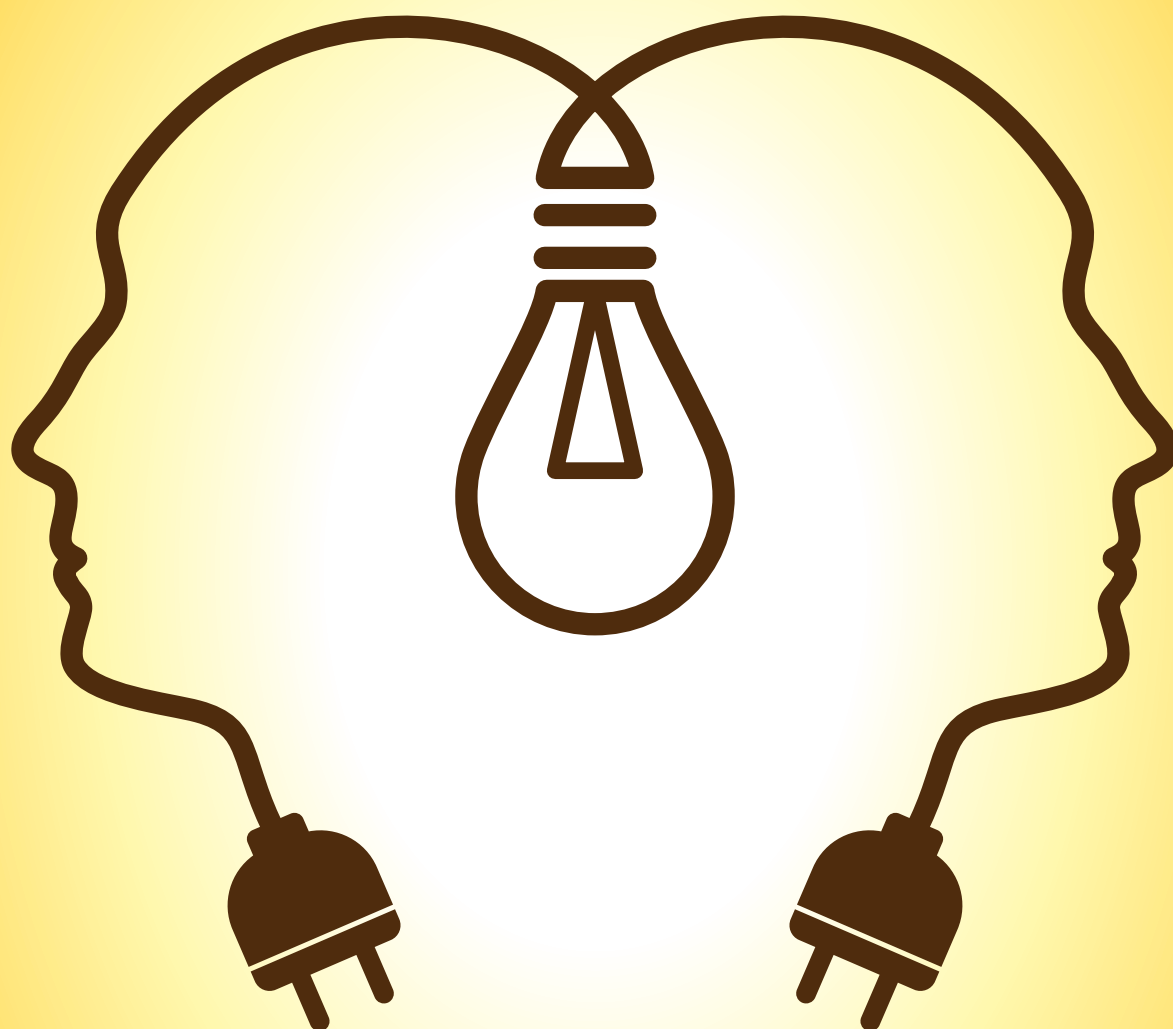




Insight



CLEVER CONNECTIONS

HOW COVID-19 HAS MADE THE INDEPENDENT FUNERAL SECTOR STRONGER



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 or call us on 0345 230 6777 or 01279 726 777

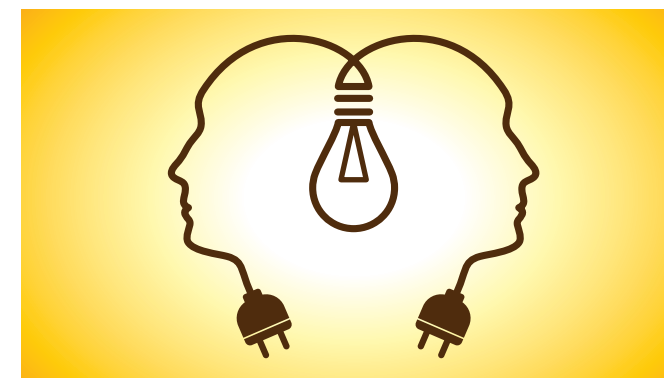
SAIF
INDEPENDENT
FUNERAL
DIRECTORS



Insight

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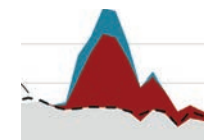
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MEMBERSHIP UPDATES AND DIRECTORY

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

Investigations continue

On behalf of our members, SAIF has written to Government and the CMA to set out our concerns of damages to the funeral sector

You are no doubt aware that the Competition & Markets Authority (CMA) investigation had been paused due to the coronavirus pandemic and the investigation extended to March 2021; this six-month extension being the maximum allowed by legislation.

However, in late May 2020, SAIF received a request by the CMA Investigations Team for a conference call, which Joseph Murren (SAIF Scotland) and I attended. During the meeting we were alarmed to hear that not only was the CMA investigation restarting during the latter peak of the pandemic, but that responses to working papers were sought by June 12 and June 19.

SAIF's CMA Taskgroup delivered these responses, including a brief to the CMA about how COVID-19 had structurally impacted the funeral market in a significant manner. We strongly recommended the CMA should revisit its investigations to measure the impact of COVID-19 in 2020, and that it should acquaint itself with the impact of restricted funeral services – from simple funerals to direct cremations during the pandemic – and acknowledge that these restrictions continue. For instance, due to the social distancing measures, there are limited mourners permitted at funeral services across the UK.

While the volume of deaths sadly increased due to COVID-19, the revenue on each funeral is down by approximately

“WE STRONGLY
RECOMMENDED
THAT THE CMA
REVISIT ITS
INVESTIGATIONS”

Terry Tennens

£500. This is largely the result of limousine usage being banned and the choice of coffin, additional services and the funeral event all being curtailed.

Coupled with the loss of income, there has been extra expenditure incurred by funeral directors throughout the crisis. We have seen increased supplies of personal protection equipment, often at inflated prices, plus staff costs for out of hours overtime, new equipment and temporary mortuary spaces to manage the influx of deceased in our funeral homes.

SAIF has compiled data, using evidence taken from a broad selection of member firms, to reveal the extra expenditure and the limited customer choice because of restrictions. This will illustrate to the CMA that the business model for funeral homes has been drastically impacted by COVID-19.

Historically, the consequences of previous pandemics resulted in the death rate being impacted over the following

five to ten years. Therefore, we should see volumes diminished in this period post COVID-19.

We do not know what the long-term impact of customer choices over funerals will be. Will customers choose the simple funeral, or direct cremation, as their preference going forward? Will limousines be required in the same measure in future?

On behalf of our members, SAIF has written to the Minister for BEIS (Business, Enterprise and Industrial Strategy), as well as the CMA, setting out our deepest concerns that any draconian regulatory regime, such as price capping and profitability limits will damage the funeral sector. We also highlighted that the regulatory regime fails to understand the nature of independent funeral directors, who are embedded in their local communities, and their ability to offer best service alongside best value, due to fair fees to their clients.

The Funeral Services Consumer Standards Review (FSCSR) Group is meeting on July 30, with Paul Allcock (SAIF Government Liaison) and myself in attendance. We will be discussing a unified Code of Practice and continuing effective voluntary regulation to 75-80% of the funeral homes.

We await the CMA's provisional recommendations for regulating the funeral services market which is due in early August. We will keep you informed through the SAIF bulletin email.

The IFD College, training and developments in C-19

“Owners and directors who prioritise training during uncertain times will reap the rewards,” says the Harvard Business Review’s 2010 assessment of business performance over three recessions. The report highlighted that the firms most likely to emerge strongly from economic downturns were those that struck the right balance between judicious cost-cutting in the short term and investment for the long term.

I suggest that one such long-term investment should be in training and development. The business advantages seem obvious, especially when skills shortages are consistently near the top of the list of UK employers’ concerns. A 2018 survey by LinkedIn found that 94 per cent of employees would stay at a company longer if it invested in their careers, for instance.

Firms which enable their workers to enrich their skills during this crisis stand to benefit significantly once it ends. Yet only 15% of the British workforce participated in work-based learning in the last three months of 2019. Why? Because too many leaders don’t see the point.

The IFD College is trialling online, virtual training during the COVID-19 environment for firms, and the early indications are that this is working well.

SAIF’s Technology Group has been exploring the development of digital technology for business operations, and we have a number of able and effective Associate members who can advise on these matters for your consideration.

SAIF are looking to develop new training in finance for non-financial managers, for emerging leaders and the next generation who have entered the family business. We are going to look at effective skills in managing teams as well.

We in the SAIF Business Centre are rightly proud in the way the funeral sector stood the test and pressures of the pandemic.

Thank you for your marvellous creativity and care during the restrictions and seeking to bring something memorable to your families in these extreme times. ●

Best wishes,

Terry Tennens

terry@saif.org.uk

REMEMBERING GWILYM

Tributes have poured in for Gwilym Price, a founding member of SAIF

How sad to hear of one of our own passing. What great memories we all have of Gwilym – his long journey by bus, train and taxi to get to our meetings at Clive’s chapel of rest, or the famous cellar at the Greek restaurant, he used to stay with his sister in north London you know...

His sense of fun and his total belief in what we stood for. He believed in total loyalty to each other. He was The King of Wales, spreading the SAIF word and representing his nation. He was so proud when we had our first AGM there, leading us all in song, the second time he and his daughter re-wrote the words to *Bread of Heaven* to reflect Charlie’s life...

Westy swapping his red wine with blackcurrant juice, his American guests never knew the difference.

Gary Neill

So very sad to hear this. Gwilym was an outstanding member of the SAIF family. We all learned much from Gwilym including all the words to *Bread of Heaven* and exactly how many miles it is from Lampeter to Sawbridgeworth. Rest in peace Gwilym.

Chris Parker

Another sad loss to the SAIF family, and of course his own. He was such a great character and a very proud founder member. He was so pleased that we held one executive meeting at the London Welsh Centre near Kings Cross. Sometimes I found it difficult to follow exactly what he was saying, but as he always spoke in such a forceful and eloquent manner, he earned great respect.

Clive Leverton

Sad news indeed, Gwilym and Phyllis had been friends for as many years as I can remember. I

vividly recall Gwilym conducting the SAIF ‘choir’ at my first banquet in Cardiff, proudly wearing his top hat. He was ever-present when we held the Wales Independent Days in Aberavon. Chris has taken my words on his ‘600 miles round trip’ at every Executive meeting. Rest In peace Gwilym.

Alun Tucker

How very sad, especially at this difficult time. Gwilym was a superb ambassador for SAIF particularly in the early days of SAIF, a great character and a lovely man.

There are so many funny stories we will always treasure, especially his regular comment under A.O.B. I don’t know if I will be able to continue on the Executive Committee as it’s a 595-mile round trip, see you all at the next meeting!

Jeremy West

Sad news as you say. Gwilym was so loyal to SAIF. With much respect.

Chas Nethercott

Gwilym was such a committed member of SAIF and a great friend to all. The likes of Gwilym and Paul are impossible to replace, true gentleman and loyal to the cause.

Another sad day for SAIF.

John Harris



Thank you

The DMAG (Deceased Management Advisory Group) has produced a lessons learned document and other resources available at www.dmag2020.org. Of note has been the faithful work of Miriam Deacon, chief executive of The Cremation Society who has sent to DMAG colleagues, including SAIF, daily ONS (Office for National Statistics) figures for the death rate for COVID-19. This has been invaluable in plotting the regions of prevalence across the UK. Thank you Miriam!



“People are saying YES to funeral plans”

The message is clear – people want to hear from you.

That’s the key finding from independent research carried out in June, where 100 people were asked if they were open to hearing from funeral directors about funeral plans.*

Not one person surveyed felt it was inappropriate to promote plans at this time. This echoes earlier research which found a growing interest in funeral plans. It’s really positive news. And shows that now is a great time to reconnect with your community.

Start talking to customers again today – with confidence

With brand new marketing materials based on these and other valuable customer insights, you can book your Golden Charter funeral plan activity with full confidence.

To get started, contact your Golden Charter Business Manager or email our Marketing Team: marketingsupport@goldencharter.co.uk



Brand new materials for effortless integration

Recent results highlight the importance of using more than one route to market and integrating your Facebook advertising, leaflet drops and point of sale. With a consistent look and feel, our brand new marketing and digital toolkits have been specially developed to make integration easy for you.

*Independent research by James Law Associates, June 2020 (Sample size 100).

FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life

COMMENTARY



SUZANNE GRAHAME
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

Changing for families

By marrying an agile culture to customer insight, we can keep evolving to meet families’ needs

Even in a summer as difficult as this I’ve been heartened to find reasons for some measure of positivity, and at the top of the list has to be the funeral profession’s ability to change and serve families under any conditions.

As Golden Charter works to plan its strategy and aims, we try to balance a granular look at the future with the ability to adapt to change. In the last issue I described the impact COVID-19 has had on the way we view families and their use of digital options; when planning the future direction of a business like Golden Charter, somewhat paradoxically, we have to be aware of the potential for those kinds of rapid changes to impact on our plans.

Business planning informs every decision a company makes, so it’s vital we set out goals and objectives while still being flexible enough to take even major developments in our stride.

Culture

That’s where a company’s culture comes into business planning, and our ability to evolve is a good sign that Independents and Golden Charter are building a successful culture.

Think tank the McKinsey Global Institute has a lot to say on why culture is important. It says a healthy culture is one that adapts automatically to changing conditions to find new ways to succeed: that is what it calls “the ultimate competitive advantage”. Change is hard, and culture is fundamental to getting it right – or wrong. McKinsey quotes research showing that 70% of company transformations fail, and that 70% of those failures relate to culture.

In the latest Partnership Podcast, SAIF President Mark Porteous singles out the strengths of your culture as a profession: “The Government and the CMA should look at how we’ve coped [with COVID-19]. And everybody in the profession and

“I’VE BEEN HEARTENED TO FIND REASONS FOR SOME MEASURE OF POSITIVITY”

Suzanne Grahame

particularly SAIF members should be very, very proud of what they’ve achieved during this period.

“Within our membership, we have a huge amount of experience, innovators, and people skills that [can be] called upon.”

Those skills and that innovation come from your culture, and led to real success when the pandemic hit.

And I think we all proved ourselves agile when it counts even in advance of the pandemic, and hit that successful 30% that McKinsey refers to, when together we grew localfuneral.co.uk to become the UK’s leading find-a-funeral website, an evolving area of the funeral profession that wasn’t short on challengers.

An agile culture is about quickly establishing what families need, then being in a position to provide it. As Mark says, that’s what Independents have done.

Customer

Regulation provides an important example of that customer-first attitude. The goal of regulators, from the Competition & Markets Authority to the Funeral Planning Authority (FPA), is to protect the customer. We are currently adapting to the FPA’s rules and code of practice, and as its CEO tells us this month (see page 26), families are at the heart of the changes it introduced.

A recent release from America’s Federal Trade Commission (FTC) similarly

made that clear. It said: “[The rules give] consumers important rights when making funeral arrangements [and enable] consumers to compare prices and buy only the goods and services they want.” Its wording, and its focus on transparency for the customer, echo the UK’s statements.

The reasons for change within the funeral profession are clear, and Independents can welcome the fact that families are at their heart – it plays to your strengths as experts in meeting families’ needs when you deal with them day after day.

Data

Ideal business planning marries culture to data and insight. As we look to serve families’ future needs I believe we are succeeding in taking both seriously.

In this *SAIFInsight* you will be introduced to Howard Barber, Golden Charter’s Director of Data Analytics & Insight (see page 28). His growing team helps us maintain evidence-based decision making, and we want those insights to benefit independent funeral directors too.

In this issue he will share some recent findings that have helped us pick our way through the difficulties of COVID-19; going forward we want to continue keeping you informed on all the latest research that impacts your profession, as well as hearing from you about insights you are finding or would like to see.

Once more, serving families is the end goal of all of this work. By bringing together an agile culture, a deep understanding of data, and the family-focused expertise of Independents across the UK, we aim to react in the way that best serves you and your families, whatever the future brings. ●

Suzanne Grahame

suzanne.grahame@goldencharter.co.uk

Reporter

COVID-19 WORLD FIGURES + WATER CREMATION
BREAKTHROUGH + A TEAM FOR THE FUTURE +
SAIF TAKES ON LOCAL AUTHORITY



A great send-off for Dame Vera

SAIF Past President Paul Bowley tells of his pride at delivering the funeral of a great British icon

When Dame Vera Lynn died at the age of 103 on June 18, the nation mourned the passing of a great British icon. The forces' sweetheart, loved by so many, needed a funeral to match the outpouring of affection and that responsibility fell to SAIF Past President Paul Bowley.

"It was a honour and privilege to look after, arrange and conduct Dame Vera Lynn's funeral. Dame Vera was a special lady, she was the forces' sweetheart who helped the country through World War Two," says Paul.

Dame Vera's cortege was accompanied by the Battle of Britain flypast as it travelled through Ditchling in East Sussex at midday, and hundreds of people had gathered to await the arrival of the cortege on its 20-minute drive to the crematorium.

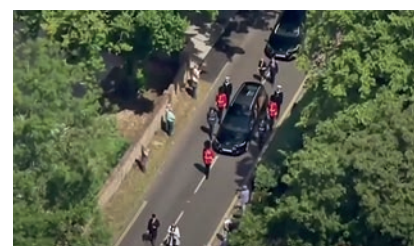
"Due to COVID-19 the family could not use the local church so they ended up having a private service at Woodvale crematorium, Brighton. Dame Vera's daughter Virginia and son-in-law Tom were absolutely

wonderful people and made my job seem effortless, although now looking back I realise just how much time and effort went into making sure all went well on the day."

Paul worked alongside members of the military to make a day befitting the occasion. "The military were great to work with," he says. "And, of course, they did everything to perfection just like we as funeral directors have done for many years."

"My 42 years of experience in the funeral profession helped me immensely and, as I looked after the family, my experienced staff and my partner Davina looked after me. Never try to do something like this on your own!"

✓ **There are official books of condolence in Paul's offices at Bowley Funeral Service, P&S Gallagher and Bowley & Gallagher. If you would like to be added, email your message to funerals@bowleyfuneralservice.co.uk**



REPORTER



COVID-19 WORLD FIGURES

While countries around the world are experiencing surges in cases, and will likely overtake the UK, the country is grimly holding on to its lead in deaths per million of the population.

For a full timeline of the crisis and what steps were taken in the UK, go to www.dmag2020.org

Source: www.worldometers.info
These figures were correct as SAIFInsight went to press.

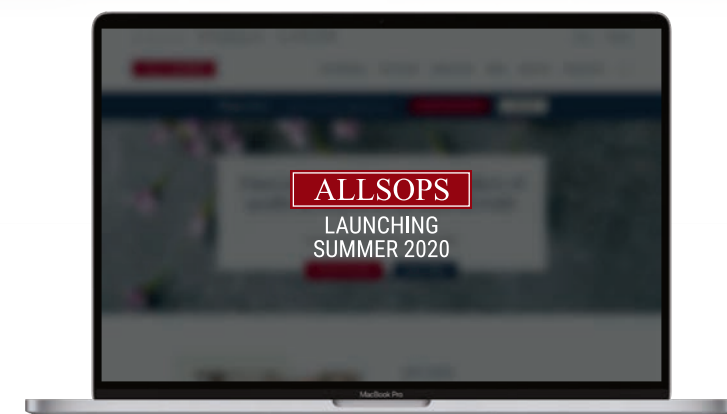
	Country	Total cases	Total deaths	Deaths per million population
1	USA	3,961,805	145,864	434
2	Brazil	2,121,645	80,251	377
3	India	1,156,189	28,099	20
4	Russia	783,328	12,580	86
5	South Africa	373,628	5,173	87
6	Peru	357,681	13,384	406
7	Mexico	349,396	39,485	306
8	Chile	333,029	8,633	451
9	Spain	311,916	28,422	608
10	UK	295,372	45,312	667

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A team built for the future

Mark Moran introduces an expanded role for Golden Charter's remote representatives

As the expectations of families continue to shift along with digital and regulatory realities, many funeral directors will recently have heard from Golden Charter about changes to their business managers.

Among those changes, centralised support from a dedicated office-based team has moved to the fore for some funeral directors. Mark Moran, Golden Charter's Director of Sales, explained their role to SAIF Insight.

He said: "In recent months we have all seen how effective remote support through video calls and telephone contact can be, and that has meant our Centralised Business Team has been in the spotlight.

"That centralised approach has been in place for a small number of funeral directors since late 2018 and we were delighted with the results - having a single point of contact available over the phone has seen many funeral directors becoming more engaged with our work, valuing the flexibility this approach provides. Ongoing

restrictions on movement and social distancing only further proved their value, making this the ideal time to expand the team.

"The remote team approach has many advantages. The recent reduction in time spent travelling between appointments that COVID-19 has enforced will continue to be a positive for our office-based team going forward, and they can put that time into actively supporting you as well as being more available to you.

"Growing the team means each individual will support a select number of funeral directors, affording them more time to provide assistance to you. Beyond COVID-19, these business managers are an environmentally

friendly, time efficient, flexible group.

"We will keep providing Independents with the most comprehensive support package, beyond simply helping with your pre-paid plan enquiries. This expanded team will continue to work alongside our team of field-based managers

across the UK so we can provide the right approach to everyone. This reflects our changing reality, as we bolster our existing structure with this additional support to further help funeral directors looking to engage more online and over the telephone.

"The key is that we can be more flexible, and react in the ways that best suit you."

Members of the new Centralised Business Team can be found on the new-look contacts page (see page 38).



Mark Moran

CORRECTION

Apologies to Silletts Funeral Services in Manchester as we mistakenly printed the wrong images and captions accompanying their story.

This is how the family team actually look... brothers Paul and Pete and their sons Matthew, Adam and Joe. We would also like to congratulate Joe on the birth of his baby daughter!



Paul and Pete



Matthew, Adam and Joe

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www.superioruk.com info@superioruk.com

New format for faith week

Event in November will have a strong online focus this year as a result of COVID-19 restrictions

This year's Inter Faith Week will have a strong virtual component in light of the COVID-19 restrictions. The event, led by the Inter Faith Network for the UK and supported by the Government, will take place from 8-15 November.

As COVID-19 has had a disproportionate impact on BAME communities, where there is a strong overlap with a number of faith communities, it may have particular benefit to funeral

directors this year. It's also an opportunity for funeral directors to strengthen their links with local groups, or for training or refresher training about how different faiths and beliefs may impact their needs.

The week will feature the following online events:

- A video about how they serve local communities in our religiously diverse society
- An online discussion about COVID-19 and provision of appropriate

funeral services, with reflections about the multi faith and BAME dimension of that – perhaps with contributions from local people of different faiths and beliefs

- An online resource about different faiths and beliefs – perhaps in association with their local inter faith group (you can find groups listed at www.interfaith.org.uk/involved/groups)
- Interested funeral directors can find more information about the week at www.interfaithweek.org,

where you will find the Inter Faith Week Toolkit, activity ideas and publicity and branding pages.

✓ If you do arrange activities to support the week, send your information to: www.interfaithweek.org/submit so the organisers can add their activity to an interactive map of events happening across the country.

Inter Faith Week



CALL FOR PARTICIPANTS FOR MAJOR FUNERALS SURVEY

In 2019, Full Circle Funerals completed the first phase of a major research project supported by the University of York and funeral industry representatives (including Terry Tennens from SAIF, Fran Hall from The Good Funeral Guide and Julie Dunk from the ICCM).

This study identified five 'funeral factors' which bereaved people consistently reported were important to them when arranging or attending a funeral. The report is available for everyone to read and the findings have been presented at professional conferences (such as the ICCM, NAFD and Humanists UK conferences).

"During the research, some people shared their opinions about how people are physically looked after once the funeral director has been called," says Sarah Jones who is conducting the research. "This has raised additional important questions. For the next phase of the research project, the survey team is exploring this further."

In this second phase of the Funeral Experts by Experience project, volunteers are asked to share their experiences and recommendations about how funeral directors physically care for people who have died. In addition, the team is also asking funeral directors to share their

views and practice regarding care for people who have died.

"The aim is to understand practice and experiences before the 2020 coronavirus pandemic," says Sarah. "The belief is that understanding what bereaved people want means the sector can all collectively continue to improve the quality of funeral care services. One of the best ways to gain this insight is by making sure that there is more and more robust research into funeral care. Then we need to make sure that good evidence is used to inform standards, regulation and training."

"We would be grateful if funeral directors would complete our short online questionnaire and are looking for members of the public who might be interested in volunteering to share their experience and views with us – this will involve a short interview over the telephone, or by videocall."

The survey link can be found at: www.surveymonkey.co.uk/r/5KVY7QL

More information about the study (and the report) can be found at: www.fullcirclefunerals.co.uk/learning-together/research/

A short video asking for volunteers to take part can be found at: www.youtube.com/watch?v=YaTkuskAPQU



Breakthrough for water cremation

The Netherlands to consider resomation as an end of life option

The Health Council of the Netherlands has just published an advisory report to its Government proposing that alkaline hydrolysis is acceptable to be introduced, meaning water cremation could very soon be offered as an end of life option in the country.

According to the committee, which reports on public health research, alkaline hydrolysis met the conditions within the assessment framework for assessing new techniques of disposing of the dead – safety, dignity and sustainability. Its report reads: "In principle, this new technique for the disposal of the dead compares favourably to burial and cremation with respect to sustainability. However, the technical specifications would have to be further assessed before this technique could potentially be authorised."

Human composting, however, was not given the green light: "The committee concludes that the available information on human composting is, as yet, insufficient to facilitate an assessment based on the conditions specified within the assessment framework."

WATER CREMATION COULD BE INTRODUCED SOON IN THE COUNTRY

This follows a report in May detailing a green light from Yorkshire Water for resomation in the UK



THE ASSESSMENT FRAMEWORK

SAFETY

Guaranteed technical safety

The techniques used must be sound and must pose no risk to operators or to others in the immediate vicinity.

No emission of high-risk agents

The decomposition process must not involve the release of any agents in concentrations that are harmful to people and the environment.

DIGNITY

Guaranteed decomposition of the body

The decomposition of the body must be effective, leaving no more than the skeleton.

No unintentional mixing of bodies and their remains

■ When disposing of the dead, it must be possible to link bodies and their remains to a specific individual.

■ The decomposition process must be shielded from public perception

■ The decomposition of the body must not generate any unpleasant odours, nor should it be visible to anyone in the vicinity.

Guaranteed integrity

of bodies and their remains

Steps must be taken to prevent the misappropriation – or other improper use – of the deceased individual's body and bodily remains.

SUSTAINABILITY

Reduced use of finite resources

The procedure's technical features and implementation must consume smaller amounts of finite resources than would be the case with burial and cremation.

Fewer harmful emissions

The technical implementation of this procedure must emit lower levels of harmful substances than burial and cremation.

Reduced use of available space

The procedure for disposing of the dead should take up less space than burial.

✓ To read the full report, go to healthcouncil.nl. To find out more information about water cremation in the UK, go to resomation.com

SAIF counters local authority

WORDS: MARK BINNERSLEY



Chanterlands Crematorium

Becky Horton, of Hortons Funeral Directors in Hull, continues to battle for a level playing field in the city

Following concerns raised by independent funeral directors in the Hull area about a series of new attended and unattended council cremation services, SAIF National Office has written to the local authority to voice opposition towards any activity that might be considered anti-competitive.



How SAIFInsight reported the story in May

During the height of the coronavirus peak in April and May, Hull City Council launched an attended service costing £800 and an unattended service at a cost of £700 at its Chanterlands Crematorium.

Titled Affordable Cremations, the aforementioned packages prompted particular concern due to the fact that they both included the provision of a coffin, transport from the mortuary and doctors' fees, along with other elements.

Hull Council's standard adult cremation fee is £799, which means all aspects of the above services beyond the cremation itself equated to a mere £1. Additionally, the discounted service was only being offered for early morning slots, but this was not made clear in associated marketing literature, potentially luring bereaved families into opting for a time they perhaps wouldn't want.

Upon questioning by SAIF, the council argued, in a written reply from its chief executive Matt Jukes, that it had



established the new services as part of a local response to the coronavirus pandemic.

Unsatisfied, SAIF is now making contact with members in the Hull area as we have good reason to believe that low-cost and DWP funeral provision is already being met by SAIF members and other firms in the private sector.

Indeed, credit must go here to Becky Horton who, as SAIF's local representative with the Local Resilience Forum, has worked extremely hard liaising with Hull area funeral directors on this matter.

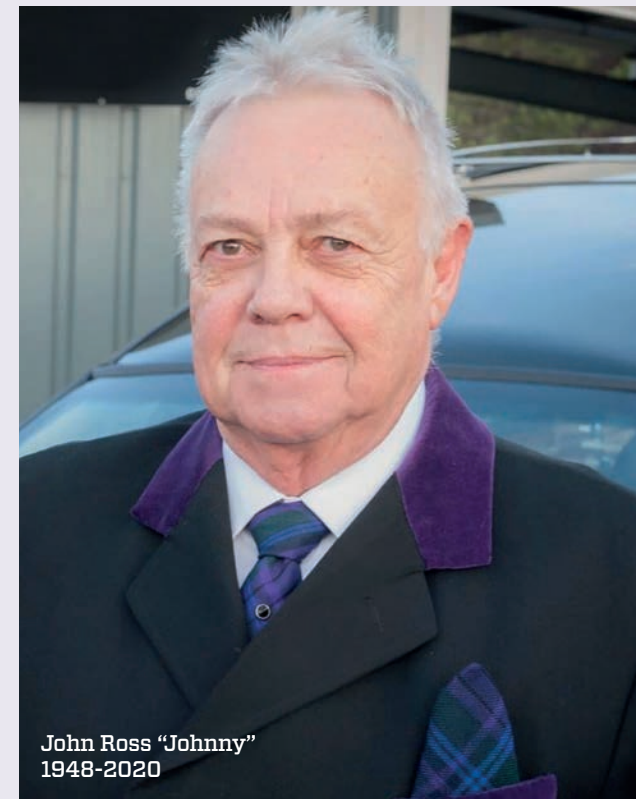
Our next steps, with Becky's support, are to compile local market price data and present this to Hull City Council, preferably in a meeting with relevant representatives of the council, with a view to ensuring that families have a choice of provider and that funeral directors in Hull are operating on a level playing field.

SAIF has stressed that it is keen to work with the council to ensure local bereaved people who might struggle with the costs of a funeral are able to arrange a dignified send-off within their means, particularly at this time of economic hardship brought about by the COVID-19 pandemic.



OBITUARY

A SAD GOODBYE

John Ross "Johnny"
1948-2020

It is with great sadness that *SAIFInsight* announces the death of Grantown on Spey Funeral Director John 'Johnny' Ross who passed away on June 11 at his home in the Scottish Highlands, surrounded by his family.

For more than five decades he ran the family business of John Ross Funeral Directors which was founded by his great grandfather in 1889, serving the communities of Badenoch and Strathspey.

Johnny was an immensely popular and

much respected figure in the community, which was borne out on the day of his funeral. The High Street was lined by hundreds of people who came out to pay their respects as the cortege passed by on route to the local cemetery where Johnny was laid to rest.

Johnny is survived by his long-term partner Elaine, daughter Nikki and son Calum. The family business will continue to operate under the guidance of Nikki.

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WHAT DOES YOUR BRAND SAY ABOUT YOU?

AND WHAT *SHOULD* IT SAY ABOUT YOU?

What does your brand say about you? And what should it say about you? These are two questions that are often answered the same way but, from a marketing perspective, they are two questions that are not asked frequently enough.

In an ever-changing world, particularly with 2020 bringing huge business and lifestyle challenges, there are many articles demanding that businesses change their practices to progress into a more digital era. Although this is of fundamental importance, **Trident Marketing recognises that it is possible to evolve rather than drastically change.**

Trident Marketing is a family-run business celebrating its 30th year. Originally started by Richard Pearce and his wife Yvette, the business now employs 15 staff and has just moved into a beautiful purpose-built office on the family land in Suffolk. After working in the family business for 10 years, Richard and Yvette's daughter Victoria became Managing Director in 2014. Her husband Carl became Sales Director in March after serving 17 years with the Royal Air Force Regiment.

To celebrate Trident Marketing's 30th year in business, the couple have taken a step back to look at their own brand, and decided that it was time for a refresh.

"This was a somewhat daunting prospect," says Victoria. "Firstly, as a marketing company, we really do need to get it right. Secondly, as the next generation of the business taking it forward, it is very important that we remain true to our roots and do not detract from the business and brand my parents had worked so hard to build over the years.

"We wanted a cleaner, memorable, more modern look, with a nod to the past. And a brand that instills trust in the service we pride ourselves on offering."

While the brand has seen some small amendments over the years, this was to be the company's first complete rebrand with a new-look website.

When Richard and Yvette developed Trident Marketing's logo 30 years ago, they chose red, not only because it was their favourite colour, but it represented a strong and vibrant company – and their

CASE STUDY

Trident have been proud associate members of SAIF for four years and have been honoured to recently work with funeral directors such as Ross Hickton of TEW Hickton to develop his new brand and website.

"I contracted Carl and the team to initially put together a new branding and website package for the business. I was more than impressed with the ideas and proposals put together – very modern and slick designs but still in keeping with our company image. The feedback we have had from staff and the general public has been fantastic with regards to the new logo, branding and websites. No pressure sales, and no technical lingo too hard to understand. The new websites developed have been well put together, and the content management system (CMS) was very easy to use after handover."
Ross Hickton, TEW Hickton

love of Manchester United played a factor too! They also they wanted the 'T' of the logo to stand out.

"After hours of designing and deliberation, we found a logo that all of the family loved," says Carl. "We also wanted a short, catchy byline and felt the use of alliteration worked well in summing up our business values – Creative, Collaborative, Comprehensive. We are delighted to unveil our new brand in this publication.

"It is very easy to get stuck in the mindset that a brand has worked for a number of years, so why change it? While this has some merit, it is important to look at it from the perspective of a new customer and how a brand could be updated to be more appealing without changing the fundamental values of the business."

There is no getting away from the fact that the way consumers buy has dramatically changed over a short period of time.

"The age of the smartphone and internet has certainly taken over," says Carl. "Now more web directories guide consumers to their desired locations, and large co-operatives spend huge amounts of money on marketing and web presence. For the Independent, a user-friendly and appealing website and digital presence has never been more important. According to the Office of National Statistics, 91% of adults in the UK were recent internet users, with the percentage of internet users aged 44-75 growing year on year." ●

♥ **We understand the importance of respecting tradition but appreciate the need to help businesses move into the future. We can offer a range of marketing services and would be delighted to arrange a no-obligation chat with Carl on 01473 823 700.**



TIME

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Funeral attendance rules eased

The UK Government has eased restrictions on funeral attendance in England, upping the permitted number of mourners from 10 to 30.

At the height of the coronavirus pandemic, the Government restricted funeral attendance to no more than 10 mourners, with priority given to members of the deceased's household. Under the updated guidelines, the Government permits a wider circle of friends and family to attend burial or cremation services, including individuals within vulnerable categories, as long as all attendees strictly adhere to social distancing rules.

A parallel announcement, made by Scotland's First Minister Nicola Sturgeon, permits up to 20 mourners to attend a burial or cremation service north of the border, with social distancing rules similarly applicable.

Northern Ireland to match parental bereavement

Following the recent introduction of new bereavement leave and pay legislation for parents of children under 18 in England, Scotland, and Wales, the Stormont Executive has launched a consultation on proposals to introduce similar rights for parents in Northern Ireland.

Launching the consultation, Economy Minister Diane Dodds said: "Employment law should be compassionate and supportive of parents who find themselves facing this distressing situation. I am therefore launching this two-month consultation to inform how we can best introduce measures in Northern Ireland to meet the needs of bereaved parents here."

Interested parties now have until 10 August to respond to the consultation. Thereafter, any new legislation will require the approval of the Stormont Assembly.

REGULATORY ACTIVITY RAMPS UP POST-COVID PEAK

Advancements sought after suspension of investigations

As the UK moves past the peak of the coronavirus outbreak, the funeral profession is preparing for a period of intense regulatory activity.

While the pandemic saw both the Competition and Markets Authority (CMA) and the Funeral Service Consumer Standards Review (FSCSR) suspend their respective regulatory workstreams to allow funeral directors to focus on funeral delivery during a critical period, both are now looking to make advancements.

The CMA published its Provisional Decision Report at the end of July,

with three months then earmarked for hearings and consultation. Likewise, the FSCSR Steering Committee was due to meet on 30 July to advance its proposals for enhancing transparency and standards in the funeral sector.

In the pre-paid market, the UK Government has outlined its intention to lay the secondary legislation before parliament in autumn 2020. Assuming the government secures parliamentary support for its legislation, an 18-month interim period will follow, and thereafter the sector can expect mandatory FCA regulation to commence in spring 2022. ●

Scotland retains 'flexible' disposal approach

Scotland's Public Health Minister Joe Fitzpatrick has confirmed that Scotland's 'flexible' legislative framework permits the Scottish Government to licence alternative burial and cremation methods. Mr Fitzpatrick was responding to a written question submitted by Lothian Conservative MSP Jeremy Balfour, who chairs the funerals and bereavement cross-party group, on additional environmentally sustainable end of life options.

In March, Yorkshire Water

granted the UK's first "wastewater consent to discharge", permitting five alkaline hydrolyses, or "water cremations", as part of a Middlesex University study, with the water authority subsequently granting consent for water cremation to Leeds-based LBBC Ltd, the parent company of Resomation Ltd.

Mr Fitzpatrick has said that the Scottish Government will assess the benefits of licensing alternative methods to flame cremation, as such methods "become more established".

Belfast Council investigates crematorium lockdown inconsistency

Belfast City Council has voted in favour of holding an independent inquiry into the application of lockdown restrictions at the city's crematoria, following accusations that the council has not applied the rules consistently during the pandemic period.

The decision came after reports that up to 60 mourners attended the committal service of former senior IRA member Bobby Storey at council-run Roselawn Crematorium,

while eight other families were unable to hold services at the crematorium during the same period.

The DUP has called for Deputy First Minister Michelle O'Neill to resign for being among the mourners at the service. Responding, Ms O'Neill said she is sorry if the incident has caused grieving families "to experience more hurt", but that she believes she stuck to the coronavirus lockdown guidelines.

MY CHARITY: WINSTON'S WISH

SAIF's National President, Mark Porteous, on why he wants you to take a walk

Firstly, a quick update on what I have been up to! Regrettably the coronavirus has stopped face-to-face contact, of course, but I have still managed to catch up with several members during our online regional meetings. I would like to thank those members and associates who have taken the time to participate in these sessions. I will be continuing with these throughout the coming months so please register with the SAIF Business Centre if you are interested in participating.

I would also like to thank Malcolm Flanders of Golden Charter for inviting me to hold my first ever podcast (goldencharter.buzzsprout.com), where we discussed several matters relating to COVID-19 and how our profession has been coping. I found the experience extremely beneficial and hope to do more in the future.

This month, though, I really want to tell you all about my chosen charity, Winston's Wish.

The idea of the charity took root when clinical psychologist, Julie Stokes, visited the USA and Canada on a Winston Churchill Travelling Fellowship. Inspired by the services she saw there, she returned to the UK and set up Winston's Wish and they have been supporting bereaved children since 1992. Surprisingly, that made them the UK's first childhood bereavement charity.

The charity's message is very clear – every bereaved child should receive the help they need to cope with the death of someone important in their lives.

The charity continues to lead the way in providing specialist child bereavement support services across the UK. This includes in-depth therapeutic support in individual, group, and residential settings, as well as a freephone national helpline, plus training for professionals and a range of specialist publications.

There is no doubt that during the last four months the charity has been very busy in supporting children and young adults, but it has also seen an increase in older adults wishing to access the services.

Winston's Wish is an excellent and worthwhile charity and I hope SAIF members will help me in trying to raise



as much money as I can for them over the next 18 months. If you would like to donate, please send your donations to the SAIF Business Centre, or contact them directly for further information. Alternatively, why not arrange a sponsored walk, run, or cycle with your own staff and sponsor each other? There will also be details about the President's Challenge in future *SAIFInsight* magazines.

I have been so proud of all SAIF's members over the last four months. You have all had to endure a great deal of pressure during this difficult and challenging period. We all know we cannot be complacent, but I have no doubt your hard work, support for your local community and willingness to go the extra mile will not go unnoticed by your families.

Best wishes,



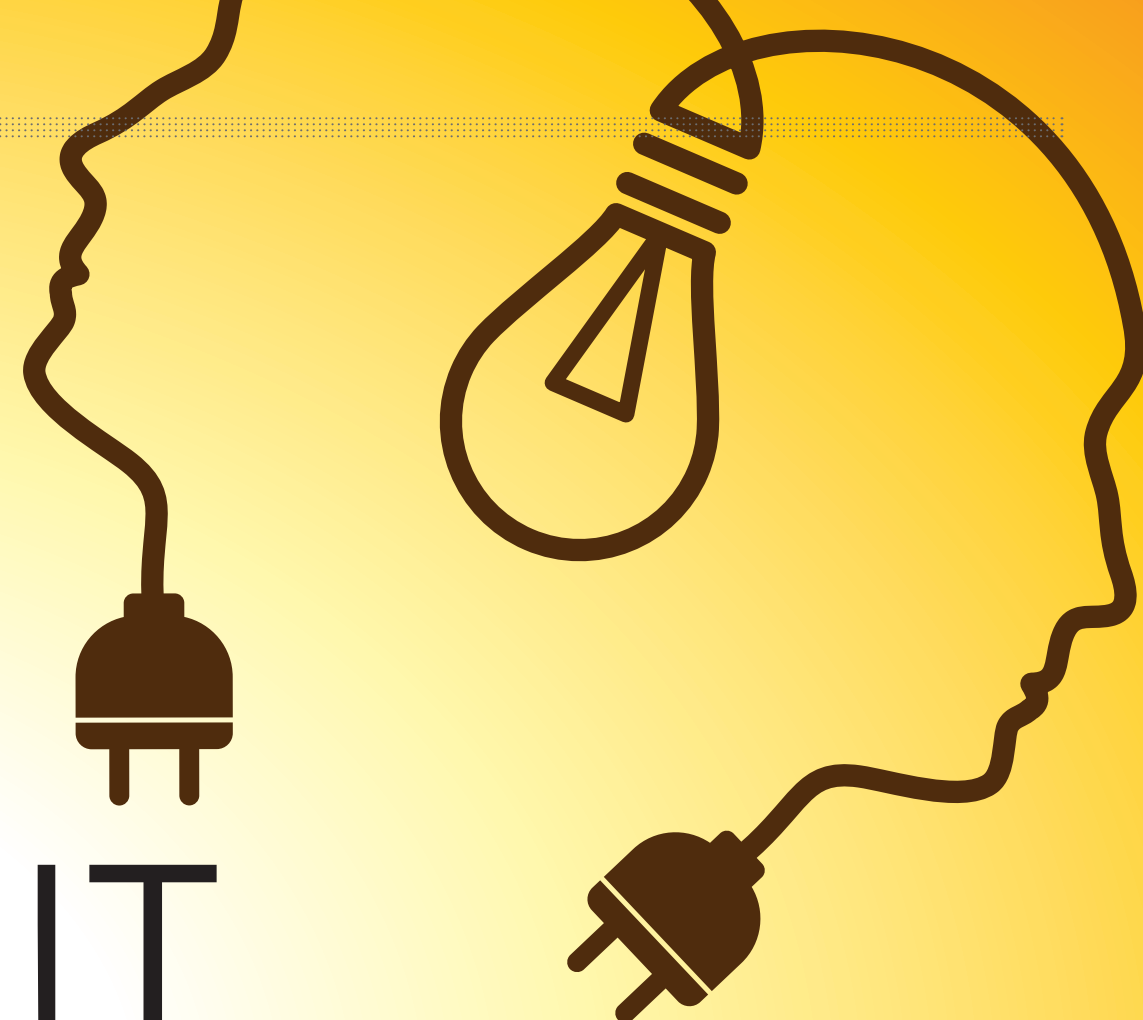
“WHY NOT
ARRANGE A
SPONSORED
WALK AND
SPONSOR
EACH OTHER?”



CONNECTIVITY
IS SO IMPORTANT
WHEN YOU ALL HAVE
A SHARED GOAL



From working on excess death groups to trying to predict the future, SAIF members have risen to the challenges COVID-19 has thrown up..



“WE KNEW WE HAD TO HOLD EACH OTHERS’ HANDS JUMPING INTO THIS”

DECLAN MAGUIRE
Anderson Maguire Funeral
Directors, Glasgow

Declan has represented 130 Scottish Independents during the pandemic and is SAIF Scotland’s Treasurer

“Throughout the crisis, the Scottish Government has worked well with SAIF and the NAFD. And we have all worked well together. There has been no holding back in information sharing and ideas and I think it has been significantly easier to get info and feedback here than in the rest of the UK.

Now, moving into a potential second wave, SAIF Scotland has everything it needs in place and firms across the country are more prepared for what is coming.

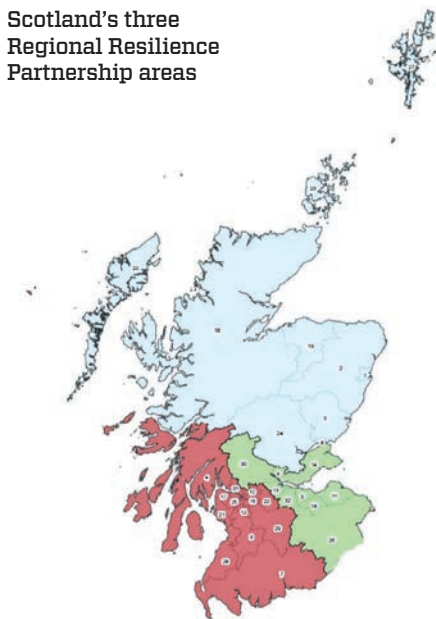
In Scotland we have Regional Resilience Partnerships (RRPs), that’s the top level – the additional deaths planning group – which has partners from Police Scotland, NHS, the Scottish Government and the funeral profession. These feed into the Local Resilience Partnerships (LRPs) in the North, East and West regions. SAIF Scotland was involved from the start, meeting weekly online to plan for additional deaths. While the initial numbers were, thankfully, not realised, we planned for the worst-case scenario figures, which were very high.

SAIF Scotland is proactively working to keep online communications channels open to keep our members updated. If the Scottish Government communicates changes to national policy or legislation, it goes directly to the funeral sector on SAIF Scotland’s app. That way any changes are delivered direct to members’ phones.

It has been a busy time, of course. As a company director of Anderson Maguire, I had stepped back a bit from my day-to-day role as a funeral director. That gave me time to volunteer as Treasurer and Membership Manager of SAIF Scotland, then the pandemic happened, so time was taken up with meetings and information sharing. I haven’t had time to reflect on what we have learned, but I know we had to hold each others’ hands jumping into this.

Irrespective of the size of firm, we have all been presented with the same challenges. I’ve spoken with more than half of the membership during the crisis and we also all share the same challenges with regulation. Now we are closer

Scotland’s three
Regional Resilience
Partnership areas



and we are stronger for it – that will see us in good stead moving forwards.

Connectivity is so important when you have a shared goal. Our first SAIF Scotland Zoom meeting was in early July and a third of the membership attended. That means these meetings are actually more accessible to our membership. Technology bridges the gap, increases knowledge and strengthens our network. The competitive aspects have been defeated. It’s amazing how some members are never off Slack. Whereas before some might have communicated once a quarter, now they’re sharing information just about every day. The level of information and support has shot up.

To that end, I began our SAIF Tech Talk live webinars a month ago to share skills with our members. I did one on productivity apps – Slack and Typeform – and one on using cloud systems for accounting and management. They are now available to all members on the SAIF members’ site.

We have to be flexible as we face a number of challenges ahead. What does modelling include and how will a second spike affect that? In terms of resource, we will always plan for the worst-case scenario.

We’re in a wait-and-see period at the moment. While we hope we have come out on the other side, the possibility of a second wave is there. Staffing and resource planning will be key for members as we approach the winter months.

Regulation is also a significant issue facing us, but one which we can assist members with. Of course, many, many years of work have already gone into this, but there is a role to play for everyone to manage this.

We are all stronger as a membership and I’m pleased to see that so many members are offering support to others. Now we have to keep our heads down and push on together to do what we can.”



“WE REALLY STRUGGLED GETTING MODELLING FIGURES FROM THE GOVERNMENT”

JO PARKER
Abbey Funeral Services,
Tonbridge

Jo is SAIF’s 2nd Vice President, and sat on the Kent Local Resilience Forum, representing Independents in the area and distilling Government information

“We got everything ready, but thankfully we didn’t have excess deaths in huge numbers here in Kent. In fact at the moment it’s ridiculously quiet and, having spoken to other funeral directors across the country, it seems to be the pattern nationwide. We’re hoping it’s not the calm before the storm!

Prior to lockdown, it was difficult to work out what the Government guidelines meant for funeral directors because they were ever-changing and open to interpretation in different ways. So I arranged a meeting at our local crematorium with other funeral directors, crematorium and cemetery staff and our registrar to create a clear game plan that meant we could collectively offer a uniform service and prevent public confusion.

It was at that meeting that I was asked to represent SAIF on the Kent Local Resilience Forum (LRF) and I have done so since its inception in late March – in the early stages it was each day, seven days a week, but we meet every other week now.

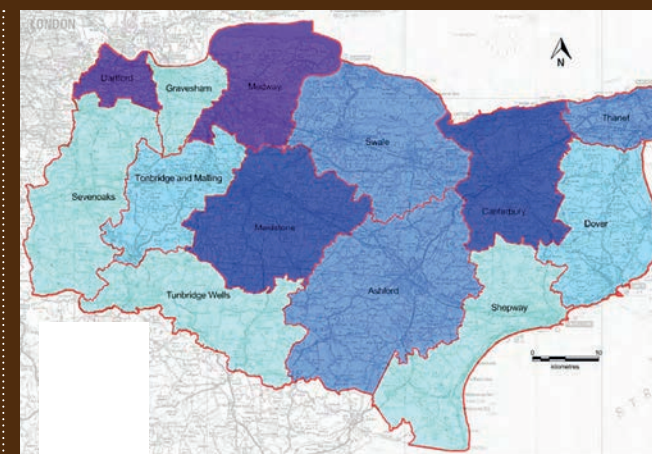
Our LRF has been top notch and I found that the funeral directors’ questions and concerns were logged and escalated as needed, but we have struggled with getting clear modelling figures from the Government,

which made it difficult at the beginning. I just don’t think the Government listened. Right at the start we were not even on the supply chain for PPE – it took until mid-April for us to be told we could access supplies through the LRFs. The Government just didn’t acknowledge that managing a pandemic doesn’t work without funeral directors. There’s no point having new mortuaries built and NHS trusts on board if the funeral directors can’t operate.

It has been a privilege to represent the funeral directors in my area and be their point of contact. Kent is a big county with 23 towns and during the peak of the crisis, all the regular competition between funeral directors seemed to go out the window. If we needed to help each other, we did.

Funeral directors are working well now, supplies are good and we have everything in place – it’s just the fear of what’s around the corner, which I think is probably how everyone feels at the moment. It’s difficult to prepare for the unknown.

As a member of the Death Management Group, a cell of the Kent LRF, our role is to make sure the death pathway is clear during times of excess deaths, this includes helping to apply Government guidelines, such



The Kent Local Resilience Forum’s reach

as keeping the numbers of mourners down at funerals.

I think the problem that we noted during the preparation for the first peak was that the Government did not place proper importance on the funeral directors’ role in this crisis.

Independents account for 70% of all funerals in the UK, so we are the biggest institution and the one that holds our communities together. As an integral spoke in the wheel, we are frontline workers, so the Government needs to listen to a profession that knows what it’s doing.

I think our next hurdle may be the Test and Trace system. What if someone at a funeral is taken poorly? The guidance has not been

clear on how that affects our work. My bearers all have masks and gloves on at funerals and therefore should be exempt from isolating if they are instructed to in a Test and Trace scenario. As a one-branch business we would have to close if we all self-isolated. I know that Terry Tennens, SAIF’s CEO, has worked hard pushing this question and many others that are funeral director specific, but the responses have been slow and vague.

It’s also a concern that, if COVID-19, a flu epidemic and Norovirus all hit at once, we’re going to have a really busy winter. If Test and Trace becomes mandatory we could find a lot of funeral directors struggling.”

“I WAS ABLE TO RING THE CORONER DIRECTLY AND THEY WERE RECEPTIVE TO CALLS”

ARRAN BRUDENELL
Managing Director & Funeral
Director, Anstey and District
Funeral Services, Leicestershire

Arran is a member of the SAIF Charter Executive and sat on the Leicestershire Local Resilience Forum, representing Independents in not one but two lockdowns

“We are based just outside Leicester and we had around 15-20% extra deaths as a result of COVID-19.

We have been part of the community for 29 years, so we have been trying to keep our long-term families happy while complying with guidance. That meant doing more by phone to support families who aren’t touched by COVID-19 but are still affected.

We have had two lockdowns here, although in the second lockdown it seems to have been younger people who contracted the disease, so they have recovered quicker, thankfully. That outbreak sadly affected a few of our funerals which were due to take place in local churches, but we were unable to carry out those

arrangements because of the extension to lockdown. But by that stage, we were used to that, so we knew how to do the best for the families.

I have been sitting on our LRF since week two of the crisis and we still meet fortnightly. We have two-hour conference calls for the main group which deals with excess deaths, and two 45-minute meetings for two of the sub-committees I also sit on. The difference in our LRF is that the police very quickly took charge so all local authorities report to them and we have police representatives on our sub-committees too.

Throughout the crisis I’ve been making regular phone calls to funeral directors



across the area and the country. At the start there were grumbings because there was no clear guidance and that caused confusion. Our main crematorium wasn't set up to stipulate exact numbers, which caused more confusion, and funeral directors were having to report on their local mortuary capacity twice a week.

To alleviate this problem, we were having to ring around funeral directors to get their numbers of deaths, but quickly established a Google form for people to fill in, which saved a lot of time. That had good uptake by funeral directors to begin with, but gradually the numbers filling the form in dwindled – perhaps they were too busy, or maybe they thought 'what's the point?', I don't know.

We were lucky, though. Instead of building a temporary mortuary, a permanent 460-capacity mortuary was put in place within three weeks. That meant we weren't pushed for space and that funeral directors' own individual capacities were not an issue.

The main thing that struck me in my time in the LRF was the openness of all of the agencies involved. There were no secrets and it was all fairly blunt and direct. If you needed something done, you asked for it.



Take the PPE situation – the LRF ran with it, sorted it, did it. It was a case of get on the phone quickly to ask for an opinion on what was needed where and get the wheels rolling. Nothing was too much trouble for anyone involved.

Approaching the Easter weekend, when capacity issues began to appear, that openness meant that I was able to ring the coroner or LRF chairman directly and they were receptive to the calls. It was a two-way thing and everyone was willing – and wanting – to help.

We had a few hiccups, naturally, but nothing that couldn't be sorted out. The LRF documents were cloud-based, which

was great, but because we were private enterprises, we were not allowed access. So they would be referring to 'paper two' and we'd have no idea what they meant. We got that cleared up so we were allowed access to key documents, but the issue would rear its head again if someone was off ill or on holiday and the instruction hadn't been passed on.

On the whole, though, it has been a very interesting experience. As an independent you don't always deal with decision-making on that scale. You make decisions all day, every day, but being able to connect with a wider group of people was really illuminating.

If we see a second wave, I think we are ready. All of our staff are on board with all of the changes and all of our risk assessments are in place.

We will be stronger and wiser as a result of this crisis. On a personal level, I think I have learned that it's important to take some time to yourself whenever you can. I have spent the past five months working flat-out. That's five months without a proper day off and working 15-hour days, seven days a week. Once the staff have had some time off, I'm hoping to head to the Isle of Arran, my namesake, in Scotland to recharge a little." ●

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A NEW REGULATORY LANDSCAPE FOR THE PRE-PAID MARKET



The funeral profession has shown high standards of care during the COVID-19

crisis. Now it must prepare for a new Code of Practice, says FPA Chief Executive Graeme McAusland...

Recent events

Reflecting on the funeral profession's national response to the COVID-19 pandemic, I'm humbled by its collective act of public service: caring for those who have died from, or with symptoms of, COVID-19, supporting bereaved families unable to hold traditional funeral services, and easing the burden placed on grieving families at the most difficult of times.

This ethos of public service has brought sector leaders together, it's spurred solutions where problems lay, and it's ensured that, through it all, the funeral profession continued to deliver a vital public service to communities in villages, towns, and cities across the UK, as it has done for generations.

As the UK moves past the peak of the outbreak, the emerging funeral market will look different from the one left behind. Communities are collectively mourning, and mortality is at the fore of public discussions, so it's only natural that families will reflect on their own end of

life arrangements and financial provisions more so than they may have otherwise.

A new regulatory landscape

Alongside a possible growth in funeral planning, the pre-paid market must also prepare for the new regulatory landscape. While statutory Financial Conduct Authority (FCA) regulation is on the horizon, currently expected by mid-2022, the Funeral Planning Authority's (FPA) new Rules and Code of Practice are with us now, offering consumers, plan providers, funeral directors, and other third-party sellers the only form of voluntary regulation currently available. I want to share with you the FPA's rationale for introducing its new Code of Practice, and provide an overview of what the new Code means for plan providers and funeral directors alike.

The need for a new code

The rules that govern any society, organisation or profession, whether codified in constitutions, standing orders or codes of practice, work best when they are living organisms, evolving to meet emerging needs. The deliberate, measured changes to the FPA Rules and Code of Practice, introduced in January, reflect the growing professionalisation of the funeral plan sector and its evolution towards a consumer-focused, statutory regulated industry.

Since joining the FPA in late 2014, I've seen improvements in complaints handling, sales practices, and the oversight of intermediaries; more firms are engaging constructively with the FPA, and improved

access to information has enhanced the Authority's ability to hold providers accountable. At the same time the world does not stand still and we have seen consumers embrace digital channels at pace, a growing desire for personalisation, and a maturing understanding of consumer vulnerabilities. As consumer behaviour evolves and we deepen our understanding of their vulnerabilities, the pre-need market is evolving to meet consumer needs, and regulation needs to recognise this.

Vulnerable consumers

At the heart of the new FPA Code of Practice is a desire to enhance consumer protection, security, and certainty, particularly for vulnerable consumers.

A vulnerable consumer is a person who, due to their personal, financial or health circumstances, is especially susceptible to detriment, particularly when an organisation is not acting with appropriate levels of care. Under the new Code, the FPA requires all registered plan providers to develop, monitor, and deliver on a Vulnerable Customers policy. This is more than a paper exercise: plan providers must train all employees, agents, and representatives, including their partnering funeral directors, in their vulnerable customer policy, and must ensure all employees, funeral directors, and third-party sellers adhere to that policy, throughout the sale and administration of funeral plans, through robust compliance oversight and, where necessary, enforcement.

While customers in the pre-need market are most often rational consumers, without limits on time and, often, with

recent experience of arranging a funeral, it is important to remember that, alongside longer-term vulnerabilities arising for example from physical disability or protracted periods of poor mental health, we can all be vulnerable in certain contexts.

Many of us will experience vulnerability during difficult periods of our lives – for example, a period of financial hardship. Equally, customers looking to purchase a funeral plan immediately after a bereavement may still be grieving and it's important that plan providers, funeral directors, and third-party sellers are able to recognise such vulnerabilities. So a vulnerable consumer policy is required for the common good, protecting all of us in times of need. The FPA asks plan providers, funeral directors, and third-party sellers to wholly embrace the policy, both in ethos and in practice.

A funeral director agreement

The responsibility placed on the registered provider is at the heart of the new Code. When a plan provider and funeral director choose to work together, I expect both parties to contractually agree, in writing, the terms of that relationship. The FPA will, ultimately, hold plan providers responsible for the behaviours of funeral directors and third-party sellers – both in

their actions and omissions – and for this reason, it is essential that both providers and their partners are clear on their roles and responsibilities to customers.

Consequently, plan providers must have procedures in place to ensure that funeral directors are operating in line with our Code and Rules. In practice, this means the FPA expects plan providers to carry out due diligence checks on firms' ownership and financial stability before entering into new arrangements. It means that the FPA requires plan providers to develop systems of oversight that are robust enough to provide assurances on third party compliance. It also means that, where plan providers identify serious breaches, we at the FPA require plan providers to remediate matters, which may mean the termination of relationships, in the interest of consumers.

The new Code and Rules also bind plan providers with a duty to provide funeral directors with written guidance on sales practices, as well as specific training on vulnerable consumers. The FPA also requires plan providers to provide funeral directors with Key Features Documents, Payment Information Sheets, and Terms and Conditions, which funeral directors must, in turn, provide to potential customers as part of pre-contractual brochure packs. Moreover, upon receiving consumer funds

for a pre-paid funeral product, the Rules and Code make clear that it is the plan provider's responsibility to transfer the funds, as soon as is practical, to either a Trust or a whole life insurance policy.

So you will see that, while plan providers are ultimately accountable, the new regulatory framework promotes a culture encouraging both plan providers and funeral directors to work together in the interest of consumers.

The years ahead

The tragedy of the COVID-19 pandemic is unprecedented in modern times, with the funeral profession a key element of our national response. As we emerge from that tragedy, the funeral profession has little time for reflection, with regulatory change on the horizon, both at-need and pre-need, from the ongoing CMA investigation and the Government's statutory funeral plan proposals respectively.

While adapting to new operating environments is often challenging for small and micro-businesses, those who acclimatise now to the new FPA Code and Rules will not only evidence their commitment to the highest of consumer standards today, they will be more ready to adapt to the anticipated world of statutory FCA regulation.

Finally, as a committed regulator, I ask readers to remember this: good regulation gives consumers the protection and security to purchase with confidence; consequently, good regulation is also good for those businesses that do the right thing. Keep this in mind, and know that there are brighter days ahead for the funeral profession. ●

“KNOW THAT THERE ARE BRIGHTER DAYS AHEAD FOR THE FUNERAL PROFESSION”

TIME FOR CHANGE?



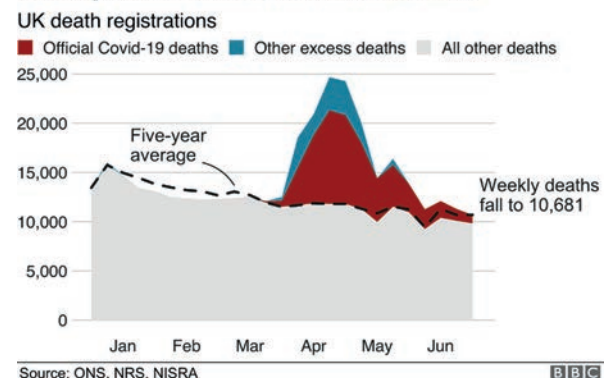
Howard Barber, Director of Data Analytics & Insight at Golden Charter, on how data reveals the impact of COVID-19 on funerals and funeral planning

Is there a more important question to answer right now? The impact of COVID-19 on our lives is without a doubt transformational and now more than ever the profession needs to be close to its customers. Customer research allows us to do just that, and here at Golden Charter we've been keeping close to our customers' market sentiment, intentions and attitudes during the pandemic.

Is it a time for change in consumers' sentiment and intentions with regard to funerals and funeral planning?

What has definitely changed has been the UK population's visibility and experience of life-threatening illness and death. As of June 19, there have been 65,132 extra deaths in the UK* than would have been expected by this time of year. The positive news is that it is returning to normal levels after the highs in spring.

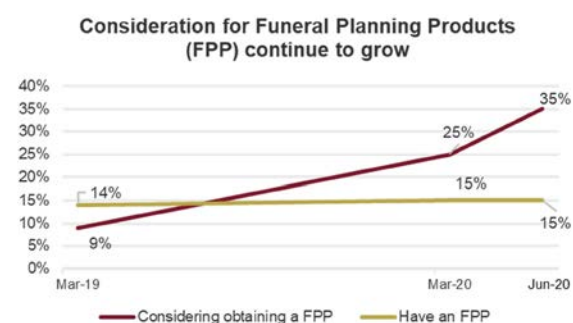
Weekly deaths return to normal levels



The impact has been unprecedented and it is truly testament to the funeral director community how everyone has risen to the challenge.

Golden Charter has been independently tracking over 55s' intentions with regard to funeral planning products for several years. We also have a dedicated team of research, analytical and insight specialists working to track and improve our understanding of our market and customers. We commissioned two tracking studies through March and June** this year, and have found that COVID-19, and the increased experience of death as well as the topic itself, is causing change within the market.

Consideration of funeral planning products*** has grown dramatically since the start of the pandemic. In March, an estimated 5 million adults (25%) over the age of 55 claimed to be considering a funeral planning product, representing a 178% increase from the level recorded in April 2019. The key question is: is this a permanent shift? Our tracking study in June shows these levels show no sign of changing, with a further estimated 800,000 over-



Funeral Planning Products: ownership and consideration levels, UK adults aged 55 or older

55s now saying they are considering a funeral planning product, taking the number to 5.8 million (35%).

Two key questions emerge: is it appropriate to be promoting funeral and funeral planning services, given the sensitivity associated with the pandemic but knowing that consideration levels for funeral planning products are at such a high? And if we do promote, are consumers happy to use remote channels to seek information, and to go on to arrange a funeral plan? Our survey work shows the answer to both questions is yes.

Our March and June surveys showed for those claiming to be considering a funeral plan:

- Three-quarters, 75%, **agreed** that it is important that companies such as funeral directors continue to promote their services at this time – up from 71% in March
- 56% **disagreed** that it would reflect poorly on a funeral director to be seen to be promoting pre-paid plans at this time, up from 43% in March
- 82% said **greater effort should be made by funeral directors** to provide information via leaflets, online and other non-face to face contact methods
- 72% agreed it is appropriate to **purchase a funeral plan online**, via a local funeral director

For all these measures, there was no significant difference by age or social-demographic group, with the over-70s consistent in their level of agreement.

These are and have been unprecedented, challenging times. Our independent research shows that through this adversity, consideration levels for funeral planning products are at a high, and for those considering them, there is very little resistance to promoting or purchasing funeral plans remotely.

Time for change, time to act. ●

* Source: ONS, NRS, NISRA

** Source: Independent Consumer Attitude & Intention Tracker, commissioned by Golden Charter. March 2020 (sample 2,027 UK adults aged 55 or over, conducted March 27 to April 2), June 2020 (sample 541 UK adults aged 55 or over, conducted May 27th to June 1st). Survey conducted by James Law Associates.

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Business Matters

TRACK AND TRACE + THIS YEAR'S SAIF EVENTS +
HEALTH AND SAFETY FOR WOMEN IN THE WORKPLACE + SAIF LOGO

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Track and Trace: your responsibilities as an employer

If an employee receives notification that they are required to stay at home and isolate for 14 days do you have to pay them?

If the employee is able to undertake their normal duties at home whilst self-isolating then they are entitled to receive full pay.

However, if they are unable to carry out their duties then the employee can be paid SSP (even if they do not have any symptoms), which if there are less than 250 employees can be reclaimed from HMRC – see www.gov.uk/employers-sick-pay.

As the service is currently voluntary, you may end up having employees wanting to return to work, so they do not lose any money.

You could encourage compliance by explaining that they have a civic duty to comply and that the wellbeing of other employees has to be taken into consideration. There is also the option of offering the employee the chance to use their holiday allocation, so their pay is not impacted.

It may be that the employee continues to be paid their full salary whilst self-isolating, with this only changing to SSP if symptoms arise. This is at the company's discretion – however this needs to be applied for all cases and not cherry picked. If this option was taken and it is discovered that an employee has lied about being contacted to get two weeks at home on full pay or sick pay, there would be grounds for disciplinary action.

Further information can be found at www.gov.uk/guidance/nhs-test-and-trace-workplace-guidance#guidance-for-employers

SAIF EVENTS

The COVID-19 restrictions may have severely disrupted our calendar, but there's still lots to look forward to

Considering the current COVID-19 restrictions, SAIF has made changes to the events planned for 2020/2021. The decision to cancel some of our events has not been taken lightly. This is due to the preparation and administration of these and the potential for a second wave towards the end of the year. We understand the impact that this may have on the funeral profession and the safety and health of our staff and members is our number one priority.

Regional meetings

Until further notice, these will all be virtual. If you wish to join a meeting in your area, details of any upcoming meetings will be emailed to you or you can find the information on the events page on the SAIF website. These online meetings are a great way to keep updated on what is happening in the funeral profession, and also provide valuable opportunities to catch up with fellow colleagues without having to leave home. We are keeping up to date with Government advice for when we can restart 'physical' regional meetings.

Education Day

This has been cancelled for 2020, but we are looking to hold specialist webinars by the speakers who would have presented. Further details will follow on this. We are hoping, all being well, that Education Day will now be scheduled for autumn 2021 at Leicester Tigers' stadium in Leicester. Further information will be available next year.

AGM & Banquet Weekend 2021

The Banquet Weekend scheduled for March 2021 at the Dalmahoy Hotel and Country Club, Edinburgh, has been cancelled. This will now be held on 17-20 March 2022, commencing with a golfing event on the Thursday. However, we are looking to hold the Annual General Meeting that was originally scheduled for 20 March 2021 in the second quarter of 2021 and will keep you updated on this.

National Funeral Exhibition (NFE) 11-13 June, 2021

We are pleased to advise that we will be exhibiting at the NFE in June 2021 and we look forward to welcoming current members to visit us for beverages and a catch-up.

TAKE A LOOK AT SAIF's LOGO

Displaying the SAIF logo on websites and stationery provides the public reassurance that members adhere to a Code of Practice, which is a requirement of membership.

When using the logo please ensure that the correct logo is being used. As a member there are only two types: Associate and Member.

Please take time to check websites and paperwork to ensure that the correct one is being used. If you need the updated version or a copy of the branding guidelines, you can download them from the members' area at www.saif.org.uk/marketing. You can also contact the SAIF Business Centre on 01279 726777 or email info@saif.org.uk and we will send them to you.



Associate



Member

BUSINESS MATTERS

BUSINESSES MISBEHAVING

Have you found that some companies have increased their costs, especially in relation to PPE?

These companies can be reported to The Competition and Markets Authority (CMA) at www.coronavirus-business-complaint.service.gov.uk, which has an online service that can be used to report businesses you believe are behaving unfairly during the coronavirus pandemic.

The types of behaviour which can be reported are as follows:

- Unfair prices for products or services
- Misleading information about the products or services
- Problems with cancellations, refunds, or exchanges
- Other practices that you deem are unfair

The information can be submitted by companies or individuals and once received the CMA's dedicated task force will investigate.

Please be aware that this is not an anonymous process and the information reported will be shared with other bodies which address and monitor business behaviour.

SCOTTISH MEMBERS - CHANGE OF EMAIL ADDRESS

Please be advised that when contacting a member of the Scottish executive for any quality issues you should email qualitycomply@saifscotland.org and for Government, CMA and FSCSR use govliaise@saifscotland.org

WOMEN IN THE WORKPLACE

We're working hard to ensure equality when it comes to health and safety



It's a fact that 42% of the workforce in the EU are women. Unfortunately, their working conditions, the jobs they do, and how society treats them can affect the working hazards and the way these need to be controlled.

Not only are there the obvious risks of PPE not fitting women correctly due to them being the same design as for men only smaller, there are issues with oversized gloves and badly fitting boots. There are also the different risks when it comes to men and women's reproductive health.

The Women's Engineering Society (WES) considers women, and their needs as a group separate from male workers. They have, over many years, conducted extensive research on safety footwear and clothing for women.

WES has worked with manufacturers to design a range of comfortable safety boots for women to raise awareness of the suitability of PPE for women.

Transport for London has recently launched a range of safety clothing for women to support their diverse workforce. These include trousers, gloves, high-visibility jackets and adjustable eye protection.

Greggs is another example of an employer considering the health and safety of female workers in the ergonomics sphere. They wanted to ensure the standards of equipment and machinery were consistent and aimed to reduce the risk of upper limb disorders by using a female mannequin to approximate the average stature of a woman. As a result, they now report they have very minimal issues with repetitive strain injuries in their bakeries.

It is interesting to note that large infrastructure projects have also been keen to make sure health and safety reflects all genders. Although it occurred some time ago, the Olympic Delivery Authority's

approach is worth noting. It wanted to create a woman-friendly site by providing toilets for women along with suitable sanitary disposal units. The provision of male and female toilet facilities is a positive step in workplace health and safety gender sensitivity.

The TUC, as you would have guessed, is also involved in moving things forward, and has published information in support of women and the menopause. This information outlines how bad working conditions can be, such as inadequate rest or toilet facilities and lack of drinking water.

The HSE has also published a whole range of information on safeguarding new and expectant mothers in the workplace, including risk assessments for this group.

Understanding the impact of differences between men and women can only force improvements in occupational health and safety and reduce inequality in the workplace.

So what does this mean to you and the funeral profession? Well, it should be quite simple. As with all matters relating to staff, fairness and equality needs to be at the forefront of our thinking. Health and safety is no different. We all need to consider risk and its impact on gender and our controls that we put in place must be constantly reviewed to ensure that they do not unfairly impact any employees.

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? ●



WHEN SHOULD YOU CONSIDER A REPAYMENT AGREEMENT AND WHAT SHOULD IT CONTAIN?

Pursuing customers over outstanding debts is one of the least pleasant aspects of business at the best of times, but even more so when those customers are likely to be grieving for a loved one.

It is also, of course, a time-consuming and frustrating process. Unfortunately, problems in relation to paying for funerals are only likely to increase, with over 12 million people in the UK having no savings whatsoever to rely on.

Prevention is always better than a cure, and in any event it is always good practice to draw up a standard set of terms and conditions and give each customer a copy before you provide your service. You will probably wish to refer to your terms on your invoices. Terms and conditions should cover how and when you expect payment. Unless you include a specific payment date on your invoice, the customer must pay you within 30 days of receiving the invoice, otherwise you can take action against them to recover the debt. It may be wise to also include a debt recovery clause. This will not only inform your customers of the potential consequences of non-payment, but will hopefully also act as a deterrent. For example, such a clause could provide that interest will be added to the

amount owing and if you have to commence court proceedings that you will seek to recover from them the court fee for doing so (although there is no guarantee that the court will order this). At the time of writing, the average cost of a funeral is anywhere between £3,000 and £5,000 and the current court fee for a judgment in relation to this level of debt is £205.

When a customer accepts that the money is owed, agrees on the amount owing and is unable yet willing to pay their debt, you may wish to offer to enter into a repayment agreement with them rather than immediately resorting to debt collection or court proceedings. A repayment agreement should provide the customer with a degree of reassurance, as where regular payments are being made the courts are highly unlikely to consider any application for a County Court Judgment (CCJ).

Drawing up a repayment agreement can be something of a balancing act. Things to consider include the amount of money outstanding, the customer's ability to pay, and the specific circumstances which are creating difficulties with repayment. What you must also bear in mind however, is the ultimate goal of recovering the money owed to you in as short a time frame as possible.

Once you have agreed to accept a payment plan under terms both parties are comfortable with, it is a good idea to set these out clearly in writing along with the agreed repayment schedule, reminding your customer that if they renege on the agreement you will be left with no other alternative but to commence court proceedings without further notice.

Interest – credit agreements vs repayment agreements

A mutually agreed repayment schedule does not constitute a credit agreement. To arrange a credit agreement you must be authorised by the Financial Conduct Authority (FCA) to carry out regulated activities. It is very important that you do not fall foul of the rules where regulated activities are concerned – carrying out an unauthorised regulated activity is a criminal offence.

While businesses are permitted to charge a daily interest rate on their original unpaid bill, unless you are authorised by the FCA you are unable to charge interest as part of a repayment plan. This presents another advantage to your customer, because for as long as they stick to the agreed schedule any daily interest is effectively frozen.

The fact that a repayment agreement is not a credit agreement has no bearing on the terms you and your customer agree on. There is no reason why you would be prohibited from agreeing to accept more than four payments within a 12-month period, and nothing to stop you from settling on regular weekly or monthly instalments until the debt is paid in full. ●

UNFORTUNATELY, PROBLEMS IN RELATION TO PAYING FOR FUNERALS ARE ONLY LIKELY TO INCREASE

Peter Stafford is Managing Director and Head of Business Services at Cartmell Shepherd Solicitors. He is also an associate director at the University of Cumbria.

Peter has over 27 years' experience in managing large and complex



Peter Stafford

legal disputes of all types. He is a full member of ACTAPS (The Association of Contentious Trust and Probate Specialists) and leads a team of four solicitors at Cartmell Shepherd's, who handle probate

disputes involving wills, trusts, inheritance disputes, powers of attorney and issues relating to capacity.

Peter has been recognised by the Legal 500 (which provides an in-depth analysis of law firms and solicitors). See www.cartmells.co.uk

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THE TIMES THEY ARE A-CHANGIN'

Circumstances have caused a shift in the way we see our world

WORDS: DR BILL WEBSTER

IN 1964, Bob Dylan penned his classic song containing words considered prophetic by many, both then and now: *"Then you better start swimmin' or you'll sink like a stone, for the times they are a-changin'."*

The events surrounding the pandemic have threatened so many things we care about and that give our lives meaning. The loss of loved ones to the virus, or risks to our own health; the loss of a job or financial security; or the loss of travel plans to visit family or opportunities to go places and do things.

The situation has triggered an outbreak of emotions and reactions, not merely around those who have been infected or died, but as a result of how our entire lives have been affected and perhaps changed forever. We are grieving life as we knew it, feeling our world has changed and struggling to come to terms with this new reality.

But has the world changed, or is it that the way we see it has changed?

Certainly the funeral profession has been complicated by rules, regulations and restrictions. Families found themselves facing limited numbers at the service, choosing who could and could not attend. Funeral professionals understood these restrictions had to be followed even though it was hard for families. My funeral director friend Jay commented: "We had to tell families that if the rules weren't followed, the funeral could be cancelled. I am not a law enforcement officer and it is not how I want to serve people."

All this has left many lamenting:

"It felt incomplete. This is not what I wanted for my loved one." Everyone has been discovering that the times they are a-changing.

But some things have not changed. As with other crises throughout our lifetimes, (Bob Dylan wrote his song after the assassination of JFK) I am not convinced life has necessarily changed forever. What I do see is that attitudes have altered, some perhaps for the better:

- Many people have discovered a disturbing new vulnerability and are hurting as a result. Again, not because the world has changed, but because circumstances have caused a change in the way we see our world. More people are thinking about their own mortality, and re-examining their quality of life in light of this worldwide tragedy. Sometimes it takes a crisis to ask: "What are my priorities? What is really important in life?"

- The way people 'do' funerals and their attitudes towards ceremonies have changed. Can we find an opportunity to open a conversation about new choices? We need to assist people in designing new and innovative rituals to memorialise loved ones, and we have seen creative and innovative acts of respect. Many are saying because of restrictions at the funeral, they plan a full blown celebration of life at a later date, which is a great thing. The danger is that people may choose to organise that through the golf club or event centre and leave the funeral director out of the deal.

Perhaps the first question funeral planners should ask

is not about burial or cremation, but: "How would you like to celebrate your loved one's life?" The answer you get now may be different from last year.

- While thankfully we have been able to stay in contact with family and friends digitally, many are realising the limitations of virtual love and cyber concern. Over these months, there has been a renewed valuing of relationships. Whether triggered by social distancing that has kept people apart from friends, family and work colleagues; people unable to visit loved ones in hospitals, nursing homes or care facilities; or having no opportunity to get together for funerals, weddings, receptions, birthdays, or even just Sundays, we suddenly realise we have missed each other.

So yes, the bottom line is that the times they are a-changing. But other things have not changed, and that offers opportunities.

Funeral service – pre-need, at-need or aftercare – is always personal. Many people, in general, and even more so those in grief, have realised the need and the reassurance of personal contact – a handshake, a touch or a hug. People are looking for ways to fill the vacuum.

Start swimmin'! And hopefully we will all stay afloat. ●

May I take a personal moment to say thank you to all who have gone above and beyond the call in the last few months to serve your communities in these difficult circumstances.

Frankly you deserve far more credit than you have received in the media, but rest assured that you have made a huge difference to people in these challenging times. You have my respect.

Dr Webster

“THE WAY PEOPLE ‘DO’ FUNERALS HAS CHANGED”

YOUR SAIF EXECUTIVES

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

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Register now at saifcharter.co.uk/agm2020
You must be logged in as a member before using the link to register

SAIFCHARTER 2020 AGM

Join SAIFCharter's Annual General Meeting by Microsoft Teams on Wednesday 23 September 2020 at 6pm

Given current COVID-19 restrictions and the need to plan ahead with certainty and in line with Government guidance, SAIFCharter's Executive Committee has determined that a virtual AGM is the only realistic option in 2020.

To register to attend, sign into the SAIFCharter website and visit the URL on the sticker above. Members will also receive instructions by email.

EXECUTIVE NOMINATIONS

Adam and I are pleased to be able to confirm plans to hold our AGM virtually this year on Wednesday 23 September, outside of business hours. I would also like to provide you with information on our Executive elections, which will be conducted electronically in advance, with no in-person voting on the day of the AGM.

There will be three Executive positions up for election this year; John Tempest and Anthony O'Hara's three year terms are coming to an end or renewal, and a further vacancy was left by our dear friend Matthew Gallagher's untimely passing, which is currently being filled by Arran Brudenell who was co-opted on to the Executive in March.

I can confirm the process is now open for any other eligible candidates to put themselves forward.

Any eligible member intending to seek election should contact me at secretary@saifcharter.co.uk to provide their written nomination. The deadline for intimating an interest is Friday 7 August, just over six weeks in advance of the AGM, which allows time for SAIFCharter to fully publicise candidates in advance of the vote.

John Byrne
SAIFCharter Secretary

REFOCUSING OUR ACTIVITY

SAIFCharter Chair **Adam K. Ginder** reflects on SAIFCharter's focus as the funeral profession emerges from the pandemic and on plans for the association's AGM

As we emerge from the constraints of the pandemic, I'd like to reflect on and acknowledge the significant challenges our members have faced over recent months, as our businesses and communities now begin to move into the "new normal", and what this means for all of us.

I'm pleased to see that, through the Deceased Management Advisory Group (DMAG), the funeral sector has collectively lobbied Government and co-ordinated capacity. However, the threat of further outbreaks could still test the sector's capacity and a united front is critical at a time when regulatory change is on the horizon. Never before has it been so important to work together.

Consequently, when we emerge from the pandemic I'm urging all SAIFCharter members to support the co-ordinated approaches of both SAIF and the NAFD in maintaining pressure on politicians.

Both trade bodies will continue to lobby Governments across the UK in the interests of our profession and the communities we serve. We should all be supporting their efforts.

Funeral plan marketing

Meanwhile, as I discussed in my last article, there's strong evidence to

demonstrate increasing demand from families in the pre-need space, with a growing receptiveness to funeral plan marketing activity. I'd encourage you to consider the options available, through discussions with your Golden Charter business manager, which have been developed with an understanding of customer sentiment in the current climate to uphold the integrity of our trusted and united brands.

Supporting Independents

As we move towards re-engaging our communities in funeral plan marketing activity, working together to lobby Governments and preparing our own businesses for regulatory compliance, I'm pleased to note our company has implemented a reorganisation, to address our own and our customers' changing needs and prepare us for a future regulated, more digital world.

The new structure will provide a more flexible, tailored approach and concentrate support on our most active, more engaged members. Some of you will have seen changes in your relationship with Golden Charter, and I encourage you to embrace this change going forward. Our company is directing its support in a reassuring way as we move forward into the new and changing marketplace.

Our AGM

In terms of our association's priorities, I'd like to thank so many of you for completing your registration for our website, and would urge anyone who has not yet done so to register by going to saifcharter.co.uk/user/register. We'll be using this area of the website more and more as we look to provide information to you securely online.

I can confirm that, following consultation with a sample of our membership, including recent AGM attendees, our 2020 AGM will be held on **Wednesday 23 September**, commencing at **6pm** as a virtual meeting.

It is my intention to make as many updates as possible available to you prior to the AGM, to allow you the opportunity to review and consider questions in advance, with the meeting itself focused on core business, including the outcome of the Executive elections.

Please take the time to review the update from our Secretary on the adjacent page with information on the elections process.

I look forward to seeing as many of you as possible at our virtual meeting. ●

Adam K. Ginder
SAIFCharter Chair

Your SAIFCharter Executive

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

▼ **Adam K Ginder (Chair and Golden Charter Board member)**
M K Ginder & Sons, North London
chairman@saifcharter.co.uk

▼ **Helen Wathall (Golden Charter Board member)**
G Wathall & Son Ltd, Derby, East Midlands
helen@wathall.co.uk

▼ **Jeremy West (SAIF representative)**
West & Coe Ltd, Essex, South East London
j.west@westcoe.co.uk

▼ **Arran Brudenell**
Anstey & District Funeral Services Ltd, Leicester, East Midlands
arran@ansteyfunerals.com

▼ **James Morris**
William Purves Funeral Directors, Scotland
enquiries@williampurves.co.uk

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

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

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

▼ **John Byrne (Secretary)**
J T Byrne Funeral Directors, Lancashire
secretary@saifcharter.co.uk
john.byrne@jtbyrne.co.uk

▼ **James Tovey (Golden Charter Board member)**
Tovey Bros Funeral Directors, Newport, South Wales
james@toveybros.co.uk

▼ **Declan Maguire (SAIF Scotland representative)**
Anderson Maguire Ltd, Glasgow, Central Scotland
dec@maguire.partners

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.



SENIOR MANAGEMENT

Mark Moran

Director of Sales

M: 07834 417 312

E: mark.moran@goldencharter.co.uk



Mike Jones

National Business Manager

M: 07808 243 769

E: mike.jones@goldencharter.co.uk



Stewart Bodys

Contact Centre Manager

T: 0141 931 6844

E: stewart.bodys@goldencharter.co.uk



CENTRALISED BUSINESS TEAM

Reach any of the team on 0800 111 4512

Martin McGhee

Telephone Team Business Manager

T: 0141 931 6394

E: martin.mcgee@goldencharter.co.uk



Anthony Fitzpatrick

Telephone Business Manager

M: 07927 668 500

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Hazel McCall-Martin

Telephone Business Manager

M: 07927 668 504

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Morgan Murray

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Pauline Foley

Telephone Business Manager

M: 07717 882 955

E: pauline.foley@goldencharter.co.uk



Taibah Rafiq

Telephone Business Manager

M: 07921 064 146


E: taibah.rafiq@goldencharter.co.uk



NORTH

Interim Regional Business Manager North

Contact Jacqui McGilveray (see far right)




1 Nico Rocchiccioli

North Scotland ABM

M: 07717 314 280

E: nico.rocchiccioli@goldencharter.co.uk




3 Jacqui McGilveray

Lothian & Borders & North Cumbria ABM

M: 07900 580 611

E: jacqui.mcgilveray@goldencharter.co.uk



2 Linda Harvie

West Scotland & Northern Ireland ABM

M: 07900 557 850

E: linda.harvie@goldencharter.co.uk




4 Paul Hodgson

North East England ABM

M: 07834 417 315

E: paul.hodgson@goldencharter.co.uk



CENTRAL

Daniel Hare

Regional Business Manager Central

M: 07717 696 683

E: daniel.hare@goldencharter.co.uk



5 Stuart Haydock

North West England ABM

M: 07715 038 673

E: stuart.haydock@goldencharter.co.uk




8 Amanda Hodson

West Midlands and North Wales ABM

M: 07714 923 342

E: amanda.hodson@goldencharter.co.uk




6 Amy Smithson

West Yorkshire & East Lancashire ABM

M: 07711 368 112

E: amy.smithson@goldencharter.co.uk




9 Stephen Heath

Midlands ABM

M: 07809 320 838

E: stephen.heath@goldencharter.co.uk




7 Sally Dyson

East Yorkshire ABM

M: 07738 741 707

E: sally.dyson@goldencharter.co.uk



SOUTH

Steve Driscoll

Regional Business Manager South

M: 07808 101 886

E: steven.driscoll@goldencharter.co.uk




10 Nicholas Dawson

East England ABM

M: 07921 066 740

E: nicholas.dawson@goldencharter.co.uk




13 Iain Catchpole

South East England ABM

M: 07568 100 555

E: iain.catchpole@goldencharter.co.uk




11 Steffan Davies

South Wales ABM

M: 07740 239 404

E: steffan.davies@goldencharter.co.uk




14 Terry Lee

South West England ABM

M: 07713 309 750

E: terry.lee@goldencharter.co.uk




12 Kristi Jones

West England ABM

M: 07834 417 314

E: kristi.jones@goldencharter.co.uk



BUSINESS DEVELOPMENT TEAM

Aldwell Bosanquet

North Business Development Manager

M: 07850 659 705

E: aldwell.bosanquet@goldencharter.co.uk



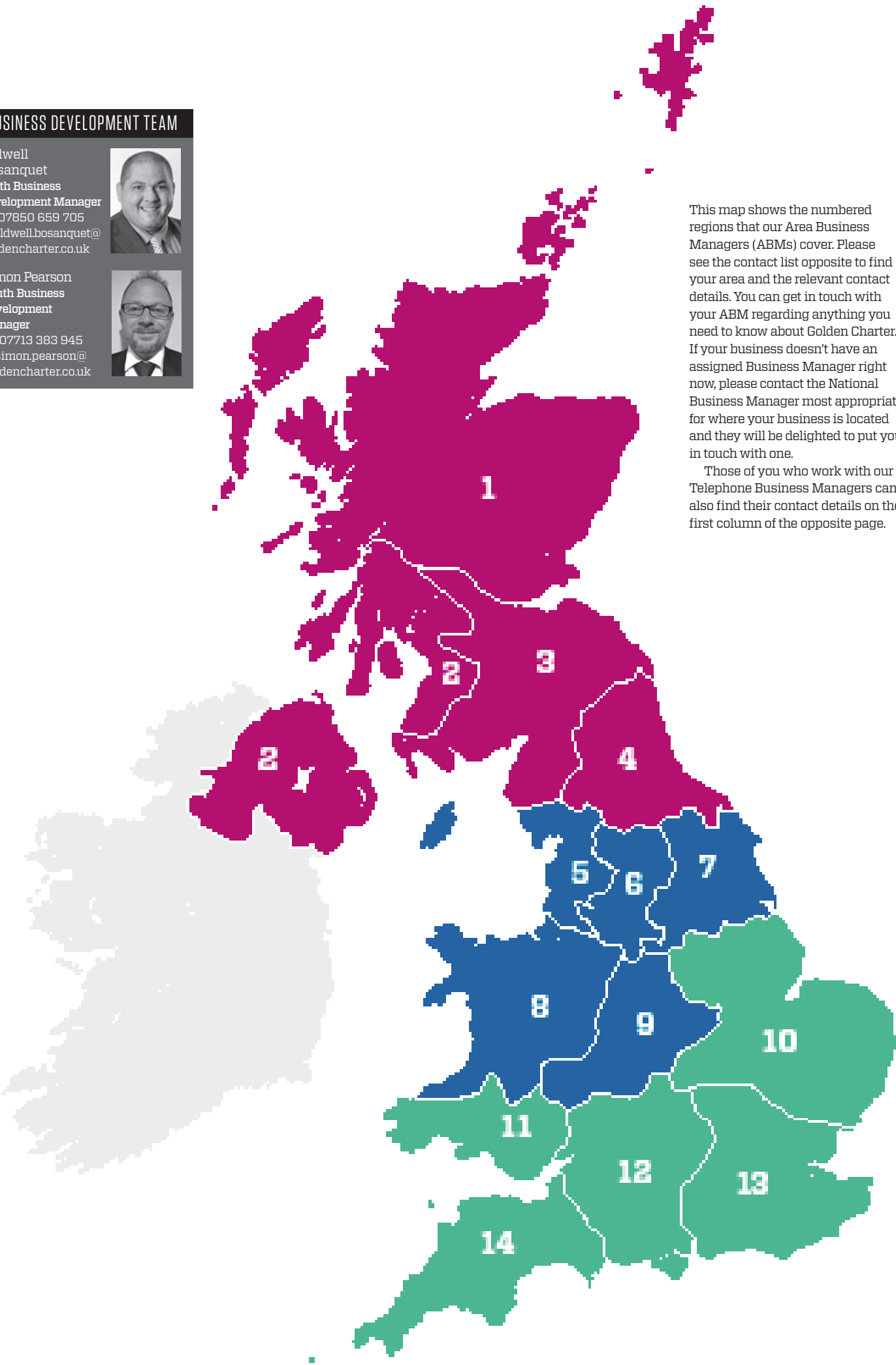
Simon Pearson

South Business Development Manager

M: 07713 383 945

E: simon.pearson@goldencharter.co.uk







MEMBERSHIP



FULL MEMBERSHIP PENDING

Andrew Wright / Louise Wright /
Steven Wright

G Mirfin & Son
2 Manvers Road
Beighton
Sheffield
South Yorkshire S20 1AY

Previously advertised on website
Close Date: 23rd July 2020

Charles Banner / Brian Sidwell
/ T Eric Bassitt / M Bainbridge /
Brian Winterburn
F Lowley & Son Ltd
13 Low Skellgate
Ripon
North Yorkshire HG4 1BE

Previously advertised on website
Close Date: 23rd July 2020

Jacqueline Richards
**Ellis Bros (Funeral Services)
Ltd**
The Old Fire Station
3 Ferry Road
Rye
East Sussex TN31 7DJ

Previously advertised on website
Close Date: 23rd July 2020

John McManus
Ashcroft Funeral Directors
61 High Street
Walsall Wood
Walsall
West Midlands WS9 9LR

Previously advertised on website
Close Date: 23rd July 2020

N Johns / Sarah Ellis / Wendy
Johns
AH Johns Funeral Services
Maple Park
Woolsery
Bideford
Devon EX39 5QP

Previously advertised on website
Close Date: 23rd July 2020

Nicky MCCallum
Dale & Sons Funeral Directors
22 Penn Drive
Denham
Uxbridge
Middlesex UB9 5JP

Previously advertised on website
Close Date: 23rd July 2020

John Timothy Andrew Knowles
John Knowles Funeral Services
Charlotte James House
Chester Road
Broughton
Chester
Cheshire
CH4 0DL

Previously advertised on website
Close Date: 24th July 2020

Mark Andrew Wright /
Karen Lesley Wright
Michael Wright & Son Ltd
4a Westfield Lane
Ascholes
Cleckheaton
West Yorkshire
B019 6EN

Previously advertised on website
Close Date: 24th July 2020

Phillip Thomason /
Thea Thomason
Thomasons Funeral Service
137 Easterly Road
Oakwood
Leeds
LS8 2RY

Previously advertised on website
Close Date: 24th July 2020

Bernard J Mathias /
Rhian Mathias
**W G Bernard Mathias &
Daughter**
62 New Street
St Davids
Pembrokeshire
SA62 6SU

Previously advertised on website
Close Date: 24th July 2020

James Gardner
Viner & Sons Ltd
54 High Street
West Malling
Kent
ME19 6LU

Previously advertised on website
Close Date: 24th July 2020

Paul Sherris
Paul Sherris
Bedford Place
St Ives
Cornwall
TR26 1SH

Previously advertised on website
Close Date: 24th July 2020

David Massam /
Charles Marshall
**Massam and Marshall Funeral
Services Ltd t/a Massam and
Marshall Independent Funeral
Directors**
5 The Common
Parbold
Lancashire
WN8 7HA

Previously advertised on website
Close Date: 24th July 2020

Jayne Prior
Jayne Prior Funeral Directors
218 Chester Road
Sunderland
Tyne & Wear SR4 7HR

Previously advertised on website
Close Date: 24th July 2020

Jayne Verity
Jayne E Verity Ltd
The Funeral Home
Stony Royd
Farsley
West Yorkshire
LS28 5YA

Previously advertised on website
Close Date: 24th July 2020

**ASSOCIATE
MEMBERSHIP PENDING**
Chris Elwood / Tom Blackburn /
James Harland
Comtecs Associates LLP
215a Upper Grosvenor Road
Tunbridge Wells
Kent
TN1 2EG

Previously advertised on website
Close Date: 23rd July 2020

Timothy Mark Woolcock
Laurelo
The Granary
Farm Cottage
Ashlyns Lane
Ongar
Essex
CM5 0ND

Previously advertised on website
Close Date: 24th July 2020

David Tennens
Workwear (East Anglia) Ltd
Airfield Industrial Park
Eye
Suffolk
IP23 7HS

Previously advertised on website
Close Date: 30th July 2020

Simon Hancox / Andrea Pierce /
David Masterton / Tom Curran
Kings Court Trust Ltd
Spectrum House
Broad Street
Bristol
BS1 3LG

Previously advertised on website
Close Date: 8th August 2020

ACCEPTANCE INTO FULL MEMBERSHIP

Mr Richard Owen
Griffith Roberts & Son
Preswylfa Chapel of Rest
Valley, Holyhead
Anglesey
LL65 3EA

**Griffith Roberts & Son (Branch
of Above:)**
Preswylfa
88 Market Street
Holyhead
Anglesey
LL65 1UW

Mrs Lorraine Murphy
**DTS Merseyside Ltd t/a Owens
Funeral Directors**
15-17 Liscard Village
Wirral
Merseyside
CH45 4JG

ACCEPTANCE INTO FULL MEMBERSHIP (SCOTLAND)

Robert Rarity / Graham Paling
**Robert Rarity Funeral Services
Ltd**
39-41 Wilson Street
LARGS
North Ayrshire
KA30 9AQ

FULL MEMBER NEW BRANCH

Mr C Bradley
**Cliff Bradley Funeral Directors
Ltd**
39 High Street
Saxilby
Lincolnshire
LN1 2HA

FULL MEMBER CHANGE OF DETAILS/ADDRESS

Mrs S Grainger
Sincerity Funerals
245 Trysull Road
Merry Hill
Wolverhampton WV3 7LG
(Previously at 15 Birches Barn
Road, WV3 7BW)

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)
• 01530 515 250 marian@ •
motorcyclefunerals.com
• www.motorcyclefunerals.com

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

Wilcox & Co (Limousines) Ltd
Mr L Wilcox (Chalfont St Peter,
Buckinghamshire) • 01753 480
600 • www.limousines.co.uk

Volkswagen Funerals
Ms C Brookes & Ms M Orton
(Nuneaton) • 02476 399 296 •
info@vwfunerals.com
• www.volkswagenfunerals.co.uk

**Woods Garage
(Carriage masters)**
Mr D Wood (Sevenoaks)
• 01732 453 256
• woodsgarage@outlook.com

**CASKET & COFFIN
MANUFACTURERS**
Bradnam Joinery Ltd
Mr B Spittle (Haverhill)
• 01440 761 404 • info@
bradnamjoinery.co.uk
• www.bradnamjoinery.co.uk

Colourful Coffins
Ms M Tomes (Oxford)
• 01865 779 172
• enquiries@colourfulcoffins.com
• www.colourfulcoffins.com

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

J. C. Walwyn & Sons Ltd
Mr K Walwyn (Derbyshire) • 01335
345 555 • sales@jcwawlyn.co.uk
• www.jcwawlyn.co.uk

Leslie R Tipping Ltd
Mr J Tipping (Cheshire)
• 0161 480 7629
• sales@lrtipping.co.uk
• www.lrtipping.co.uk

Musgrove Willows Ltd
Mrs E Musgrove (Westonzoyland,
Somerset) • 01278 691105
• coffins@musgrovewillows.co.uk
• www.musgrovewillowcoffins.co.uk

Natural Woven Products Ltd
Mr A & Mr D Hill (Somerset)

01278 588 011 • contact@
naturalwovenproducts.co.uk
• www.naturalwovenproducts.co.uk

P & L Manufacturing Ltd
Mr P Halliday (Gloucester)
• 01684 274 683
• sally@pandl manufacturing.co.uk
• www.pandl manufacturing.co.uk

Passages International Inc. Ltd
Mr R Crouch (Berkshire)
• 01628 290 220
• passages@tiscali.co.uk
• www.passagesinternational.co.uk

Somerset Willow England
Mrs H Hill (Somerset)
• 01278 424 003
• enquiries@
somersetwillow.co.uk
• www.willowcoffins.
co.uk

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

Urns UK Ltd
Mr P & Mrs B Patel (Potters Bar)
01707 645 519 •
info@urnsuk.com •
www.urnsuk.com

CEMETERIES & CREMATORIA
**GreenAcres Woodland Burials,
Chiltern**
Ms Marisa Isaacs •
01494 872 158 • info.chiltern@
greenacrescelebrate.co.uk •
www.greenacrescelebrate.co.uk

**GreenAcres Woodland
Burials, Chislehurst**
Mrs C Graham • 0208 300 9790
• info@green acresgroup.co.uk
• www.greenacrescelebrate.co.uk

**GreenAcres Woodland
Burials, Colney**
Ms Sam Curtis
01603 811 556 • info.colney@
greenacrescelebrate.co.uk • www.
greenacrescelebrate.co.uk/colney

**GreenAcres Woodland Burials,
Epping**
Mrs Deborah McNamara
• 01992 523 863 • info.epping@
greenacrescelebrate.co.uk
• www.greenacrescelebrate.
co.uk/epping

**GreenAcres Woodland
Burials, Rainford**
Mrs Karen Halpin
(Merseyside)
• 01744 649 189
• info.rainford@
greenacrescelebrate.
co.uk • www.
greenacrescelebrate.co.uk

**GreenAcres Woodland Burials,
Heatherley Wood**
Ms Sharon Solomon (E. Hampshire)
• 01428 715 915 • info.heatherley@
greenacres celebrate.co.uk
• www.green acrescelebrate.co.uk

**Herongate Wood
Cemetery**
Ms J Sawtell (Essex)
• 01277 633 085 • enquiries@
herongatewood.co.uk • www.green-
burial.co.uk

TO ADVERTISE
HERE, CONTACT
Elliot Whitehead
0131 561 0020

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
INDEPENDENT
FUNERAL
DIRECTORS

Westerleigh Group Ltd

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

The Natural Burial Company Ltd

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

CLOTHING

Keltic Clothing

Mr D Barry & Mrs L Kendrick (West Midlands) • 08450 666 699
• louise@kelticclothing.co.uk
• www.kelticclothing.co.uk

Waterfront Manufacturing Ltd

Mr A Jenkinson (Norfolk)
• 01953 718 719 • alan@waterfrontmanufacturing.co.uk
• www.waterfrontmanufacturing.co.uk

EDUCATION & TRAINING

Independent Funeral Directors

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

EMBALMING

G T Embalming Service Ltd

Mr G Taylor (Brighton) • 01273 693 772 • gtembalming@btinternet.com
• www.gtembalming.com

EQUIPMENT & SERVICES

CPL Supplies (Stainless Steel Specialists)

Mr W McGuckin (N. Ireland)
028 8167 1247 • sales@cplsupplies.com
• www.cplsupplies.com

Fibrous (Funeral Supplies)

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

Flexmort (Mortuary Solutions)

Mr S Rothwell (Gloucester)
• 08455 333 561 • info@flexmort.com
• www.flexmort.com

Hygeco (Mortuary Solutions)

Ms H Lockwood (W. Yorkshire)
• 0113 277 8244 • info@hygeco.com
• www.hygeco.com

Rose House Funeral Supplies Ltd

Mr M Wilson (Derbyshire)
• 01283 819 922 • martin@rosehousegroup.co.uk
• www.funeral-supplies.co.uk

THW Refrigeration Ltd

Mr W Quail (Hants)
• 01276 601 039 • william@thwrefrigeration.com
• www.mortuaryequipmentdirect.co.uk

FINANCE & PROFESSIONAL SERVICES

Curtis Legal Ltd

Mr C Bond (Monmouth) • 01600 772 288 • cbond@curtislegal.co.uk
• www.curtislegal.co.uk

Forum of Private Business

Mr I Cass (Knutsford, Cheshire) • 01565 626 001 • info@fpb.org
• www.fpb.org

Funeral Administration Ltd

Mr A Tucker (Suffolk)
• 07803 562 008 • alun@funeraladministration.co.uk

Frontline Communications

Group Ltd (Call handling / delivery service)

Mr D Jones (Portsmouth)
• 01489 866 630
• david@wearefrontline.co.uk • www.wearefrontline.co.uk

Funeral Products BV

Mr M Brooks (London) • 01908 538 016 • m.brooks@guneralproducts.nl
• uk.funeralproducts.eu

Goldray Funeral Consultancy Ltd

Mr R Barradell (E. Yorkshire)
• 01964 503 055
• richard@goldray.co.uk

G Turner Consulting Ltd

Mr G Turner (Wellington) • 07917 221 497 • guyturner@funeralconsultancy.co.uk
• www.funeralconsulting.co.uk

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

Mr M Anderson & Ms L Wratten (Stockton-on-Tees)
• 0800 612 7595
• info@no-sour-business.co.uk
• www.no-sour-business.co.uk

Mark Binnersley (PR/media)

(W. Midlands) • 07392 006 928 • hello@markbinnersley.co.uk
• www.markbinnersley.co.uk

Safety For Business

Mr S Bloxham (Letchworth Garden City) • 0845 634 4166
• info@safetyforbusiness.co.uk
• www.safetyforbusiness.co.uk

Neopost Ltd

Mr A Coe (London)
• 01708 716 000
• www.neopost.co.uk

Occupational Safety Systems (UK) Ltd

Mr S Bloxham (Letchworth Garden City)
• 0845 634 4166
• info@safetyforbusiness.co.uk
• www.safetyforbusiness.co.uk

The Probate Bureau

Mr D Hartley West (Hertfordshire)
• 01920 443 590 • info@probatebureau.com
• www.probatebureau.com

Redwood Collections

(Debt collectors)

Mr M Rogers (Surrey)
• 0208 288 3555
• mrogers@redwoodcollections.com
• www.redwoodcollections.com

SAIFInsure (Unicorn Insurance Brokers)

Mr B Hart
• www.saifinsure.co.uk
• 0203 603 4194
or 0774 057 7651
• brian@saifinsure.org.uk

SAIF Resolve (Scott & Mears)

(Debt collectors)

Bill Baddeley (Essex) • 01702 312 737
• enquiries@saifresolve.co.uk
• www.saifresolve.co.uk

Skingle, Helps & Co

(Accountants)

Mr J Helps (Surrey)
• 0208 770 1095
• www.helps.co.uk

South Essex Insurance Brokers Ltd

The Manager (Essex) • 01708 850 000 • www.seib.co.uk

The Will Associates

t/a Honey Group and Honey Legal

Mr A Gardiner (Market Drayton, Shropshire)
• 01630 723 105 • operations@honeygroup.co.uk
• www.honeylegal.co.uk

Trident Marketing Anglia Ltd

(Graphic Design, Website and Marketing)

Mr C Beswick/Mrs V Beswick (Semer, Ipswich) • 01473 823 700
carl@tridentmarketinguk.com • www.tridentmarketinguk.com

Trust Inheritance Ltd

Alan Spencer (Weston-Super-Mare)
• 01934 422 991 • alanspencer@trustinheritance.com • www.trustinheritance.com

UK200group.co.uk

(Association of Independent Accountants & Lawyers)

Ms S Wise (Aldershot, Hampshire)
• 01252 401 050 • admin@uk200group.co.uk • www.uk200group.co.uk

FUNERAL OFFICIANTS

Association of Independent Celebrants

Mr P Spicksley (Lincolnshire)
• 07783 323 324 • chairman@independentcelebrants.com • www.independentcelebrants.com

Humanists UK

Mr R Prout

• 020 7324 3060 • ceremonies@humanism.org.uk • www.humanism.org.uk

Civil Ceremonies Ltd

Anne Barber (Northamptonshire)
• 01480 276 080 • info@civilceremonies.co.uk
• www.civilceremonies.co.uk

County Celebrants Network

Mr Eric Gill (Wiltshire)
• 07770 625 378 • ericgillcelebrant@outlook.co.uk
• www.countycelebrantsnetwork.com

Fellowship of Professional Celebrants

Mrs T Shanks (W. Sussex)
• 01903 602 795 • celebranttraining@gmail.com
• www.professionalcelebrants.org.uk

Institute of Civil Funerals

Barbara G Pearce (Northamptonshire)
• 01480 861 411 • info@iocf.org.uk
• www.iocf.org.uk

FUNERAL PLANNING

Golden Charter Ltd

Mr M Jones (Surrey)
• 0141 931 6300
• mike.jones@goldencharter.co.uk
• www.goldencharter.co.uk

Golden Leaves Ltd

Barry Floyd (Croydon, Surrey)
• 0800 854 448
• barry@goldenleaves.com
• www.goldenleaves.com

Open Prepaid Funerals Ltd

Mr J Taplin (Solihull)
• 0330 660 0072
• john@openprepaidfunerals.co.uk
• www.openprepaidfunerals.co.uk

GRAVEDIGGER & EXHUMATION SERVICES

DTH Burial & Churchyard Services

Mr D Homer (Measham) • 07912 855 460 • davidhomer67@gmail.com

IT & WEBSITE

Adtrak Media Ltd (Digital marketing consultancy)

Mr C Robinson (Nottingham)
• 0115 959 7192 • hello@adtrak.co.uk • www.adtrak.co.uk

Donatis Giving Ltd

(Donation management solution)

Mr M Robinson (Devon)
• 01803 229 467 • Hello@donatis.co.uk • www.donateinmemory.co.uk

Eulogica (Bespoke funeral software)

Mr D I Wright (Sheffield)
• 0845 351 9935 • diw@eulogica.com • www.eulogica.com

I-NETCO Ltd (Web design)

Mr G King (Newcastle) • 0191 242 4894 • gerry@i-netco.co.uk
• www.funeraldirectorwebsites.co.uk

Lionel John Solutions (Software development & tech support)

Ms M Stoneman (W. Sussex) • 07729 779 031 • dev@lioneljohn.com
• www.lioneljohn.com

Logic Networks Ltd (Solemnity UK) (Cloud-based software)

Shon Alishah (London) • 0208 986 2596 • www.logicnetworks.co.uk

Oak Technology Ltd

(Funeral management software)

Mr S Richardson (W. Yorkshire)
• 01924 600 401 • enquiry@funeralsoftware.co.uk
• www.funeralsoftware.co.uk

Search4Local Ltd (Digital Advertising Assitance)

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• www.acorn-uk.co.uk

Aura Flights (Ashes into space)

Dr Chris Rose (Sheffield)
• 0114 213 1050 • info@auraflights.com
• www.ashesinspace.com

Cleverley & Spencer

(Monumental masons)

Mr I R Spencer (Dover)
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• enquiry@clevspen.co.uk
• www.clevspen.co.uk

Fotoplex Grigio Ltd

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• www.fotoplex.co.uk

Groupe Delfosse

– New Urn

Mr D Arnaud (Sault – Brénaz, France)
• 0033 474 3726 928
• newurn@delfosse.fr
• www.newurn.co.uk

Life Expressions (UK & Europe) Ltd

(Derbyshire) • 0800 368 9233
• david@legacyexpressions.co.uk
• www.lifeexpressionsltd.co.uk

MacIntyre Memorials Ltd

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• www.macintyrememorials.co.uk

The MuchLoved Charitable Trust

Mr J Davies/Ms J Baker (Amersham, Bucks) • 01494 722 818 • trustees@muchloved.com
• www.muchloved.com

Scattering Ashes

Mr R Martin (Devon) • 01392 581

012 • info@scattering-ashes.co.uk • www.scattering-ashes.co.uk

Secure Haven Urns & Keepsakes Ltd

Mrs C Yarwood (Essex) • 01277 377 077 • cyarwood@securehaven.co.uk
• www.securehaven.co.uk

Shaw's Funeral Products, Shaw & Sons Ltd

Ms Sarah Smith (Crayford, Kent) • 01322 621 100 • sales@shaws.co.uk • www.shawsfuneralproducts.co.uk

Signature Aromas Ltd

Mr Brian Chappell (Sedgley)
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• www.signaturearomas.co.uk

The Natural Burial Company Ltd

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

OTHERS

Grief Journey

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

Funeral Service Journal (FSJ)

(Worthing, West Sussex)
Editorial: Russ Bravo / Advertising: Denise Walker • 01903 604 338 • editorial@fsj.co.uk • www.fsj.co.uk

Funeral Guide

(funeral resource for the public)

Mr E Gallois/Mr K Homeyard (Exeter) • 01392 409 760
• support@funeralzone.co.uk
• www.funeralguide.co.uk

LCK Funeral Support Services Ltd

Mr A Mccafferty (Wembley)
• 0208 900 9222 • l.c.k.f.s.s@outlook.com • www.lckfuneralsupportservices.co.uk

Professional Help Ltd

Mrs C Betley (Burton in Kendal) • 01524 782 910 • info@professionalhelp.org.uk
• www.professionalhelp.org.uk

The Bereavement Register

(Suppressing unwanted mail)

0207 089 6400 • help@thebereavementregister.org.uk • www.thebereavementregister.org.uk

Reach Plc (Multimedia publisher)

Mr D Minns (Hull) • 01482 428 866
• darren.minns@reachplc.com
• www.funeral-notices.co.uk

Stevens and Sons Funeral Services Ltd (Supply staff, vehicles & land repatriations)

Mr G Stevens (East Finchley) • 0203 507 1707 • office@stevensandsons.co.uk

The White Dove Co Ltd (releasing doves at funerals)

Mr K Proctor (Essex) • 0208 508 1414
• info@thewhitedovecompany.co.uk
• www.thewhitedovecompany.co.uk

PRINTING & STATIONERY

Gateway Publishing (Part of Mimeo (UK) Ltd)

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PCD Media (East Anglia) Ltd t/a

Funeral Print UK

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www.polesteadpress.co.uk

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www.rms.co.uk

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Alba Repatriation & Cremated Remains Transportation

Mr S Murren (Paisley)
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Cremated Remains Transport Services

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• www.advance salesuk.com

Euro-City Direct Ltd

Mr J W Kindleysides (Dorking, Surrey) • 01306 632 952
ecduk@btconnect.com

Guy Elliot Ltd

Mr G Elliot (Kingswells, Aberdeen)
0777 040 7610 • conscientiously@outlook.com

Key Air – The

Repatriation People

Mr B Birdsall (Hayes, Middlesex)
0208 756 0500 • repatriations@keyair.eu • www.keyair.eu

LCK Funeral Support Services Ltd

Mr A Mccafferty (Wembley)
0208 900 9222 • l.c.k.f.s.s@outlook.com • www.lckfuneralsupportservices.co.uk

Mears Repatriation

Mr G Hart (London)
0203 455 0305
info@mears.london
www.mearsrepatriation.com

National Repatriation

Mr T W Hathaway (Doncaster)
07780 118 458 • info@nationalrepatriation.co.uk • www.nationalrepatriation.co.uk

Rowland Brothers International

Fiona Greenwood • 0208 684 2324
• info@rowlandbrothersinternational.com • www.rowlandbrothersinternational.com

Staffords Repatriation Services

J Stafford & C Davis (Dublin)
0035 318 550 555
ns@funeralservices.ie

TCB Group

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

TCS Repatriation

Mr J Harris (Essex)
0208 023 7706 • www.tcscribb.co.uk/repatriations

Walkers Repatriation Service

Mr T Walker (Staffordshire)
07792 022 048
tjwalker60@gmail.com

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• info@allsops.net

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