need guidance and support on how to deal with the digital legacy of their loved one.

As you can see for yourself, technology is now playing a huge part in the funeral profession and I have not even touched on funeral comparison sites, digital document storage or digital afterlife services where you can leave a message for family and friends to be played to them in the future, whether that is for a daughter's wedding, a son's 13th birthday or a birth of a child.

All this technology will have a huge part to play in the development of your business, whether you like it or not, so make sure you do not get left behind! ●

Best wishes and keep safe,  
**Mark Porteous**  
National President, SAIF

“THERE IS A VALUABLE OPPORTUNITY  
HERE FOR FUNERAL DIRECTORS TO  
CREATE A NEW DIGITAL LIFE SERVICE”



## Bereaved families seek 'justice'

Hundreds of bereaved UK families who have lost a loved one to COVID-19 have formed a campaign group to "hold the British Government to account" over its pandemic response.

Calling on the Government to launch an independent inquiry, a spokesperson for the group - COVID-19 Bereaved Families for Justice UK - said that if the Government had followed scientific advice earlier and implemented a lockdown before 23 March, their loved ones "might still be here".

Group founder, Matt Fowler, who lost his father to COVID-19, is concerned that "people have become numb to the numbers" and believes that the country needs an immediate inquiry to stop the Government from making further mistakes that could cause more avoidable deaths.

Human rights lawyer Elkan Abrahamson, who represented 20 of the Hillsborough families in the recent inquest, is supporting the bereaved families in their challenge, while the Royal Society of Edinburgh has joined their calls for an immediate inquiry. Separately, more than 100,000 people have signed an e-petition organised by March for Change calling on the Prime Minister to "commit to a full public inquiry" into the UK's response to the outbreak.

Commenting on behalf of the Government, Work and Pensions Secretary Therese Coffey insists that it has taken the right decisions based on the available scientific advice available at the time.



## EMERGENCY FUNDING FOR BEREAVEMENT CHARITIES

Support for those in distress during the COVID-19 crisis

**W**ith the UK death toll from coronavirus now over 40,000, bereavement charity Sue Ryder estimates that almost a quarter of a million bereaved people are currently grieving in lockdown.

Many bereaved people are cut off from their usual support networks by COVID-19, and the charity has reported an 84% increase in demand for its online bereavement support services. Similarly, Cruse Bereavement Care has recorded a 250% increase in demand for its external training service since the start of the outbreak.

Both Westminster and Holyrood have recognised that funeral restrictions are causing additional "pain and distress" for the bereaved and are among the "harshest consequences" of the lockdown.

In response to several local authorities implementing total bans on funeral attendance, the Prime Minister publicly commented on the importance of the bereaved being able to attend a funeral service, while media reports have referred to the funeral restrictions as an "injustice" (*Metro*), "grief upon grief" (*The Guardian*) and "heartbreaking" (BBC).

Cruse Bereavement Care is encouraging mourners to stay in contact with each other by phone or

online. Andy Langford, the charity's clinical director, said that it's "not necessarily about having the right words", but "being there for them and say you're thinking of them".

Bereavement charities still fear they will struggle to meet the continuing surge in demand without additional financial aid. Heidi Travis, Chief Executive of Sue Ryder, said: "We are asking the public to please give what they can, however small, to enable us to increase our free bereavement counselling and support the people who are waiting for our help at this incredibly difficult time."

In response, the UK Government has allocated £4.2 million to National Bereavement Alliance charities, the Scottish Government has invested £1 million to support those in emotional distress due to COVID-19, and the Welsh Government has provided Cruse Bereavement Care Cymru with £72,000 funding.

The UK Government's Minister of State for Health, Ed Argar, has said he hopes the funding will help bereavement charities to "continue with their vital work".

SAIF continues to offer families access to free online bereavement support from 9am until 9pm, Monday to Friday, in partnership with Grief Chat. ●

## Pain from funeral rules ‘ambiguity’

A Labour MP has told the Commons that “ambiguous” rules around funeral attendance are causing “enormous pain and distress” to bereaved families.

Raising her concerns during a parliamentary debate on COVID-19 restrictions, Leeds West MP Rachel Reeves said that the current situation is depriving thousands of families of “poignant moments” and the chance to say goodbye.

Agreeing with Ms Reeves’ point, Chipping Barnet MP Theresa Villiers (Conservative) urged the Government to “speed up” the reintroduction of small-scale funerals within churches, while Wolverhampton MP Jane Stevenson (Conservative)

suggested communities might wish to consider planning collective memorial events in their communities after lockdown.

Responding for the Government, Church Commissioner Andrew Selous MP said that, with volunteers predominantly responsible for church cleaning, churches would have to reassess their cleaning protocol in the first instance. Noting that the Alexa Church app has had a 70% increase in usage over the past month, Mr Selous encouraged people to look at alternative ways to connect with their church community, including in paying their respects to lost loved ones, until the churches can assure public safety.

## Falling COVID-19 deaths remain Europe’s highest

Deaths involving COVID-19 in England and Wales fell to their lowest rate since the lockdown began in March, suggesting the restrictions are effectively reducing the spread of the outbreak.

Office of National Statistics (ONS) figures for the week ending 22 May shows a 16% drop in registered deaths on the previous week but, at 12,288 deaths, the week’s overall death rate remains almost 24% above the five-year average.

With the highest COVID-19 death rate in Europe and the second highest global rate, political leaders are urging a cautious approach to the lifting of lockdown restrictions. Leader of the

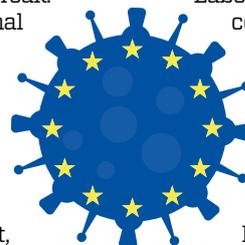
Opposition Sir Keir Starmer said Labour wants to see society reopen, but that the Government needs an exit strategy.

Responding to the Labour leader’s

concerns that “the Government has made a difficult situation ten times worse” by “winging it”, Prime Minister Boris Johnston has said he is

“very proud” of the Government’s record and its strategy for easing lockdown restrictions.

According to the ONS, those aged 90 and over continued to have the highest number of COVID-19 deaths, with almost 95% of all deaths occurring in either hospitals, care homes, or hospices.



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# THE ROAD AHEAD

As we emerge from what has been such a torrid time for so many funeral directors, it's time to pause, take stock and plan for the future...

## "WE INSTIGATED A BUDDY SYSTEM FOR FUNERAL DIRECTORS"

**SIMON HELLIAR-MOORE**  
Crescent Funeral Services, Taunton

"This has been such a strange time for everyone, but we have learnt so much. I have been part of the Local Resilience Forum and its Excess Deaths Committee, representing 80 Somerset funeral directors. Between us we thrashed out ideas about how we would best cope with numbers predicted by SAGE [The UK Government's Scientific Advisory Group for Emergencies] and put systems in place.

It was a brand new thing for me to be involved with, but it meant I was instrumental in helping the roll-out of positive changes to systems in Somerset. The local authorities initially wanted crematoriums to represent the bereavement sector, but it became quite clear that funeral directors were the ones with a better understanding of families' needs during bereavement, so were able to suggest things which perhaps had not been thought about.



## “AS A PROFESSION WE HAVE PERFORMED INCREDIBLY WELL”

**PAUL SILLETT**  
Sillelts Funeral Service, Manchester



Paul (right) and his brother Peter are in partnership with their sons (below).

“Despite the predictions that regulations would force families into direct cremation at the beginning of the crisis, we’ve managed to maintain services throughout, even though quite a number were basic funerals.

The support we’ve had from local people has been fantastic. Some have said ‘As long as you’re there I’ll be content’, which is humbling. One lady in her nineties, who couldn’t manage to her husband’s funeral explained it as ‘a bloody sh\*t time within a bloody sh\*t time’. That sums it up.

As a profession we have performed incredibly well. I really believe that if other professions were in charge of burying the dead they wouldn’t have been able to manage. We were doing three funerals within an hour at one point – up at the crematorium eight or nine times a day. It has been that busy.

As the fifth generation of the business, each day we have been dealing with people we know. We’ve found that difficult because in this job you say ‘yes’, but we were having to say ‘no’. We didn’t go down the route of using Zoom, we just talked to families by phone. We gave them a list of things to discuss and left them to talk it through themselves. We’ve had a lot of positive feedback about that because some people feel on show.

We’ve spent a fair bit of money on stuff you wouldn’t normally buy. Equipment like six-wheel biers aren’t cheap, or air con units to create cold rooms. However, now stuff is in place that never has been before.

It will be great to get back to speaking to people face-to-face on the premises, but the second wave frightens me – we don’t want to meet anyone we don’t have to meet!”



Paul’s sons Joe and Adam with Peter’s son Matthew (centre).

From a practical point of view, we knew we had to do something for local businesses. We instigated a buddy scheme – something useful for all funeral directors – so firms could team up with another and be safe in the knowledge that support was there. My husband Robert and I are in a family group, so if one of us got ill we would both have to self-isolate and we never wanted our trainee to be left with the responsibility of running the business. That would have been unfair.

Of course, it meant that the business we teamed up with would also be secure as we would look after his company, assisting with bringing people into our care – that was of great benefit to us all.

Having digital certificates from hospitals and the ability for families locally to register deaths by phone was another great initiative. All of the questions can still be asked and, considering the speed the system was rolled out in, the hospitals have done such a good job.

We’ve certainly not had predicted numbers in this area – although our R rate is higher than elsewhere – so about a month ago the Local Resilience Forum realised that everything was in place so we have helped to create a bereavement support booklet for the profession and a guide for the public.

The forum now plans to reconvene this autumn to assess the situation at that time and what more might need to be done.”

Below: Simon and Robert Helliar-Moore with their assistant, James Chorley.



## > "FIRST ANNIVERSARY MEMORIALS ARE THE NEXT BIG CONSIDERATION"

**DON O'DWYER, EALING**  
O'Dwyer Funeral Directors, London



Don, Anthea and Alan.

"We've only been in business for four years so the pandemic for us has been a short, sharp lesson.

With just the three of us here – Anthea, my brother Alan and myself – we have seen a significant rise in funerals during May and June. We had almost triple the number of funerals we normally see for this time of year and for a small independent funeral director that was very overwhelming, but thankfully we hope we are through the other side.

We learned how to function on very little sleep or rest and managed to eat pretty much when we could. It really has been around the clock, with all the on-call detail to be covered, but with a great team behind me we managed.

I remember watching the news mid-March, just before the announcement on lockdown in Ireland, and decided that this was going to be more serious than we imagined. I made a list of what we needed to do and



supplies we needed to order to get things in place for what was to come.

We ordered extra coffins and just stacked them where we could – even filling our chapels of rest just to prepare for it. From a small business point of view our only issue was storage of the deceased, but luckily we are surrounded by other lovely Independents and we all helped each other out. Booking funerals was difficult, especially burials, but our local crematorium, Mortlake, was absolutely great and so accommodating because they extended their services to 6pm.

Staying healthy was another challenge. Larger companies will have a degree of back-up and be able to juggle staff from area to area and, of course, would be able to cover holidays during that period. We decided early on that

we would all self-isolate in our own bubble away from the workplace, as did our families.

## MEMORIALS: PLAN AHEAD



The extraordinary times we have seen recently have highlighted exactly how vital online tools are for supporting families coping with a bereavement. The MuchLoved platform allows funeral directors to create bespoke memorial pages for their families, offering them a personal, caring service, quickly and easily.

MuchLoved's features include:

- Online funeral notices – the ability to share all the details you need, including maps
- Collection of funeral donations online – including Gift Aid

- Lasting tribute pages – beautiful online memorials that can be passed on to families to use and keep for as long as they wish
- Live-streaming – a link to live-streamed funeral or memorial services
- Online reviews – independent reviews and testimonials funeral directors can add to their website

MuchLoved is a registered charity and can also offer funeral directors and their families bereavement support.



**Call 01494 722818 or email [support@muchloved.com](mailto:support@muchloved.com) for more information.**

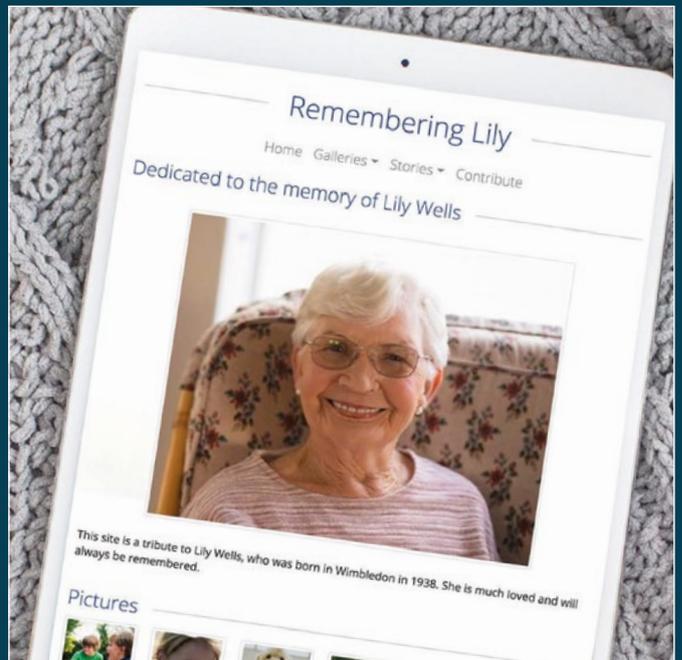
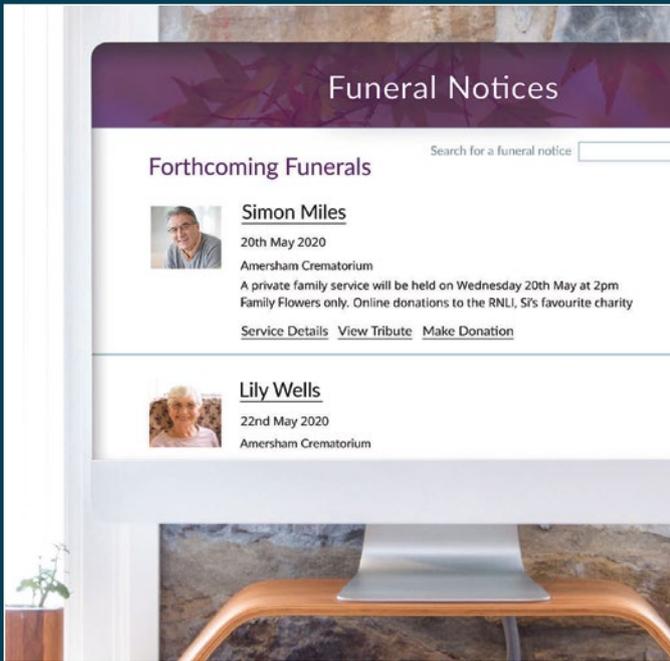
Overall, it has been an interesting experience for us and our local community has been brilliantly supportive.

The new ways of registering a death, arranging cremation paperwork and the slimlined logistics really helped us – and I would like to think that some of the new procedures will stay in place when we come out of this.

Who knows what the future holds for us, especially over the next few months. During the crisis we reduced all our prices, reflecting the fact that funerals were either small or non-attended. We are still standing by these fees and are not target driven. Instead our main aim is to provide added value to the families' experience where we can, despite any restrictions.

The structure of a funeral may have changed and may remain so for a very long time to come. We need to consider offering a memorial-only service and, from the first anniversary of any of our funerals during the pandemic, this will be one of our services available on our website. ●





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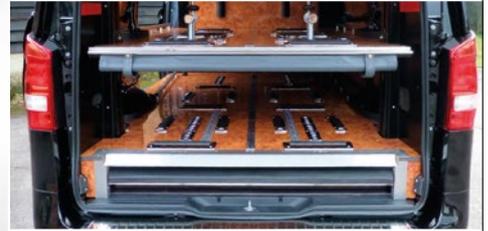
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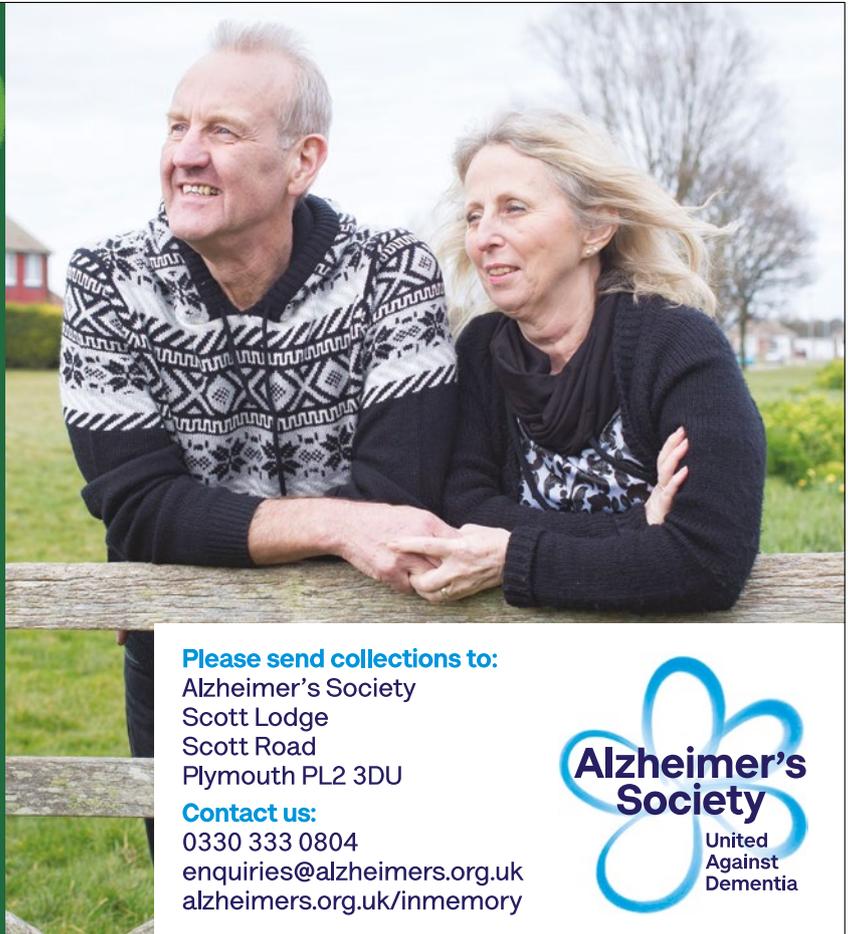
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# FUNERAL PLANS: IT'S STILL GOOD TO TALK

Through a crisis, funeral directors know that adopting the correct, sensitive tone during conversations with bereaved families is vital. The following case studies show how the right message just now can be just what families need from their local Independent

**A**s families grow increasingly open to funeral directors promoting their services, Independents are finding that approaching the conversation with the right tone is helping to 'solve' rather than sell to customers.

In the wake of research suggesting the public is now significantly more comfortable with funeral directors promoting their services than during the initial stages of lockdown (see page 24), the tone of those messages in your community is of course vital.

Respondents told James Law Associates it was important that funeral directors communicate with emotion, compassion and facts. Meanwhile, 77% told Edelman Brand Trust that businesses should talk about products in a way that shows they're aware of the crisis.

As the Independents on this page found, approaching the conversation with the tone of solving rather than selling can be easier for both the family and the funeral director. Customers have indicated they will still respond positively to a conversation about funeral plans – and will appreciate your compassion and support. ●



## Using Facebook to stay connected

"I was cautious at first about communications being viewed as insensitive at this difficult time. But with support and guidance from my [Golden Charter] Business Manager, I agreed to run a 'keeping in touch' campaign on Facebook. Within 48 hours, my campaign had generated a very positive response from my local community. It received 28 positive comments, seven shares and generated four pre-need enquiries. I am pleasantly surprised at how engaged people are and I will be looking to run similar campaigns."

**James Tovey, Tovey Bros**



## Leaflet drop scheduled at the height of lockdown

"We took the decision to continue with our pre-booked leaflet drop that was scheduled to land at the height of the COVID-19 pandemic. Despite our initial concern about how it would be received, I am encouraged that we received four enquiries, including a couple from people who said they hadn't been aware of our business until they received the leaflet. It has been beneficial for awareness and with the right tone and message I would be confident carrying out future activity."

**Chris Hester, Hester and Lalli**



## Families' feedback extends "sensitive" campaign

"We worked in collaboration with the digital team at Golden Charter to run a campaign during the height of lockdown. It was important that we kept communicating with our local area and this allowed us to do it in a sensitive and

measured way. The campaign started on 17 April and we ran it until 1 June, which was longer than originally intended due to the positive feedback. During this period we reached 27,000 in our local area, generated 18 enquiries and

already have four direct sales. With a cost per enquiry of £22.22 it's proven highly cost effective and I'm now planning my next activity."

**Mark Simpkin, Adlington Memorial Park and Funeral Services**

**Ready to get started? Golden Charter is here to help.**

Golden Charter is committed to supporting your business and helping people connect with you. If you have any questions about restarting activity, or the support available, please speak to your Golden Charter contact or email the Marketing Support Team: [marketingsupport@goldencharter.co.uk](mailto:marketingsupport@goldencharter.co.uk)

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FEATURE

# THE FINAL SEND-OFF

Meet three coffin manufacturers still creating beautiful products despite the unprecedented circumstances

## BRADNAM JOINERY

Bradnam Joinery is the trusted manufacturer of coffins and caskets across the UK. With more than a century's experience behind the company, it offers a wide selection of handcrafted products.

The company is renowned for traditional, hand-built coffins made from a range of both solid and veneered woods.

As well as the traditionally styled coffins, the company also leads the way in the creation of more contemporary coffins. Also, in these ecologically unpredictable times, they are paying particular attention to providing environmentally friendly coffins from a range of materials such as wicker and cardboard.

Bradnam's fleet of vehicles and trusted delivery team handle orders promptly

with care. While standard orders can be delivered within five working days for the majority of the year, the team also completes special orders in two or three working days, often at no extra charge.

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**Contemporary**  
Spring Blossom, from the Floral Collection



**Child caskets**



## COLOURFUL COFFINS

It's been business as usual for bespoke coffin designer Colourful Coffins throughout the COVID-19 pandemic says founder and CEO Mary Tomes.

The company, whose range includes stunning personalised designs embellished with hand-applied crystals, glitter, images and artwork, has been working to serve families throughout the lockdown period.

"It's been amazing," says Mary. "Even though families have been extremely limited with the number of people they have been able to invite to a funeral, they have still been determined to do their very best and have the most beautiful coffins for their loved ones."

"One family said they wanted a personalised



The Art Deco design is stunning.

picture coffin as a send-off for their mum and they were going to share it on social media so everyone could see it. We thought that was really special."

Mary also paid tribute to her employees who, she says, really went the extra mile throughout the lockdown period. The Oxford-based company introduced a number of measures to help with

social distancing, both for staff and also for visiting collection and delivery drivers, and she says these have worked very well.

"My staff have been incredible. Of course there have been some challenges, especially for those who have been shielding, but I'm proud to say that our team has coped incredibly well and we haven't let a single

family down. The team's attitude really sums up the way we all feel about how important our coffins are to families for that final farewell and I am very thankful to each and every one of them."

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Tributes' willow, bamboo and bulrush coffins are beautifully woven by hand and are available in a range of sizes.

## TRIBUTES

The fundamental principles of providing top quality products with excellent customer care and a splash of creativity were at the heart of this company when it was founded in 1994.

These core beliefs have been unchanged despite the COVID-19 crisis, as Susan Macmillan, Tributes' marketing and operation director, explains: "We endeavour to keep very good stock levels and took prompt action at the beginning of the crisis to mitigate any supply chain problems that might occur as well as setting up remote and COVID-secure working arrangements. We have been fully stocked, apart from

a very few select sizes, and have been delighted to be able to continue to fully support our funeral director customers.

"We have great relationships with our delivery partners, and they have done a sterling job in difficult circumstances, but our team also made a number of personal deliveries in urgent cases or where deliveries have been disrupted, which has been very much appreciated. We also managed to obtain a supply of disposable masks which we distributed free of charge to assist customers who were having difficulties in obtaining PPE.

"We understand how hard it has been for families who have not been able to give their loved ones the final farewell

that they would have wanted, and natural woven coffins, with their soft and gentle features, have been much in demand for families wanting to do something extra special for their loved ones and express just how much they care.

"Also, despite difficulties in obtaining paint supplies for our bespoke painted coffins, the ingenuity of our coffins team has meant that we have been able to continue providing coffins that reflect the deceased and make a very difficult time easier for families."

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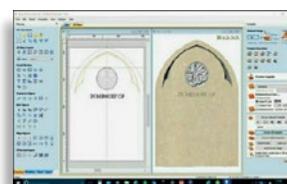


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# PARTNERING WITH GOLDEN CHARTER

Golden Charter's Director of Sales Mark Moran reflects on restarting marketing activity in light of emerging insight, and discusses why Golden Charter is the partner of choice for Independents....

AUTHOR: MARK MORAN

## Funeral plan marketing

While we've stepped back from funeral plan marketing activity over the last few weeks and focused our efforts on supporting you through the coronavirus pandemic, I'm pleased to note there are now definite signs of green shoots of recovery appearing. It seems families are increasingly at ease with the prospect of planning ahead and hearing from their local funeral directors.

New independent research shows the proportion of over-55s who agree it is important for funeral directors to promote their services has increased from 55% in April to 82%\* now.

Through our own Contact Centre, we are also now seeing a noticeable change in consumer behaviour. Typically, it takes eight days from receiving an enquiry from a customer to the sale being completed. In recent weeks that timescale has been reduced to an average of 2.25 days, confirming the desire of the customer to put arrangements in place as quickly as possible.

These statistics point to a demand that exists within consumers, one we should ensure we can support.

I would encourage you to consider this data, and take time to look over your Marketing Support Pack which should now be with you, which includes more insight on customer sentiment and guidance on how to restart marketing activity sensitively.

\* Comparisons drawn between YouGov Online Omnibus, 25 to 31 May 2020, 769 adults aged 55+ and James Law

*Associates research, 27 March to 2 April 2020, 2,022 adults aged 55+.*

## Let's make regulation simple

The coronavirus pandemic has also slowed the pace of our progress towards regulatory change. It has been nearly six months since the Funeral Planning Authority's (FPA) strengthened rules and Code of Practice came into play, designed to give customers greater protection and put them at the heart of what we do.

As a registered FPA provider, it's our responsibility to not only follow the new rules ourselves, but also ensure funeral directors involved in arranging funeral plans meet these new standards. To support this, we're developing a Funeral Director Agreement and a Funeral Plan Handbook which will be available to you over the coming months. These resources will set out clearly your responsibilities and ours as funeral director and provider and offer practical support on all aspects of Golden Charter funeral plans, from the time of the enquiry to carrying out the funeral.

Under the FPA rules, all funeral directors who sell plans on behalf of a registered provider are required to enter into a formal agreement. I'd encourage you to read the article on page 9 and listen to our latest Partnership Podcast, where FPA CEO Graeme McAusland discusses this requirement and the future of the funeral plan market.

It will be essential for all funeral directors who sell funeral plans to move to a more formal partnership, but why partner with Golden Charter?

- We're leading the market to be the most regulation-ready provider
- We're passionate about doing the right thing for our customers – our latest research confirms that 95% of our customers are satisfied or very satisfied with our service (CJM Research, January to March 2020)
- We'll provide you with a range of support, guidance and training to help you deliver against the new requirements ●

## What do you need to do now?

- **Read our policies** on treating customers fairly and dealing with vulnerable customers, available at [mygoldencharter.co.uk](http://mygoldencharter.co.uk). You may already have your own policies in place and wish to incorporate particular elements from these to help you demonstrate how you meet the outcomes. Or you can adopt our policies into your business directly.
- **Talk to your Golden Charter business manager** and get ready to review the handbook and agreement when they become available. The agreement is a contract and we'll need you to sign this to continue to sell our plans.



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

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# REPATRIATION

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## LCK Funeral Support Services Ltd

We are not a funeral director but a support service to the funeral profession with driver/bearers, first call, national & international repatriation by road, local collections, airport collections or deliveries and embassy visits.

We have finally opened our new hub in Hayes Middlesex UB4. This has been in the planning for over 5 years, Hayes Middlesex is near Heathrow and only 15 miles outside central London which can take up to 4 hours to get in and out of on a normal day. Our hub has fridge space for 30 bodies.

### Central London

We can collect from any central London mortuary or nursing home in office hours back to our base for a one off price then we will give two days free storage to come and collect.

### Airport collections

We can arrange custom clearance, arrange coroners clearance, collections and bring back to our base for you to collect. We can also unpack and dispose of the repatriation coffin and we can supply the coffin or you can collect in a stretcher.

### Airport deliveries

You can drop repatriation to us or we can collect from you Arrange flights, embassy paperwork, airway bill, air tray and deliver to airport.

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email: [info@lckfuneralsupport.co.uk](mailto:info@lckfuneralsupport.co.uk)

[www.lckfuneralsupport.com](http://www.lckfuneralsupport.com)



# REPATRIATION AND THE 'NEW NORMAL'

SAIFInsight's guide to the repatriation services around the UK

## KEY AIR

**Jason Kiely,  
Repatriation  
Specialist, on the  
new landscape**

"As lockdown lifts and life seems to look similar to the way it once did, it would be understandable to think that things would go back to how they were prior to COVID-19. However, when it comes to repatriation it could take longer for a semblance of the pre-COVID-19 landscape to return.

"The aviation industry is dealing with one of the biggest challenges it has ever faced, with the situation remaining very fluid and many carriers being grounded. Some are running reduced schedules while planning to restart further services in the coming months. Nevertheless, this new landscape for flights will be primarily driven by passenger demand and the restrictions put in place by individual countries, and this could lead to repatriations taking longer than usual and fewer options being available for some time.

"Some airlines also refused to carry anyone who had passed away from COVID-19, despite the guidance and steps taken by IATA to limit the risks. Rates have increased in some – but not all – cases due to the



lack of competition and, on many routes, the demands from global trade. Key Air's full repatriation team remained on call throughout the crisis to assist funeral directors in guiding the families and communities they serve.

"We have been aided by our Brexit contingency planning, including heavy investment initially aimed at ensuring that Brexit will have little effect on our customers. Key staff have greater access to remote working, and we extended our out-of-hours service with direct access phone lines and in-house Customs capabilities.

"This makes us the only repatriation specialists with the ability to access Customs and transmit the required declarations 24/7 at Heathrow, Gatwick, Manchester and Birmingham. This all ensures that no matter what obstacles are ahead – whether it be COVID-19 or Brexit related – the team at Key Air remains committed to ensuring that everything possible is done quickly and efficiently, so you can continue to serve communities and families as you always have."



**Call (0)208 756 0500  
or email [repatriations@keyair.eu](mailto:repatriations@keyair.eu)**

## MEARS

**Mears Repatriation  
Services' Gary Hart  
on challenging times**

Established, owned and run by fourth generation funeral director Steven Mears, Mears Repatriation has over a quarter of a century of experience in global repatriations and funerals. The COVID-19 crisis was, of course, a new challenge for the UK-wide business, as Gary Hart explains: "While there were a few flights out to begin with, this quickly changed and nothing was available. However, there was no let-up in enquiries and removals. Normally we would repatriate around eight or nine people per week but as there were no flights we were having to care for an ever increasing number of deceased, so it was challenging. We expanded our mortuary and created our own temporary storage space for the deceased to deal with the crisis.

"The crisis has eased some elements of repatriation and funerals – the use of electronic paperwork has been transformational, so fingers crossed that continues after the pandemic is over.

"We have a long history in repatriation and have a funerals side to our business too, with seven Mears Family Funerals branches in South East



London and North Kent and Mears & Jackson, our sister company, in Warrington and Runcorn. We have a fleet of six ambulances so we have the capability to cover the whole of the UK. We can pick up from anywhere in the UK and fly out from airports down south, or from Manchester Airport.

"We would all like to know when things might return to normal. Everyone's desperate to see what service airlines offer, but we are best placed to provide support when that happens. We can work on a partnership basis – offering as little or as much as funeral directors require.

"We can manage the whole repatriation process from removal right through to the delivery to the airport, or just the Consular and FCO liaison for paperwork or pick-up from a funeral home and deliver to an airport, whatever works best for funeral directors."

▼  
**Freephone 0800 731 4972, or call the UK Operations Centre on (0)203 455 0305.**

**LCK FUNERAL  
SUPPORT SERVICES**

**Specialists in repatriation to Ireland and further afield, LCK's Alan McCafferty says the firm's services expanded during the COVID-19 crisis**

With a wealth of experience dealing with disasters all over the world behind it, Alan McCafferty's family firm has long been a go-to service for repatriating people to and from the UK. So, when the COVID-19 crisis hit and international flights and repatriation became impossible due to lockdown, Alan wanted to serve the community as best he could. Over the past few months his team has been working even more closely with their funeral partners in north west London, adding night-time removals to the usual daytime ones, with their funeral support services seeing a 250% uplift during the crisis.

Going into lockdown, Alan saw the need for greater storage facilities, and set up a site just outside London

to make funeral directors' lives easier. "Instead of coming all the way into London or to the airport, funeral directors or their service providers could deliver the deceased there so they could save around four hours on any journey, freeing up their time to be dealing with families."

As the business is named after Alan's children - LCK stands for Liam, Christopher and Katie, who work alongside Alan - it's clear that family is important to him and he is keen to see the people in his care returned to their own families.

"During the lockdown, COVID-19 was on many death certificates and that blocked a lot of people getting their loved ones home. People felt forced to do cremations here and then take their loved ones' ashes overseas. However, repatriation to some countries was impossible if COVID-19 was on the certificate, which is unfortunate. It will be good to get people back to their families after such a long time"

So now that international flights have restarted, the focus is on

repatriating people further afield. The LCK team can assist with time-consuming embassy visits which have their own challenges as Alan explains: "Each embassy has different ways of working - we could spend a whole day at the Indian embassy, for example, as they generally issue paperwork the same day. Or with the Italian embassy we have to get permission before we can even visit the embassy and that can take three weeks."

Having a team at their disposal will help funeral directors serve their families and Alan is keen to offer his assistance: "Whatever funeral directors need from us or want us to do, we'll do it," says Alan. "We can do everything from picking up the deceased person to supplying coffins, dealing with the embassy and, of course, getting people home."

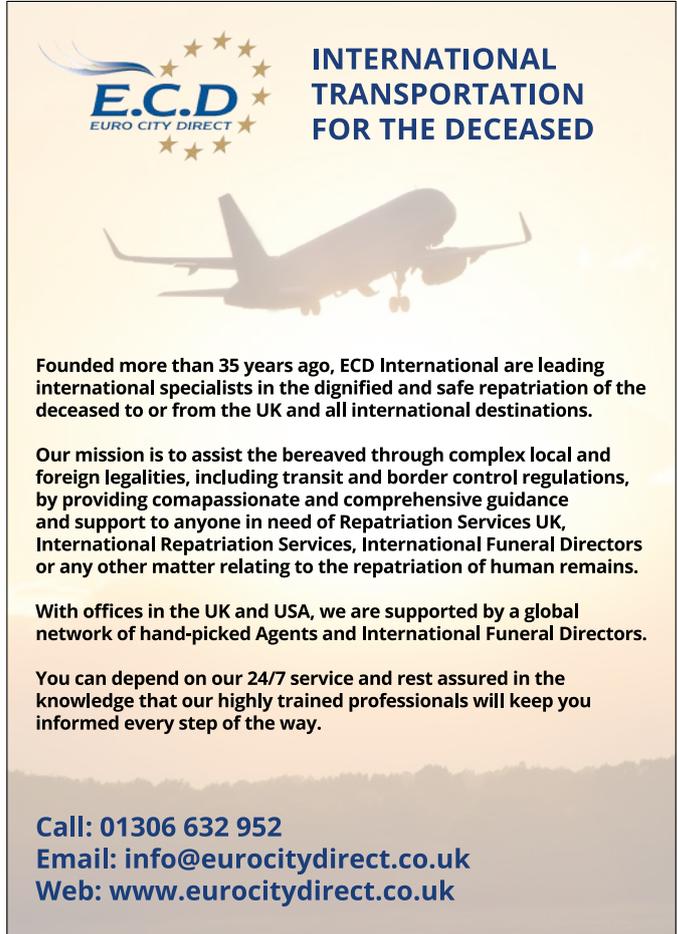
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“I have 10 years’ experience of working with funeral directors and, with a personal, professional, caring, and dignified

approach towards my work, I can offer you the best service carried out to the highest standard. We can prepare a deceased person for repatriation internationally including embalming, embassy work, flights, and CAD seal or zinc lining.

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▼  
**Call 07780 118 458 (24hrs) or visit [www.nationalrepatriation.co.uk](http://www.nationalrepatriation.co.uk)**

**EURO-CITY DIRECT**

Alan Webb-Moore on the frustrations of COVID-19



“Real issues have arisen from the fact that many airlines and countries are not accepting human remains or anyone that had died as a result of COVID-19, even though according to the SAIF guidelines state that after 72 hours a deceased would no longer be infected.

We deal with specialist embalmers who can ensure that the deceased is no longer a risk and no longer infectious, however if COVID-19 is mentioned on the death certificate we hit a stumbling block.

We have over 25 people waiting to be transferred back to Nigeria but at present the Ministry of Health and Agriculture is

closed so we are unable to obtain the required Port Health Waiver. Similar restrictions apply to other African, Indian and Caribbean destination.

For us, these times are extremely tough as we pride ourselves in offering the best customer service. In normal circumstances we can offer the information and costs needed almost instantaneously, but we are having to check and research each case. I believe it will be at least six months before things return to some form of normality.

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**Guy Elliot offers UK-wide repatriation and faced challenges during the crisis**

“When the general public was advised not to leave home unless it was essential, I was unsure of how to approach the COVID-19 pandemic and soon felt overwhelmed with what was often conflicting information coming in from various sources that I am in contact with throughout the wider funeral profession.

“I had a full compliment of PPE already in stock and, as a company, was already very well-resourced, except for face masks, which I had not had a need to use much within the last 14 and a half years of my career.

“After two weeks of the lockdown coming into place, I had sourced a small amount of face masks, and, with advice from colleagues from other companies, decided



on a company strategy of how to approach my UK-wide duties.

“I had difficulties in sourcing hot food and hotels during my nationwide journeys, but managed to provide the same service as I had previously, with the only difference being that

repatriations have been taking longer to conduct, due to the extremely careful procedures I have been following in order to avoid cross contamination of equipment, vehicle and supplies.

“My main focus going forward is to continue with the same stringent procedures and make sure that I maintain a large stock of PPE, regardless of cost to

my company, and plan for the worst-case scenario for the foreseeable future.”

▼  
**Guy Elliot Ltd**  
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**REPATRIATIONS**



**Stephen Murren offers national and international repatriation**

“We are an independent family business. Since 2004 we have built an excellent reputation for reliability, customer care, discretion, fast response and value for money. We are based in the west of Scotland, close to Glasgow Airport and the M8 motorway, with its links to all parts of the UK. We are also close to the main ferry ports to Northern Ireland and can transfer by road and ferry to all parts of Ireland, normally within 24 hours of collection.

“We have a combined experience of over fifty years in the funeral profession and are well experienced in the transfer of deceased persons.

“We have experience in repatriation to all areas of Europe and worldwide destinations to and from Scotland.

We have a number of contacts in London, Netherlands, Poland, France and Spain who we can call on to ensure a seamless service for all repatriations. Recently we have managed repatriation to and from Egypt, France, Netherlands, Germany, Spain, Poland and the Czech Republic.

“We also have regular weekly repatriation to Ireland and Northern Ireland from either Liverpool or Stranraer ferry terminals and cover the whole of the UK.

“We are happy to give advice to funeral directors and families on current or future requirements or concerns on any disruption during this current situation.”

▼  
**For help, advice or a no obligation quote call Stephen on 07834 489 766 or 07962 076 766, or email at info@albapat.co.uk.**

**T CRIBB & SONS**

**John Harris, of London's T. Cribb & Sons, has a great deal of knowledge to share**



“We are based in East London, serving the whole of the city and the main airports - Gatwick, Heathrow and Stansted.

“Our company was a founding member of SAIFF and we have a team of 100 across our funeral business in the UK, plus three funeral homes in Ghana which I visit every couple of months.

“The repatriations arm of our company flies people to Ghana, Nigeria, the Phillipines, Uganda and Kenya. Of course, when the flights stopped, the repatriations stopped and the real challenge of where to store the deceased was the main issue - both here and in Ghana. We invested heavily in three temporary mortuaries - refrigerated storage containers, fully lined in stainless steel and kitted

out with racks. These are totally portable and can be stacked and stored so they're ready for future use.

“Passenger flights are beginning to return, so in the next few weeks we will hopefully see a drastic difference in the number of repatriations we can do.

“We can assist any funeral directors with embassy visits, zinc-lined coffins and can get everything ready for them. Also, we are always there to help any funeral director with funeral customs. We have learned a great deal working with the Ghanaian community and we have a lady who comes to wash and dress the body according to Ghanaian customs. We also have traditional Kente cloth to use in Ghanaian funerals. We will happily give advice or lend our expert out if needed.”

▼  
**Call 020 8023 8238 or see www.tcribb.co.uk for more information.**

*Mr Johnson* London, December 6<sup>th</sup> 1918

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**PART 2:  
THE STORAGE  
CHALLENGE**

# 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. *SAIF Insight* is charting their influence throughout the unfolding crisis

## 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. As COVID-19 developed, they agreed to work together to better support not only their members, but society as a whole. The organisations involved were:

- 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.

### APRIL 22

**UK death toll: 18,100**

**Present: DMAG, Ministry of Justice (MoJ), Cabinet Office (CO), Public Health England (PHE) and the Welsh Government (WG).**

>> MoJ advises that The Health Protection (England) Regulations 2020 came into effect on April 21, clarifying rules for burial grounds and crematoria gardens of remembrance, as well as allowing people to visit and pay their respects.

>> Survey results indicate funeral directors are busy but coping, with no capacity issues. Some crematoria have little availability, but neighbouring areas have spare capacity. Funeral directors encouraged to book cremations once paperwork in place. DMAG offers to assist the CO with any plans for easing of lockdown restrictions.

>> PHE discusses duty of disclosure of COVID-19 status; alignment of UK nations: embalming; body bags; refrigeration - the virus has been detected in refrigerated conditions up to nine days after death; viewing of deceased by families; faith and belief practices and social isolation.

### APRIL 23

**Present: MoJ, WG and the Department of Health and Social Care (DHSC).**

>> MoJ raises concerns about body storage in May. SAIF suggests agreed number of mourners across crematoria

could alleviate booking hotspots.

>> WG reports Local Resilience Forums (LRFs) functioning with good collaboration in Wales. PPE to be supplied via joint equipment stores. SAIF raises continuing problem of misinformation on funeral directors

being asked to verify death and DHSC advises new guidance due for publication. DMAG

advised of legal requirement for verification of death.

>> NAFD raises importance of PPE for funeral directors in care homes. DHSC states

assumption that removal of deceased is probable COVID-19. APCC discusses clarification that public can attend a funeral at their own risk. DHSC recommends discussion with PHE potential asymptomatic attendees at funerals. DHSC advises funeral directors to ensure use of appropriate PPE and that COVID-19 testing is in the pipeline. SAIF requests information from DHSC on protocols for funeral directors collecting from and handing over to temporary mortuaries.

### APRIL 24

**UK death toll: 19,506**

**Present: DMAG members, MoJ**

>> MoJ asks DMAG for more evidence on the financial stability/vulnerability of sector. CMA investigation into funeral sector currently suspended, findings to date based on 2018 data. DMAG feel conclusions need re-visiting and significant new trends will need consideration. MoJ asks DMAG view



on capacity - this is generally good - but lack of detailed modelling data makes it difficult to forecast position going forward.

>> DMAG informs the MoJ revised policy on retention of ashes due to be published. Advice initially drafted to reassure families that ashes would be suitably cared for where collection not possible due to social distancing. Policy acknowledges significant benefit to families to have ashes wherever possible.

>> DMAG informs the MoJ that many cemeteries and crematoria grounds are now being opened following amended regulations.

>> DMAG warns of issues with people using cemeteries for reasons other than paying respects or exercise. Burial authorities retain right to close them if necessary.

>> MoJ asked to clarify whether COVID-19 can appear as sole cause of death on the medical certificate.

>> DMAG letters on Pandemic Multiagency Response Teams (PMART) confirmed sent to Mayor of London and West Midlands LRF.

>> Guidance note on coffins and contents being prepared for DMAG approval.

>> The issue of radioactive implants is discussed. It is agreed to monitor the situation.

#### APRIL 27

**Present: Ministry of Justice (MoJ), Ministry of Housing, Communities and Local Government (MHCLG), Department of Health and Social Care (DHSC), and Cabinet Office (CO).**

>> DMAG invited to provide feedback on the new gov.uk COVID-19 information web page - a keyword search facility and certain guidance falling under more than one heading is suggested.

>> MHCLG advises the General Register Office (GRO) confirms COVID-19 is an acceptable cause of death, but 'possible' or 'probable' COVID-19 is not acceptable.

>> MHCLG reports new online ordering service for PPE to be rolled out shortly and confirms funeral directors are permitted to use temporary mortuaries but there is no national protocol for transferring the deceased. Local protocols, in line with PHE guidance, apply and any concerns to be raised with the LRF and PHE.

>> MHCLG aware of DMAG's letter to the London Mayor. They understand the body wrapping process was used because body bags were not



Above: The members of DMAG - we thought you'd like to put faces to names! Representing The Cremation Society, NAFD, APCC, FBCA, SAIF and FFMA.

available, and no complaints had been received by London LRF. DMAG advises that members have raised concerns and that there is also a lack of understanding as to why PMART had been activated, and a concern it could be triggered elsewhere.

>> DHSC reports revised PHE guidance on care of the deceased and DHSC guidance on the verification of death will be published shortly.

>> CO advises creating a template for local authorities to gather information from those involved in the death management system should the additional powers in the Coronavirus Act be triggered.

>> DMAG asked that clarification was given about the interaction between the Public Health Act 1984 and the Coronavirus Act, as at least one local authority had threatened to use powers of the former to intervene if families delayed funerals. CO to report back on this.

#### APRIL 30

**UK death toll: 26,771**

**Present: Ministry of Justice (MoJ) and Scottish Government (SG).**

>> MoJ reports the idea of an online portal for crematorium capacity initiated by ICCM & FBCA had been rejected by the CO but DMAG requests discussions on this re-open.

>> Costs for PPE supplied to funeral service workers and concerns over low supply of PPE discussed.

>> SG confirms PVC body bags not suitable for cremation. APCC recommends a specification be sought for what is a suitable body bag for cremation purposes.

>> NAFD's initial results into funeral director capacity for storage of deceased persons reveals conflicting reports in areas of London where no storage is available and temporary mortuaries are being used.

>> Question raised over whether the erection of memorials could be seen as essential work. ICCM feels

local authorities would be able to process memorial applications as the number of deaths decline.

>> APCC reports it has drafted an email to gauge the economic effect that the present situation is having on funeral businesses, crematoria and cemeteries.

>> DMAG members feel that the response to its letter to the Mayor of London over concerns with the operation with PMART did not sufficiently answer the issues raised. It is noted that there is no response from the West Midlands to a similar letter.

**Next issue: As the UK death toll continues to rise, care homes become the new focus for funeral directors**



# Business Matters

FURLOUGHING CHANGES + LATE PAYMENTS HELP + LICENSING LET-OFF + ACCESS TO PPE ON OUR WEBSITE + LOCKDOWN RULES RELAX + SUPERB SHOW OF SUPPORT

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DAY



## SAIF website

As a SAIF member, there is a wealth of resources and information available to you to access in the secure members' area of the SAIF website, including a stand-alone page for COVID-19. Included is a section on associates and non-associates who can supply PPE. While we are now past the initial peak, it would be a good time for members to check their stock levels to ensure that preparations are in place in the event of subsequent waves of infections and deaths.

## Driving licence extension

Do you have a photocard licence which needs to be updated with a new photo at the end of the 10 years' validity, which expires between 1 February 2020 and 31 August 2020? The DVLA has announced that they will be automatically extending this for seven months from the expiry date.

This is notification only, as this will be automatic, and reminders will be sent out to those before the extension ends.

▼  
[www.gov.uk/government/news/drivers-granted-7-month-photocard-licence-extension](http://www.gov.uk/government/news/drivers-granted-7-month-photocard-licence-extension)

# CHANGES TO THE JOB RETENTION SCHEME

The Government's furlough support is being withdrawn in phases, with the first big change coming into force in July.

**A**s you may be aware, on 29 May, the Chancellor of the Exchequer as part of the daily Government briefing announced changes to the Job Retention Scheme.

The scheme was introduced to provide wage assistance to businesses that were affected by the coronavirus to cover the hours that the employee could not work.

This will slowly be wound down until the end of October, when it will cease. The scheme will require

employers to start to contribute to the wage costs.

As furloughed employees can start to return to work on a part-time basis from 1 July, the monetary limits as noted above will be pro-rata to the hours not worked. ●

▼  
Further information can be found at [www.gov.uk/government/news/chancellor-extends-self-employment-support-scheme-and-confirms-furlough-next-steps](http://www.gov.uk/government/news/chancellor-extends-self-employment-support-scheme-and-confirms-furlough-next-steps)

Month	Government Pays	Employer Pays
<b>June &amp; July</b>	80% of wages up to £2,500 plus employer NICs and pension contributions	Nothing
<b>August</b>	80% of wages up to £2,500	Employer NICs and pension contributions
<b>September</b>	70% of wages up to £2,187.50	Employer NICs and pension contributions and 10% of wages to make up the 80% to the cap of £2,500
<b>October</b>	60% of wages up to £1,875	Employer NICs and pension contributions and 20% of wages to make up the 80% to the cap of £2,500

## LATE PAYMENT SUPPORT FOR SMALL BUSINESS

The Department for Business Energy and Industrial Strategy (BEIS) has provided information from The Small Business Commissioner, [www.smallbusinesscommissioner.gov.uk](http://www.smallbusinesscommissioner.gov.uk), which has helped small businesses recover monies owed to them following disputes over delayed payments, or in some cases non-payment, because of financial hardship.

If you would like more information:

- General advice: [enquiries@smallbusinesscommissioner.gov.uk](mailto:enquiries@smallbusinesscommissioner.gov.uk)
- To make a complaint against a firm regarding non-payment: [complaints@smallbusinesscommissioner.gov.uk](mailto:complaints@smallbusinesscommissioner.gov.uk)

## A BIG THANK YOU

The team at the SAIF Business Centre would like to take the opportunity to thank all our members and associates for their support and patience during the current situation as we work to get things back to as normal as can be. We understand that this has been a difficult time for all.

# THE BIG EASING

As lockdown reduces, Simon Bloxham, Managing Director of Safety for Business, explains how to stay safe



**C** OVID-19 continues to affect us but with the lockdown loosening, we need to reconsider the safety of more people coming into the workplace. Many of you will have continued working throughout the pandemic as you are considered a vital service, but have you assessed the risks and thought about the controls to implement, adjust or improve?

The first thing is a risk assessment. That's how we do good health and safety management, by risk assessing the problem. What is that risk assessment going to need to include though?

You will remember the five steps to risk assessment – hazard identification, people at risk, evaluate the risk, implement further controls if necessary, record and review. So, starting at the beginning, what are the hazards?

## Hazards

We can start with the infection risk and then... well that's it really. We are trying to stop people getting infected. You need to think about how people can get infected, what would they be involved in to get infected by someone else? Here are a few things to consider:

- Visiting premises where people are or may be infected. This could be a home or a hospital or it could be a member of staff coming back to work, who comes into contact with the virus from a deceased person
- Handling a deceased person who has died from the virus or a related matter
- Preparing the deceased for viewing and actually viewing the deceased by relatives
- Embalming activities
- Attending a funeral service

There may be more but if you start to think about the ways of preventing infection from these potential risks, you should be able to protect from anything else the virus throws at you.

## Control measures

There are many ways to prevent infection – here

are just a few. They might work for you or they might not. But the main thing is, if you implement some of these or amend them in some way to fit in a little more with how you are working, you are trying to keep your people safe.

So, what can be done? Well this is not rocket science, this information has been out there in one form or another for some time now.

- Use the minimum number of people for whatever that task is
- Liaise with residents/care home managers/hospital staff on arrival to assist in managing removals
- Use the social distancing rule and mark out the premises to help remind people
- Make PPE available (respiratory protection, gloves, eye protection, overalls). I know this is basic for those handling the deceased, but what about office staff or visitors?
- Don't forget handwashing prior to and after removals
- Antibacterial handwash has to be available to staff especially where they cannot wash their hands
- Don't forget your universal precautions against infection – you will have been doing this for years
- Vehicles need to be cleaned with antibacterial and anti-viral products before and after use
- Use equipment to move deceased where possible to avoid manual handling issues – give that equipment a good sanitising after use as well

## Using vehicles for funeral services

One other area of risk is providing a limousine service. This is a high-risk event and as such needs some significant controls to avoid infection.

- Look at installing screens that are large enough to prevent the virus spreading to drivers and staff in the front of the vehicle
- Brief the family about the measures to be taken when you make the funeral arrangements
- Only allow passengers from the same household to travel in the same vehicle
- Air conditioning may spread infections therefore it is not to

be used during transport. Windows are to be kept open to improve ventilation.

- The driver should only open and close the door for the service users
- The service user must get into and out of the vehicle themselves or with assistance from another service user
- Only staff who are willing to drive the vehicle are to be used for the service
- Hand sanitiser should be provided in the vehicles for staff and service users
- Keep the numbers in the vehicle as low as possible
- Passengers should be offered face masks, non-allergenic gloves and sanitiser
- The driver should wash their hands with soap and water for at least 20 seconds prior to and after each journey
- After each funeral, the interior of the vehicle, including the dividing screen, is to be steam cleaned or wiped down with disinfectant
- The person cleaning the vehicle must wear suitable personal protective equipment as well

It is going to be this way for some time to come, so implement these measures or something like them now! And if there is something you are doing a little differently, maybe more effectively, do the decent thing and share it around. Not just with other funeral directors you know, but SAIF as well. They are the perfect vehicle to get information around members really quickly.

## If you still want support then don't worry

Help is at hand! As a member of SAIF:

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

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

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



# MOVING FORWARD IN A NEW WORLD

SAIFCharter Chair **Adam K Ginder** reflects on growing consumer appetite for funeral planning, preparing for regulation and how to engage with the upcoming AGM and Executive election process

## Our changing marketplace

As we continue to adapt to our 'new normal' in the face of the coronavirus pandemic, I'd like to acknowledge not only the professionalism and compassion of our members as you continue to serve the immediate needs of families and communities, but also the work of those members who are continuing to respond to families' pre-planning needs. Continuing funeral plan sales and accepting funeral plan allocations fills an important need at this difficult time and it's great to see so many of you have been able to allocate time towards it.

While, like you, my primary focus has been on dealing with the demands of the current situation, I'm aware of the increasing interest from families wanting to talk about pre-planning and the need to be readily positioned to respond to these enquiries.

On page 25 Golden Charter's Director or Sales, Mark Moran, makes reference to independent research which quantifies this. The data shows a marked increase in the proportion of over 55s who agree that

funeral directors should be promoting their services just now.

While Golden Charter has realigned its efforts and focus in concentrating its support on us in other ways over the last few weeks, it is right that we now begin to consider when it is appropriate to reignite funeral plan marketing activity as we begin to see increased interest from our families.

## Preparing for regulation

Meanwhile, regulation continues to be a key priority as we prepare to meet the new Funeral Planning Authority (FPA) standards, designed to bring greater protection to customers, treat customers fairly and put them at the heart of what we do. I would recommend you read page 9 and listen to the latest Partnership Podcast, where FPA CEO Graeme McAusland discusses the future of funeral planning and how we need to prepare.

## AGM and Executive elections

Finally, I'd like to advise that we are

planning for our AGM to take place virtually this year, on Saturday 19 September. We will have three Executive positions available for election, with both Anthony O'Hara and John Tempest having completed their existing three-year terms, and an additional vacancy left by our colleague and friend Matthew Gallagher who sadly died at the end of 2019.

Any eligible member seeking to put themselves forward for election should contact our Secretary at [secretary@saifcharter.co.uk](mailto:secretary@saifcharter.co.uk) to provide their written nomination. The deadline for intimating an interest is Friday 7 August, six weeks in advance of the AGM, which allows us time to publicise candidates' interests in advance of the vote.

Further information and the ability to vote will be made available online, in the secure members' area of [saifcharter.co.uk](http://saifcharter.co.uk). You will now have received a link with new website credentials, so please access your login today, if you haven't already, and make sure you're ready to have your say and influence the future direction of our Association. ●

## Your SAIFCharter Executive

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

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

M K Ginder & Sons, North London  
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### ▼ Helen Wathall (Golden Charter Board representative)

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### ▼ Jeremy West (SAIF representative)

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### ▼ Arran Brudenell

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### ▼ James Morris

William Purves Funeral Directors, Scotland  
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### ▼ Paul Stevenson

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### ▼ John Tempest

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### ▼ Anthony O'Hara

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### ▼ John Byrne (Secretary)

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### ▼ Declan Maguire (SAIF Scotland representative)

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



# YOUR SAIF EXECUTIVES

The Executive Committees act as the governing institution of SAIF.  
To contact your SAIF Executives, email [info@saif.org.uk](mailto: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



**Paul Stephenson**  
Past President

**Jim Henshelwood**  
Honorary Life President

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**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.

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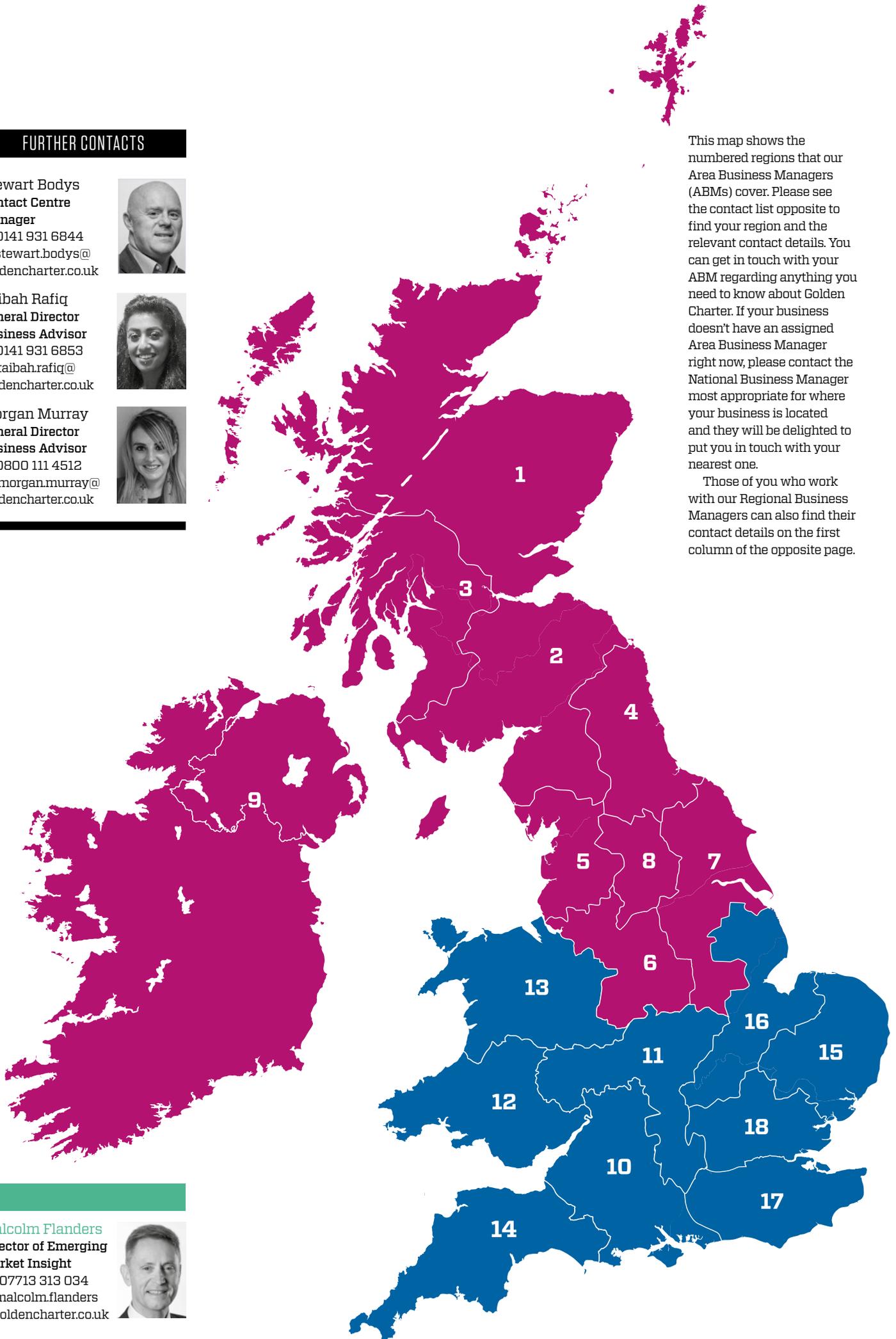


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This map shows the numbered regions that our Area Business Managers (ABMs) cover. Please see the contact list opposite to find your region and the relevant contact details. You can get in touch with your ABM regarding anything you need to know about 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.



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# PLAYING THE BLAME GAME

Why searching for scapegoats and venting frustration is not the answer

WORDS: DR BILL WEBSTER

There's a new pandemic sweeping across the entire world. It's called the 'blame game'.

You may have noticed how rarely these days people accept responsibility for things they could and maybe should have controlled. Rather there is an increasing tendency to ask: "Who can I/we blame?" In minor adversities and earth-shattering calamities, many first responses are to figure out who or what could be at fault and to vent frustrations.

The fundamental rule of the blame game is: if something goes wrong, someone other than me must be blamed.

There are so many examples: one country blames another; the right blames the left and vice versa; politicians blame the media, the media blames whomever; the perpetrator blames the victim; one race blames another race; the student blames the teacher for a poor test result, ignoring that they didn't study; the bereaved blame the doctor, medical system, funeral director, or even God for an unacceptable outcome.

At one extreme are people who need to find someone or something to blame for every situation (mentioning no names, although one jumps immediately to my mind!).

Narcissists are notorious for placing blame on others. Even when they clearly did wrong, they cannot or will not accept responsibility. Such people often do know right from wrong, but cannot allow something negative to be seen as their fault, another

manifestation of their self-centeredness, protecting their often fragile ego.

Blaming is mostly self-defense; projecting onto others what they don't want to see in themselves. Blaming others is easier. President Eisenhower once said: "The search for a scapegoat is the easiest of all hunting expeditions."

Interestingly, master blamers regularly excuse themselves for negative behaviours.

At the other end are people who blame themselves for everything, believing every bad situation is their fault, often viewing themselves as inept, foolish, or irresponsible. The same tendency also motivates them to attribute their successes to external factors, such as fate, chance or pure luck, rather than their own ability.

## 3. No one wins the blame game

Fear of being blamed forces everyone to play in defense mode where no one has the courage to take responsibility, creating an 'everybody against everybody' culture. Is this not what we see in today's world?

Let me suggest some reasons people play the blame game:

### 1. Blame is an excellent defence mechanism

A defence mechanism is an unconscious strategy whereby people protect themselves from anxious thoughts or feelings. Blaming is a distraction that helps preserve self-esteem by avoiding awareness of flaws or failings. Even when people know they are guilty, they blame to divert attention.

But as Victor Hugo succinctly puts it: "The guilty one is not he who commits the sin, but the one who causes the darkness."

Many ask who is to 'blame' for the pandemic and accompanying sad circumstances. Perhaps we could better ask who has spread the darkness?

### 2. Blame helps us default to rational explanations

Rudyard Kipling stated: "I never

made a mistake in my life; at least, never one that I couldn't explain away afterwards."

When something goes wrong, we want to understand the reason why this has happened. Defaulting to a rational approach (or even an irrational one) is how we avoid connecting to our emotions. The blame culture is based on the assumption that there's always someone else at fault. Blamers are quick to create 'rational' explanations, thus avoiding accepting responsibility for events they could have controlled. As Shannon L Alder puts it: "People that have trust issues only need to look in the mirror. There they will meet the one person that will betray them the most."

### 3. It's easier to blame than accept responsibility

Choosing the easy way out is why society often defaults to pointing fingers. There's less effort in blaming others than accepting that you are at fault, and changing.

But one of life's most significant realisations is that things don't always go how you want. We expect life to be fair, but have a broken idea of fairness. Life is neither fair nor unfair; life is the way it is. But rather than accepting bad things, we prefer to lay blame.

Unlike other sports, the more often you play the blame game, the more you lose. Learning to acknowledge when we need take ownership when things go wrong helps us grow and ultimately achieve a more fulfilling life.

Let me conclude with two stanzas of Rudyard Kipling's *If*:

*If you can keep your head when all about you  
Are losing theirs and blaming it on you,  
If you can trust yourself when all men  
doubt you,*

*But make allowance for their doubting too;  
If you can fill the unforgiving minute  
With sixty seconds' worth  
of distance run,  
Yours is the Earth and  
everything that's in it,  
And — which is more —  
you'll be a man, my son!*

By the way, if you dislike or disagree with this article, don't blame me! ●

“UNLIKE OTHER SPORTS, THE MORE YOU PLAY THE BLAME GAME, THE MORE YOU LOSE”

Dr Webster

**FULL MEMBER  
CHANGE OF  
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Hampshire  
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(Previously called  
The Dodge Company)

**Canfly Marketing Ltd**

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Cheltenham  
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(Previously at 23 St. Lukes Place,  
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**NO LONGER  
A MEMBER  
Brodies Funeral  
Services Limited**

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Shotts  
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Armada  
West Lothian EH48 3QA

10 North Bridge Street  
Bathgate  
West Lothian EH48 4PS

15 Fairbairn Road  
Livingston  
West Lothian  
EH54 6TS

1 Bog Lane  
Whitburn  
West Lothian  
EH47 0EQ

**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 384 261  
electric@brahmselectricvehicles.  
co.uk • www.brahmselectric  
vehicles.co.uk

**Motorcycle Funerals Ltd**

Mrs M Sinclair (Measham)  
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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 480  
600 • www.limousines.co.uk

**Volkswagen Funerals**

Ms C Brookes & Ms M Orton  
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info@vwfunerals.com  
• www.volkswagenfunerals.co.uk

**Woods Garage  
(Carriage masters)**

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• woodsgarage@outlook.com

**CASKET & COFFIN  
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• www.bradnamjoinery.co.uk

**Colourful Coffins**

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**DFS Caskets**

Mr Martin Smith (Annan) • 01461  
205 114 • 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 206  
099 • www.jrtweedie.co.uk

**JC Atkinson and Son Ltd**

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415 1516 • jamie@jcatkinson.co.uk  
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**J. C. Walwyn & Sons Ltd**

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**Leslie R Tipping Ltd**

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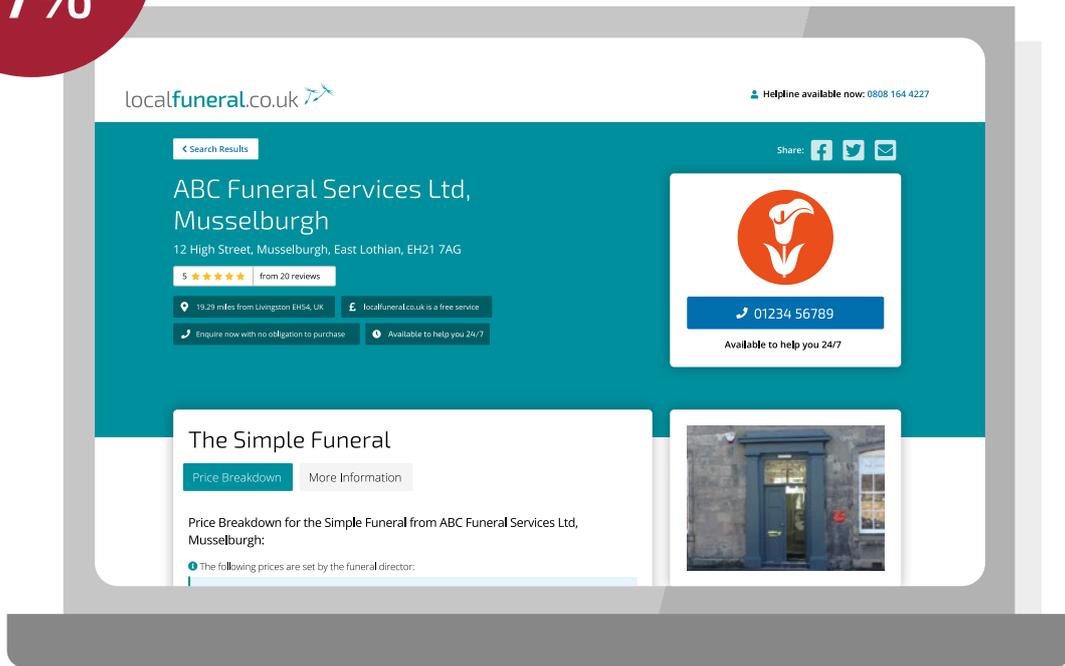
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