

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight

COVID-19

ARE YOU
READY FOR
A SECOND
WAVE?

INDEPENDENTS
ARE PREPARING
FOR THE WORST



The crisis and beyond

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

Focus on what you do best.

While SAIF promotes and protects
your independent interests.

We know how much you value your independence.

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

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

**Join SAIF now: visit saif.org.uk or
call us on 0345 230 6777 or 01279 726 777**





Insight

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MEMBERSHIP UPDATES AND DIRECTORY

KEEP UPDATED

The COVID-19 situation is continuing to change across the UK, and guidance to funeral directors is developing in response. These links to some of the best sources can 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

Provisional decisions of CMA

The Competition and Markets Authority (CMA) released its PDR on the funeral services market on August 13 and 17. The PDR has set out the CMA's approach to regulating funeral directors across the UK, which includes online price transparency, the threat of a further supplementary market investigation, post-COVID price regulation and the establishment of registration, licencing and an independent quality assurance regulator. The CMA has changed the deadline for the final report from March 2021, to December 2020, with little justification.

Over the past two years, the SAIF-CMA Taskgroup has been highly active in representing independent funeral directors. Most recently, SAIF has made submissions from various consultative papers.

In late March, the CMA suspended its investigation due to the coronavirus pandemic, but the investigation was recommenced in May 2020. SAIF's main concern is that the CMA does not have research or evidence of how the COVID-19 pandemic has impacted the UK funeral market.

In response to this, SAIF has acted in two areas and asks you to engage in a third way.

1. CMA data on Independents, comparing the same period year-on-year: SAIF submitted data from a score of member firms that compared March to June 2019 with the same period in 2020. Golden Charter also contributed the number of refunds to clients due to the restricted funerals services.

This evidenced loss of revenues due to the restrictions and an increase in simple funerals and/or direct cremations, plus increased expenditure on PPE, staff hours and additional expenses including temporary mortuary costs. SAIF also recorded the Government rebates on rates. We also noted that while the volume of deaths was sadly up resulting in increased turnover, the knock-on

effect will be felt for years to come on the death rate, and the remainder of 2020 is likely to continue with simple funerals and decreased income. This paper was published on June 19 and is available on the CMA website – just search for 'funerals' at www.gov.uk/cma-cases.

2. Letter to the Secretary of State for Business: At the end of July 2020, SAIF wrote to Alok Sharma setting out serious concerns that the CMA was making a PDR based on market research to the end of 2019, that the CMA has no data following the pandemic and that there are unknown consequences for the funeral sector. We pointed out that many independent funeral homes actually reduced their prices without prompting from SAIF or coercion from the media but, as the norm for local family funeral directors, acting in their clients' best interests. We maintained that the purpose of the CMA investigation is consumer detriment.

3. The CMA should be holding hearings and responses to the PDR. The CMA has now curtailed the plan to hold hearings, rather SAIF and others will have to justify why a hearing is necessary. We find this extraordinary, when this is the most crucial stage for us, to respond in person before the CMA panel to the CMA's sweeping conclusions, that do not recognise the segmented nature of the funeral market, and any Orders from the CMA need to reflect that, without impeding competition.

Please see pages 8-9 where we ask you to engage in responding to the CMA for your own funeral firm, and that this is a most urgent task!

The SAIF-CMA Taskgroup and the National and Scottish Executive Committees will be providing guidance notes of the impact of the PDR and ways members can collectively and individually respond, depending on the nature of the CMA's PDR. A letter and SAIF Bulletin will have been despatched indicating how you can

respond – therefore, please be alert and pay attention to any communications from SAIF and determine your actions to ensure the well-being of the independent sector in serving their clients for the next generation.

COVID-19: Preparing for autumn

During the 1918-1920 Spanish Flu, the most destructive phase was in the second wave and we are currently experiencing local lockdowns due to localised increased infections in different parts of the UK. Epidemiologists are concerned about a surge of infections that could lead to a second wave of the pandemic during autumn.

All this means that vigilance and preparedness remain vital for the autumn season as the temperatures drop, and the winter flu bug escalates, and all of this provides a high risk and impact once more on the death care sector.

Stocks of PPE, coffins, readiness to switch to virtual arrangements with clients, the use of digital forms and protective measures for staff and clients will all be important. Alongside this will be the need for creative practice which was evident in the first wave, by marking the funeral with neighbours and friends honouring the cortege as it passes, and the use of video recording and webcasting of the procession and funeral service.

However, we may find that a second wave does not materialise. Let's hope so! The adage 'to fail to prepare is to be prepared to fail' is appropriate during the best and worst of circumstances. ●

Best wishes,

terry@saif.org.uk



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Campaign launches
1 September 2020

Join us in supporting The Royal British Legion and Poppyscotland

Golden Charter is proud to announce another year of partnership with The Royal British Legion and Poppyscotland.

The charities provide lifelong support for serving and ex-serving personnel, every day of the week, all year round. And that support is needed now more than ever.

By making a donation for every Golden Charter funeral plan sold, independent funeral directors have already raised an incredible £392,400 for the charities. Each and every donation builds on that success, and helps to support our Armed Forces community.

To get involved with this year's campaign, speak to your Golden Charter Business Manager or contact the Marketing Team at RBL@goldencharter.co.uk



Book now!

Charity branded leaflet drops are now available. Get in touch with your Business Manager today to make sure you don't miss out on booking your autumn activity.



SUZANNE GRAHAME

GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

The demand for planning

Resilient customers and forward planning put us all in an increasingly strong position

This far into the global pandemic, people's resilience and adaptability has become clear – as has the resilience and adaptability of the pre-need market. In the lead-up to the SAIFCharter AGM it's important to take stock of pre-need, and what I see is a solidly rebounding market, showing the importance families are placing on the peace of mind they get from planning their funeral in advance.

Last month, I singled out funeral directors' ability to rapidly evolve to serve families at this difficult time. This month, what's become increasingly remarkable is the resilience that families themselves are showing.

The evidence is in how many people have worked within restrictions to contact us directly and put plans in place. When Independents had to focus on far greater at-need requirements, and social distancing stopped people from dropping by funeral directors' premises, our remote contact centre team also stepped up to handle calls on your behalf. More than ever, families are looking to plan in advance, and we received significantly more calls than forecast over the past few months. Over that time I have also been impressed to see how quickly Independents' momentum has picked up post-pandemic as you adapt to serving your families' planning needs in this new environment.

Your experiences over the spring and summer put you in a prime position to help those families get the pre-need support we know they increasingly want. We, at Golden Charter, also have activity planned, informed by our independent research with more than 2,000 consumers, with the aim of ensuring Independents receive the largest share of this increasing consumer demand.

“THIS MONTH, WHAT'S BECOME INCREASINGLY REMARKABLE IS THE RESILIENCE THAT FAMILIES ARE SHOWING”

Suzanne Grahame

Our Remembrance campaign with The Royal British Legion and Poppyscotland is taking off for its fifth year right now (see page 12), giving Independents the opportunity to engage with their communities through a campaign that has touched the lives of so many families.

Beyond that campaign, with more families online than ever before, mixing traditional and new approaches is winning for Independents. Supporting leaflet drops with Facebook campaigns has led to proven results in gathering enquiries. Director of Marketing Lyn MacDonald explained those results in last month's Partnership Podcast, and how they can reduce the costs of enquiries while ensuring that your business and brand are at the forefront in your communities.

Looking to the future, we have in place our new-look Business Manager Teams, which include a dedicated centralised support team. That team will be on hand to assist their field colleagues to introduce the new Funeral Director Agreement and Handbook we are launching to comply with the FPA's updated code of practice (see page 8). The Agreement and Handbook firmly put the customer at the heart of

our relationship with funeral directors, meeting our obligations with the FPA, and also setting the groundwork for future FCA regulation. All this work prepares us for future challenges, whether that's from regulation or a COVID-19 resurgence.

A novel AGM

Even setting aside the threat of subsequent waves and local spikes, some of the consequences of the pandemic are still impacting us in other ways. This month will see a first for us: a virtual SAIFCharter AGM, to be held on the evening of Wednesday 23 September.

Once again I will be speaking at the event, and as ever the customer will be at the heart of what I want to say. We will be highlighting unique research from those who have recently organised a funeral or pre-paid for one. That kind of customer insight grounds all of our discussions with funeral directors, and it will be fundamental to the vision of how Golden Charter will work with you that I will set out during the AGM.

Members have already received their AGM invites, and if you are a member who wants to attend simply log onto the SAIFCharter website then look for the link on the homepage banner. If you have any trouble registering, secretary@saifcharter.co.uk can help to ensure you are able to sign up.

I hope members find it a rewarding meeting, and that the virtual format takes away some of the geographical challenges that can make it tough to attend a traditional AGM.

Stay safe and, for you SAIFCharter members, I hope you will tune in on the 23rd to hear how SAIFCharter and Golden Charter are navigating the coming year alongside Independents. ●

SAIF: CMA REMEDIES “DISPROPORTIONATE”

SAIF urges members to review the implications of the CMA report



The PDR has given rise to major fears amongst senior members of SAIF's National Executive Committee, who remarked: “The future of the profession is at stake as a result of one-size-fits-all disproportionate remedies.”

These remedies are:

- The impact on clients' customer journeys from the CMA's suggestion that three layers of funeral packages will need to be discussed in full detail, regardless of whether the customer is clear about their requirements.
- The CMA's recommendation that price controls could be revisited following a second, future market investigation. (SAIF thinks this is unnecessary as the Association is seeking to introduce transparent online pricing as its own remedy at a future AGM.)
- A requirement for funeral firms with five branches or more to report quarterly to the CMA with financial revenues, profits, volume and if larger than 10 branches to provide segmented information about basic, standard and bespoke funeral numbers.

SAIF's letter to members also raised concerns about the establishment of a costly independent inspection regime

SAIF members have been strongly pressed to consider the likely consequences on the future of their independently-run funeral businesses following serious concerns about the Competition and Markets Authority (CMA)'s Provisional Decision Report (PDR), published in August. In a letter to all members on behalf of the SAIF CMA

Regulatory Taskgroup, the Association's Chief Executive Terry Tennens suggested business owners and managers identify what the proposals will mean for their own company and ensure the CMA understands the potential impact its proposals will have on the sector. The CMA aims to protect choice for consumers so it is essential that the regulator understands why its proposed remedies would threaten the future of many independent funeral directing businesses.

CMA receives consultation responses

The Competition and Markets Authority (CMA) received 88 responses to its research and working paper consultations, held during February and March.

The consultation responses, published online, include several submissions from independent funeral directors, SAIF, and Golden Charter.

In its final submission before the CMA publishes

its Provisional Decision Report, SAIF noted from its sampling it estimates that independent funeral directors have lowered their fees between £250 and £800 during the pandemic, to account for reduced in-person contact. SAIF also

recorded an increase in simple funerals and direct cremations.

SAIF believes this reduction in funeral

income has combined with increased business costs, like additional equipment and staff to meet the challenges

of the pandemic. The association says this has resulted in a “double negative” for the profession.

It is calling on the CMA to postpone the implementation of any proposed remedies, and carry out further investigations in a possible future review, when it believes the market will have readjusted and settled from the pandemic.



and registration of all funeral directors.

“Will this mean that your future business is dependent on the issue of a licence to operate from government, adherence to a government standards regime and at what cost to the funeral director if a licence is refused?” the letter asked.

SAIF is urgently liaising with kindred associations which form the Deceased Management Advisory Group and is seeking legal advice from a top-ranked 500 law firm specialising in regulatory and competition law to challenge the disposition of the CMA PDR, specifically as it relates to independent funeral directors.

A budget up to £50,000 has been agreed by the National Executive Committee to spend on protecting SAIF members and the independent sector but the Association may need to ask members for their financial support at a later stage, the letter said.

In addition to SAIF’s robust opposition to elements of the PDR, the Association is calling on members to step up and “undertake actions as a matter of priority” (see right). ●

▼
A seven-page summary of the PDR, outlining the CMA’s proposed remedies, is at: www.gov.uk/cma-cases/funerals-market-study

How to make your voice heard

Write to the Chairman of the CMA Funeral Investigation Panel to state your objections to the PDR and explain the detriment to your business of the italicised paragraphs in the article printed on the left by 10th September at the very latest.

We also recommend you ask that SAIF be granted a hearing.

“The funeral profession has just been through a pandemic not seen

in a century; and has performed admirably in serving bereaved families,” Mr Tennens wrote, adding: “After two years of substantive effort, SAIF must now demand of its membership that it stand up for clients, for client-centred businesses, so that we can continue to serve bereaved communities with the highest standards and best value. “We implore your necessary support.”

The Chairman of the CMA’s Funerals Investigations Panel can be written to here:

>> By email funerals@cma.gov.uk
>> By post Mr Martin Coleman, Chairman, CMA Funerals Investigation, The Cabot, 25 Cabot Square, Canary Wharf, London E14 4QZ

“THE FUTURE OF THE PROFESSION IS AT STAKE AS A RESULT OF ONE-SIZE-FITS-ALL DISPROPORTIONATE REMEDIES”

Terry Tennens

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Joining up Independents

Malcolm Flanders explains how new groups hope to connect 'like-minded' funeral director professionals across the country

Bringing together businesses from across the country to discuss and share in mutual challenges is a proven concept within markets like the funeral profession, where independent businesses play a strong role.

Over the course of 2020, I initiated a pilot based on that concept. After reaching out to Independents who had expressed an interest during our business review conversations, two cohorts of 20 businesses were created for north and south.

The objective is to facilitate a confidential group discussion and

learning format with other like-minded independent funeral directors. Ultimately, the goal is to help each other be as effective as possible in being an owner and/or manager in today's rapidly evolving profession. A forum like this lets you share best practice and face common issues that arise for those operating an ambitious and profitable funeral business.

I passionately believe this kind of learning opportunity is long overdue. Its success depends entirely on individual funeral directors like yourself seeing the value in making time for

both business and personal development. This format also allows for a more structured, discreet support network to evolve beyond those already available through SAIF or SAIFCharter.

The pandemic has prevented the groups from meeting face to face so far but through technology, we are now engaging more regularly. Aside from confidentially sharing best practice and experiences,

we aim to introduce specialist guest speakers on selected business topics.

The requirements are a commitment and a desire to proactively develop both yourself and your business. If you feel that is right for you, please do contact me direct to learn more about this exciting opportunity.



Find out more by contacting
malcolm.flanders@goldencharter.co.uk

Feedback so far...

- "I found it reassuring to hear how other businesses have approached similar challenges"
- "Interesting to hear how different crematoria and cemeteries have reacted during the pandemic"
- "Enjoyed being able to share and benefit from each other's ideas"
- "Nice to be able to share ideas, concerns and best practice with businesses that aren't neighbours"



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The extraordinary times we have been facing recently have highlighted the need for online services to support bereaved families.

MuchLoved is a registered charity that provides a safe, secure online space, not only for families to celebrate the life of their loved ones, but also for the practical arrangements that are needed, including funeral notices, online donations and even live-streaming of services for family that cannot be in attendance.

The MuchLoved platform offers:

- Online funeral notices including donation collection - there's no need to handle cash
- The ability to share

detailed instructions, including maps and any special requests from the family

- Live-streaming links and the ability to add memories and messages, so the entire family can feel part of the service, even if they can't attend in person
- Long-term customer care - funeral information is removed and the family can keep the tribute page for as long as they wish, remembering their loved one
- Online bereavement counselling



Contact MuchLoved
on 01494 722818 or email
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support@muchloved.com





New rules, new handbook

As we launch the Funeral Director Agreement and Funeral Plan Handbook, Golden Charter's Director of Sales Mark Moran encourages funeral directors to prepare for new FPA rules impacting all registered funeral plan providers

New FPA rules for all

The Funeral Planning Authority's (FPA) strengthened Rules and Code of Practice came into play at the start of this year to provide customers with enhanced protection and security when taking out a funeral plan. Under the new requirements, all registered funeral plan providers must now enter into formal agreements with the funeral directors who sell and carry out their plans.

Golden Charter is leading the way in this respect, determined to be the most regulation-ready provider committed to putting customers at the heart of what we do, with the introduction of our funeral director agreement and funeral plan handbook.

The agreement is a contract all funeral directors who offer our plans will need to sign to continue working with us in future. The handbook provides a range of interactive support

and guidance for those involved in selling and delivering funeral plans and contains the standards we need funeral directors to adopt.

Golden Charter partner of choice

By signing up to our agreement, you'll have access to our interactive funeral plan handbook and our unrivalled partnership support package. You'll also have the reassurance that you are in the best position possible to demonstrate that you meet the principal objective of the new regulated environment, by making customers' interests the single most important aim of your business.

Your Golden Charter Business Manager will contact you over the coming weeks to arrange an appointment to go through the documents with you. Please talk to your Business Manager and review the handbook and agreement when

they become available to you.

If you have any questions about the changes in the meantime, please get in touch with us at compliance@goldencharter.co.uk or through your Golden Charter Business Manager.

This is the first major step in our transition to a fully regulated market and I appreciate that it is a journey that we are all being compelled to take. That said it also represents a huge opportunity for the funeral planning industry and funeral directors, to reassure and encourage customers to continue to make advance provision for their funeral, by providing them with the same level of confidence they have in the banks and pension providers who they entrust to hold their money for future use. This will ultimately provide businesses with greater certainty for the future and help build stronger relationships with families and within communities.

“A GREAT FRIEND AND BUSINESS PARTNER”

Pete O'Neill pays tribute to one of SAIF Charter's leading lights, Gordon Fergusson...

“In January 1999, the late Gordon Kee and Andrew Harvey were looking to appoint a CEO for Golden Charter Ltd. It was then I met Gordon Fergusson. During my time at Golden Charter, Gordon held office as Finance Director and also administered the Trust on behalf of the Trustees. Gordon had been with the company since it was started by Gordon Kee and Andrew Harvey. He played a big part in a business that had reached around £1 billion in trust by the time he left.

During our time together, we introduced the concept of the Regional Support Managers and the onsite training initiatives with the Best Methods Training Manual. We combined the SAIF and Golden Charter

Magazines to create SAIF Insight, which was well supported by the RSMS bringing stories, photographs and articles to the media.

We then developed the Help the Aged funeral plan and sold 2,999 in the first year. Both Gordon and I expressed our disappointment to Roger Ferdinand for coming up one plan short of target!

Further to our time at Golden Charter, Gordon and I worked on a number of new ventures. We started a company called Independent Mergers and Acquisitions Ltd. We successfully brokered a number of business sales for Independent Funeral Directors in the UK. Notables included, Derriman and Haynes (Brighton), F.G. Gibb (Southport), Steve Astley Funeral Directors (Hyde), Payne and Son (Eastbourne), Exeter & District to mention a few.

We also decided to invest



in a funeral business that we brokered in Fort William. It was interesting for Gordon and I to be so directly involved in the funeral profession.

Over time we explored a number of new ventures that included us going to the USA to see a new process called resomation. While we were over there in 2016, Gordon and I went over to see the set up for the Ryder Cup that was about to be played at Hazeltine Golf Club in Minneapolis. The picture above shows Gordon

standing on the first tee and enjoying the ambiance and scenery of the venue.

Our time together at Golden Charter was special and we had a great team that we managed to build up. The key players included Roger Ferdinand, Ian Barnett, Sara Trickett, Linda Harvey, Janice Kirby, Janice Bennett, Damon Campbell, Penny Hubbard and Helen Byrne. We had the unique Ian Milne in Northern Ireland and Mary Cuniff in Dublin. None of this would have been possible without the talents of the support staff in the call centre. Not that he ever needed it, but Gordon was kept on the straight and narrow thanks to the two Irenes and Margaret.

Gordon did so much for Golden Charter during his time in office and played his part in supporting SAIF and other funeral support groups.

A great friend and business partner.”

CUSTOMER DEMAND FOR ONLINE PRICING

localfuneral.co.uk supports call for cost comparison

New research shows that 86% of people would like to compare the cost of funerals before contacting a funeral director.

The independent study, carried out on behalf of localfuneral.co.uk, evidences the clear customer demand for the transparent pricing of funerals. Meanwhile, the Competition & Markets Authority has flagged transparency as a key focus of its continuing investigation into the funeral sector.

The survey also suggests that displaying pricing increases trust in a local funeral business, with 76% of respondents agreeing with that statement.

When online pricing was added to localfuneral.co.uk late in 2019, Jeff Gascoigne of A. J. Gascoigne & Son told *SAIF Insight* why his firm had chosen to add this information to their listing.

“Traditionally, families have used the same company where they’ve received a good service in the past, and word of mouth is also a big factor. However, in this



age of technology, more people are looking online for services and localfuneral.co.uk is featured heavily on funeral searches.

“That means if you’re not on there, you won’t get noticed. If your prices aren’t listed then there’s a good chance you’ll be overlooked by the customer as they want to know upfront what they’re getting for their money.”

Since then, many more independent businesses have listed the price of a simple funeral on their profile. This acts as a guide price which can then be tailored depending on the individual

needs of the family when they get in touch.

Malcolm Flanders, Director of Emerging Market Insight at Golden Charter, said: “With the number of enquiries made through the site increasing by 26% during April to July this year, compared with the same period in 2019, it’s clear that localfuneral.co.uk represents a great opportunity for Independents to reach families searching for a funeral director online.

“The new normal is seeing more people than ever using the internet and making your prices visible is a business imperative. What’s more, localfuneral.co.uk, which is exclusive to independent businesses, is completely free to both funeral directors and customers, so there’s no reason not to give it a try.”

All Independent funeral directors who are members of SAIF, the NAFD or the IAFD are eligible to join.

For support with adding pricing to your profile or setting up your business profile on localfuneral.co.uk, email support@localfuneral.co.uk or call 0141 938 6384. ●

POPPY POWER

The coronavirus pandemic means that the money raised through Golden Charter and Independents' annual Remembrance campaign is needed more than ever

“WE ARE WORKING WITH PARTNERS TO DEVELOP NEW WAYS TO DELIVER OUR POPPY APPEAL”

Ben France, The Legion

**£25
donation**

to Poppyscotland
when you take out
a Golden Charter
funeral plan*

Proud to support

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Thanks to the generosity of independent funeral directors and Golden Charter, £392,000 has been raised for The Royal British Legion and Poppyscotland over the past four years – and this year, because of the economic fallout of coronavirus, that help is needed more than ever.

The partnership between Golden Charter and The Royal British Legion and Poppyscotland is in its fifth year now, and last year the challenge was taken up by 611 funeral directors across the UK – the largest number to date. Funeral directors supported the campaign by donating £25 for each plan sold, and many also joined in the Remembrance window display competition to promote The Royal British Legion and Poppyscotland's campaign and to highlight their support. The charity is

close to many funeral directors' hearts and the campaign is a special way for Independents to 'Remember Together' and help commemorate the contributions of all those who defended liberty.

The Royal British Legion and Poppyscotland raise money to provide support to both serving and ex-serving personnel, as well as their dependents and carers. Ben France, The Legion's Head of Corporate

Partnerships, said that this year funeral directors' support for the campaign is needed more than ever.

Ben explained: "The Legion is really grateful for the support that funeral directors give to the charity as these funds play a vital role in helping people in need. Last year we had one of the best levels of support ever and we hope this will continue to grow as more independent funeral directors appreciate how supporting our campaign, including through their eye-catching Remembrance window displays, also helps to cement their relationships with their local communities.

"We know that times are tough out there, as the coronavirus pandemic has affected everyone, but we are finding more and more ex-service people and their families are needing our help this year."

The Royal British Legion has been at the heart of local communities across the UK since it was established in 1921. Today, it's the country's largest Armed Forces charity, with 235,000 members, 110,000 volunteers and a network of partners and charities who help support the 90,000 people that approach The Legion for help each year.

Ben added: "Golden Charter has been great at promoting The Royal British Legion and Poppyscotland's campaigns over the past years, particularly in 2018 when we celebrated the centenary of the end of WW1. They encouraged funeral directors to not only promote the campaign through plan donations but to also collect stories from their members who had family connections to the war. Last year they supported us again to highlight the diversity of people involved in the two world wars and other conflicts from Commonwealth countries.

"This year we were planning a theme around 'Coming home', particularly for those returning from WW2 who had to rebuild their lives. Unfortunately, because of the pandemic, our plans have changed and we are going to use our poppy campaign to highlight how The Legion has reacted to the COVID-19 situation to help service people and what that has



Get involved this year
Speak to your Golden Charter Business Manager or email marketingsupport@goldencharter.co.uk

HOW YOUR MONEY HELPS

Over the past four years, independent funeral directors and Golden Charter have raised £392,000 for The Royal British Legion and Poppyscotland to help them provide support and financial assistance to service personnel and their families. To give you an idea how this money could be spent, £392,000 would fund:

- **16 Legion Case Officers for a year**
Case Officers provide practical and emotional one-to-one support, helping serving and ex-serving personnel, and their families, to get the help they need and deserve. During the pandemic, the Case Officers have worked nationwide

to provide essential support by telephone and video conferences, and also to administer grants where needed.

- **16 Legion Benefits, Debt & Money Advisors for a year**
These highly skilled advisers help people move out of financial crisis, and plan for a secure future free from debt and worry.
- **3,018 'crisis grants'**
These help people over short-term periods of financial hardship, and are particularly in demand at present as people are being made unemployed and are struggling to find money for rent or other financial responsibilities.

- **Secure, safe and sustainable accommodation for 490 people in crisis.**

Ben France, The Legion's Head of Corporate Partnerships, said: "The needs of the Armed Forces community are becoming more complex and can include a wide range of issues such as employment, finances, or housing.

"So many people are coming to us now that have never needed support before, especially for short-term emergency grants. These crisis grants are crucial to keeping people in their own homes and helping them make ends meet and continue to look after their families."

meant to the armed forces community. The pandemic has also affected our fundraising abilities as the large majority of our 4,000 volunteers who sell poppies on the street are in the vulnerable or shielding category because of their age, so they may not be able to support us this year.

"We are currently working with partners to develop new ways to deliver our poppy appeal this year, and that is why partnerships, such as the one we have developed successfully with Golden Charter and independent funeral directors, are so important to The Royal British Legion and Poppyscotland as they allow us to raise money to continue our support of ex-service people and their families." ●

Despair gave way to new hope... and a fresh start

Leon Parker, 24, from Birkenhead, served in the Army for four-and-a-half years, but when he left service he was unable to find a job, struggled to cope with life and, after a bout of PTSD, he tried to take his own life. He ended up on the streets.

Leon, who lived on the streets for three years along with his dog, Misty, said: "She is so important to me, she's a therapy dog with her own Army number, and she goes everywhere with me. I wanted to live in the woods

as a way of coping with my own paranoia, but Misty was amazing company during that time."

When Leon was ready to return to regular society, The Royal British Legion (RBL) was there to help him secure his new flat, pay his rent and bond, and furnish the property. With help from the RBL, Leon is now working as a chef in a five-star Wirral hotel and looking forward to a better future. Thanks to the support of the RBL he now has a new life, new friends, a new career and hopes to be reunited with his daughter who he hasn't seen in nearly a year.

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TAKE PRIDE IN YOUR EFFORTS... AND HERE'S TO THE FUTURE!

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

The coronavirus outbreak is clearly a challenging situation for organisations and people everywhere, forcing us to rapidly adapt and rethink priorities. However, it is also reminding us of the good work we do within our communities. It gives us a sense of purpose, which in turn gives us the passion that Independents have in abundance.

The crisis has forced many changes in how we work and how we better understand and support our staff. Changes which in many ways needed to happen and should endure. It has also reminded us how much we all rely on the work of others – be it healthcare professionals, retail staff, delivery drivers or other key workers that are risking their lives to keep the rest of us healthy, fed and safe.

As key workers I am proud to see the dedication of SAIF members around the country who are working hard within their local areas. If you are the owner of the business you will probably have spent many sleepless nights since the pandemic started, working through the many different options and ways of protecting your staff and your business and to make sure your company is in the best position to recover and continue offering the community the best service and care that only Independents can give.

I want to say a big 'thank you' to members who are putting people first. This crisis has been a huge test for our profession and together we have shown agility as well as showing the country, governments and the CMA what our profession is made of and where our priorities lie.

I would also like to remind members not to get too complacent and to continue to purchase PPE when and if available. I think all of us realise the importance of being overstocked as far as PPE is concerned.

The pandemic has also probably caused many owners to put expansion plans or marketing campaigns on hold. I have been asked by many members if it is insensitive to market funeral plans and I have answered very clearly, no, it's not. You just have to be careful on the style and wording of any adverts but there is no doubt in my area we have seen an increase from the public asking for information on funeral plans. You should contact your plan provider for advice if you are unsure about how to word an advert; they will be more than happy to assist you.

I mentioned earlier about not getting too



My son Grant and I toasted some great family news

“WITH
LOCKDOWN
EASING WE
CAN ALL ENJOY
A LITTLE MORE
FAMILY TIME”

complacent, but I think it is only natural with lockdown easing we can all enjoy a little more family time. I took advantage of this recently and went for a drink with my son Grant in our local pub where we had a father and son talk on parenthood.

I am very pleased to announce Grant and his partner Gemma are expecting their first child in November. Yvonne and I are over the moon at becoming grandparents and hopefully in future years, this will be the third generation joining the family business.

I will end by reminding you of a couple of SAIF benefits you can all access...

SAIF Support

Looking after you and your staff's well-being is paramount in the funeral profession especially while in the middle of a pandemic. Please remember, SAIF Support is a benefit

of your membership to you and your whole staff team. It is confidential and resourced by qualified professionals and it is free to your firm from SAIF. SAIF Support can be accessed by telephone or email and if the assessment of the Professional Help team recommends counselling, then there are up to six counselling sessions available either in person or online (Skype/FaceTime) at no cost to your firm or the staff member. It is a confidential service.

This is how seriously SAIF takes supporting the fourth emergency service across the UK. SAIF Support can be accessed Monday to Friday, 9am-9pm on 0800 077 8578, or by email at help@saifsupport.co.uk.

SAIF Care

If any of your clients wish to access grief care and bereavement support, this is available to SAIF member firms at no cost. This is a significant step forward in assisting independent funeral directors in leading the way in providing grief care in their communities. Your clients will be able to access trained and qualified staff provided by Professional Help Ltd, Monday to Friday, 9am-9pm. The SAIF Care helpline is at help@saifcare.org.uk, or 0800 917 7224.

Mark Porteous
SAIF National President

ROWLAND BROTHERS

REPATRIATION DURING THE COVID-19 PANDEMIC

When someone is travelling away from home and passes away the family generally opt for repatriation arrangements for a local funeral service at home. With this end in mind, the services Rowland Brothers International (RBI) provides to the funeral industry, families and travel insurance industry are essential.

In the current climate, RBI is at the forefront of managing repatriations on a global basis for those who have succumbed to COVID-19, and the reality of the impact of this pandemic on every aspect of our lives has now, for the most part, sunk in.

Despite the travel bans across the globe, many foreign nationals remained overseas, either through their own choice (residency abroad, or students), or in some cases because they were simply unable to make it home before the restrictions were implemented. Although governments stepped in to repatriate as many of their nationals as possible, some had succumbed to the COVID-19 virus and, sadly, in some cases never recovered.

RBI has remained busy during this period. Around 95% of the families we have assisted during these past months opted to have their loved ones repatriated for a local funeral service. Those repatriated have been either mortal or cremated remains. The remaining 5% have opted for a funeral service and burial abroad, mainly to fulfil faith requirements.

The complexities involved in managing a repatriation have always been in place and are something RBI is extremely familiar with, however during this period managing the constant change of government-imposed rules on a global basis was a challenge. Local rules and regulations needed to be adhered to and these were inconsistent throughout the globe. Not only were we managing the country where death occurred, but also the final country of destination, or in some instances where repatriation was by road in each country drivers passed through.

We have seen the following cases...

Peru, cause of death confirmed as COVID-19, person passed away in the morning and cremation by the afternoon. Repatriation of cremated remains is permitted.

However, only once local lockdowns are lifted and airlines resume.

Florida, cause of death COVID-19. Repatriation of mortal remains not permitted.

Local cremation and repatriation of cremated remains or local burial were the only options. The family opted for local cremation and repatriation of cremated remains, however there were delays with the Medical Examiner issuing documentation, and a restriction on flights.

Road transfer from the UK to Slovakia, cause of death COVID-19.

After an initial delay with the coroner issuing the Out of England paperwork, additional special documentation was required for travel from the UK to Slovakia via France, Belgium, Germany and Poland. Once the appropriate paperwork was ready, transportation regulations for road transfer were adhered to prior to permissions being granted by the Slovakian Embassy.

Even when all of the preparations to repatriate mortal or cremated remains were complete, and local authorities where death occurred issued the final documentation to allow the transfer to take place, there were often still problems with flights not operating, causing delays in completing repatriations.

At present, more flights are operating and routes have opened up, and we have been able for the most part to repatriate those that were ready pending flight availability. However, as the situation constantly changes day by day, we are still faced with sudden changes imposed by global governments and are continuing to navigate through these.

The most important aspect of managing repatriations during this most difficult time is to set realistic expectations and keep the families, funeral directors or companies that we serve fully up to date on repatriation progress and continue the brilliant support and understanding between our funeral industry colleagues. ●

Fiona Greenwood, Operations Director, Rowland Brothers International.





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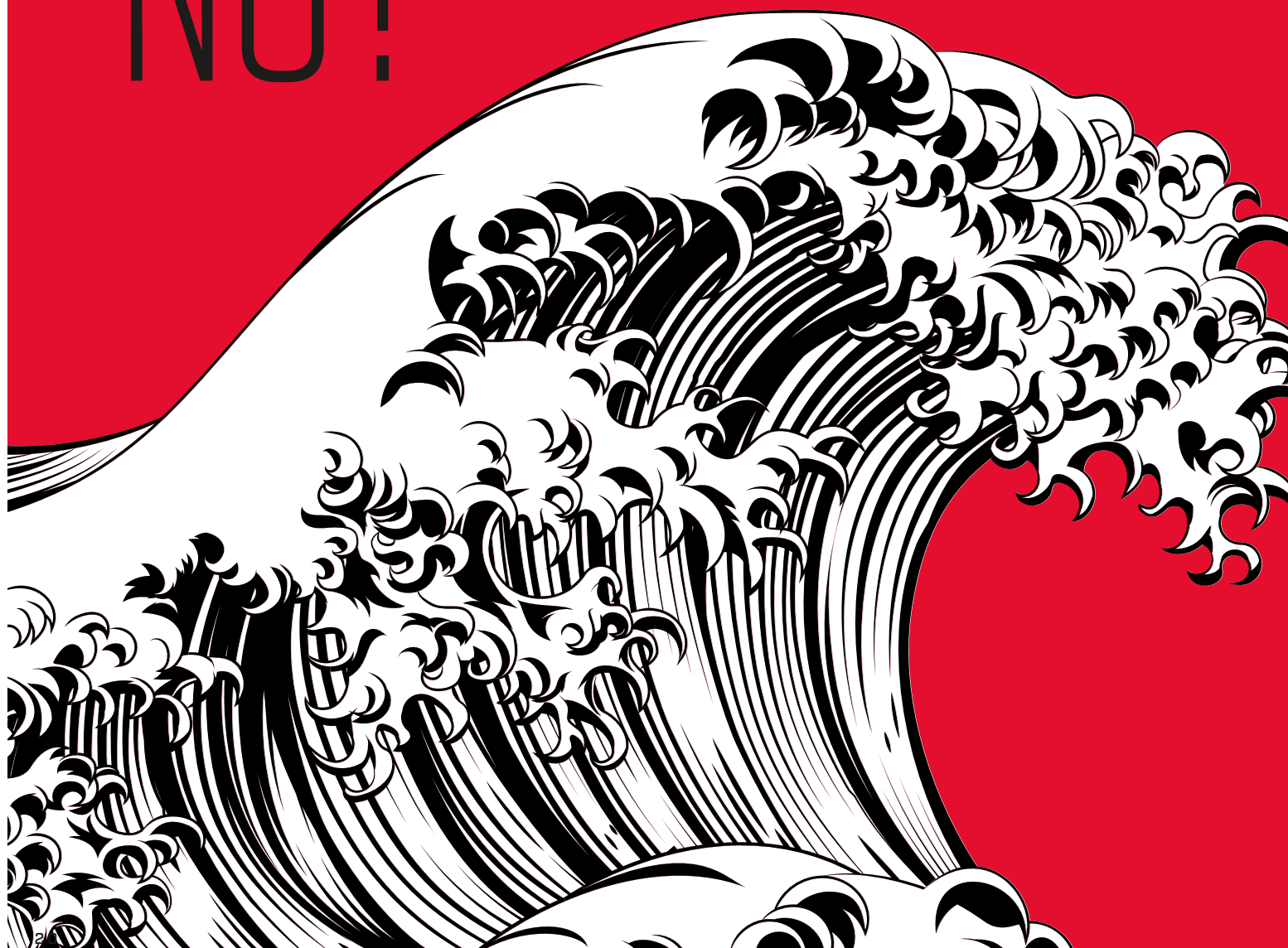
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www.rowlandbrothersinternational.com

THE SECOND
WAVE

READY, SET... NO?

WORDS: TIM POWER

Can the funeral profession cope with another COVID-19 spike, or second wave? *SAIF Insight* speaks to three Independents to find out how prepared they are and get their tips for making businesses more robust – just in case!



✓ **Keep stocks high**

Foresight helped Seb Loram from South Devon-based Stockman & Loram prepare for the worst. "We were fortunate to already have planned for a 'what if' scenario when COVID-19 arrived," says Seb. "When cases started to spread into Europe we acquired good amounts of FFP3 and fluid type IIR masks before panic buying pushed the prices high."

Seb also developed a system of allowing non-clinical PPE to be rotated so it was reused, keeping stocks of clinical PPE high in case of a spike in COVID-19.

With three branches in London and five in south-east England, Alex Jones, of Chelsea Funeral Directors, ran out of PPE during the early days of the pandemic, but found that most responsible suppliers were good at rationing stocks to help ease supplies for existing customers. He said: "It's really important to have very good relationships with suppliers, particularly paying invoices on time. This certainly paid off for us as some of our suppliers remembered us in our time of difficulty."

He now holds at least ten times the amount of PPE stock that he would normally do just in case of a second wave.

David Barlow, of G. Barlow & Sons in Oldham – a town in the middle of a new COVID-19 spike lockdown since the end of July – ran low in PPE. "Our biggest problem early on in the crisis was trying to get help with supplies from the council," says David. "They had a stockpile but wouldn't give us access as we weren't as 'high priority' as others, such as nursing homes. Other councils near our area assisted funeral directors so it was very disappointing."

✓ **Offer choice but make it personal**


When it comes to communicating with families, while some have had success using video conferencing platforms such as Zoom or Teams, David Barlow and Seb Loram found many families favoured talking on the phone or arranging meetings outside their homes.

David said: "We've done a tremendous amount of our work over the phone, limiting face-to-face work as much as possible. When lockdown ceased people were popping in to sign forms but observing social distancing, but with Oldham's local lockdown we are back to square one again. We often go to our families' homes to get paperwork signed at the garden gate, which is a nice personal touch we can give at these times."


Alex agrees, saying the sunny weather in the early part of the lockdown made for a nice opportunity to meet people in their gardens.

Seb said his investment in setting up electronic signature platforms to complete paperwork with families over the past few years really paid off in the lockdown period. He said: "The majority of families are able


OUR EXPERTS



Alex Jones,
Chelsea Funeral
Directors,
London



Seb Loram,
Stockman
& Loram,
Devon



David Barlow,
G. Barlow
& Sons,
Oldham

“WE OFTEN GO TO FAMILIES' HOMES TO GET PAPERWORK SIGNED AT THE GARDEN GATE”

to cope with this. For arrangements we offered a variety of formats – Zoom, phone or face-to-face.”

Live streaming of services increased dramatically over the lockdown period and Seb was able to keep this in-house, using Vimeo. He said: "This has been very effective in both quality and in terms of the costs to us and to the families. We're able to record services and upload them for families to watch later via a private link. Sadly we also looked after two funerals with no family in attendance due to lockdown, so the service was live streamed to them."

✓ **Staffing: allow breaks and holidays now**

David and Alex admit that splitting staff up to work in different shift 'bubbles' was difficult during lockdown, instead relying on social distancing – a practice that paid off as their staff were not infected.

Seb split his staff and offices up into site bubbles in the early stages, and changed their on-call cover to make sure the whole team would not be compromised if someone fell ill.

All three have praised the commitment and hard work of their staff and said it is one of the strengths of working for an independent family business that people know, when the chips are down, it's time to all muck in and help where they can.

Alex added: "Like other independent funeral directors, our staff have been

absolutely amazing and worked flat out with early starts and late finishes. We kept our preparedness levels high. Any spare time we had we were making sure everything was ready for a potential spike and we were on top of it; we ensured everything was immaculately clean and serviced to make it easier to keep up afterwards – that paid off."

Seb said: "We've been flexible with holidays and most staff chose not to take this leave in full. We'll review requests later in the year when we hope they can actually take a proper break when the restrictions hopefully lift."

✓ **Memorial planning: offer to help**

With restricted attendances for funerals, directors have been asked to help with memorial services in the

Three top tips

Seb: "A good website signposts people to services. It's essential. As the number of face-to-face meetings decreased, we used the website, PDFs and emails to help people understand the process and keep up to date with funeral details."

Alex: "Just be as organised as you possibly can. When I worked for a small family firm years ago they always said: 'Let's get everything done today. You never know what tomorrow is going to bring'. And, my goodness hasn't that resonated today? When you've got a quiet afternoon find something to do because it'll need doing anyway. And try to take time off when you can, and give staff holidays during quiet times."

David: "Accept the situation for what it is and just get on with the job."

future, however, our Independents are doubtful this will happen.

"We found most families don't want to set up a separate memorial service," says Seb. "Most are trying to sort out a larger gathering when laying the cremated remains to rest now. Where we did arrange for a memorial to be on a separate occasion this was itemised on the family's account, allowing easy reconciliation if it is cancelled at a later date."

Alex is worried that, with the passing of time, many people's desire for a memorial service will fade. "While I think there'll be a lot of memorial services in the future, I wouldn't be surprised if some of these don't happen as people feel they have done their grieving and are not sure that they want to stir up all those emotions again."

✓ Working with a range of sector partners

Good relationships built up with local churches, hospitals and crematoria came into their own over the critical period, showing the funeral sector in a good light.

Alex found the change in doctor's certificates requiring just one signature a great boon, helping to make the funeral process much quicker and more efficient, relieving pressure on GPs.

♥♥ MEMORIALS MAY NOT HAPPEN AS MANY PEOPLE FEEL THEY HAVE DONE THEIR GRIEVING ♥♥

Seb noted a new camaraderie: "Most of the funeral directors in our area seemed to be on the same page regarding working conditions and best practice. This extended across the independent and corporate sectors and saw informal agreements on process and methods to be used. We have an excellent relationship with many doctors' surgeries and have implemented a digital signature system for them to lock the cremation Form 4 when sent electronically, so the electronic version can be sent to crematoria without fear of the information being altered. Our local registrars have also been excellent, with improved speed of the disposal Form

9 being sent to us by email. Everything in this regard has been a vast improvement on the previous system which fails to utilise technology in any way."

David said hospitals in Oldham were extremely helpful, giving them wider access to the deceased, and praised local churches and crematoria for pulling together: "Except for one, everyone has been extremely helpful because we've developed good relationships with everyone over many years. At a time like this there is no point in falling out with anybody – it's beneficial for everyone to work together."

Like David, Seb had an issue with his local council. "Several firms were excluded from a council consultation with only a minority represented in the initial discussion. There is a substantial lack of understanding and appreciation of the work that funeral directors are able to carry out. In the end, full consultation was gained through constant requests for information and access to the working groups. That resulted in the local authority changing their death management plans.

SAIF and the NAFD have all been very supportive to member firms throughout this process in conjunction with the support and representation of the Deceased Management Advisory Group." ●

IN ASSOCIATION
WITH

A FITTING MEMORIAL

As restrictions are lifted and families can again gather for life's celebrations and commemorations, many will wish to give thoughtful and personal send-offs to loved ones who passed away during lockdown. The funeral has already taken place and there is no coffin, but the deceased can still be beautifully and tastefully represented, and be a focus for friends and family at this celebration of their life with one of our lovely



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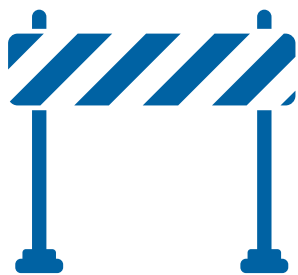
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THE PROBATE CONUNDRUM

Helping families deal with legal hurdles can ease the burden of post-death practicalities. *SAIFInsight* asked experts across the UK for their advice

If the deceased made a will, the executors named in the will can apply for a Grant of Probate. If there is no will, they are said to have died intestate. When this situation occurs the personal representatives apply for Letters of Administration instead.

If the deceased did have a legal will in place, but it did not deal with all of their assets and/or did not appoint executors, they are said to have died partially intestate. When this happens, the intestacy rules will govern part of the estate. If no executors were appointed in the will, or those executors were unable to act, then the administrators (people acting as executors) will apply for what's known as letters of administration with will annexed.

When is probate required?

Whether or not you need probate or to file an inheritance tax return will depend on various factors such as whether the assets were jointly owned, their value, and whether the deceased made a will.

Probate is not required if the estate is small and simple (usually under £5,000) or all the assets were jointly owned – for

example bank accounts or property. This is because most companies (e.g. banks) will transfer assets below a certain threshold without requiring a Grant. If the amount held at a financial institution or organisation is small, it's worth checking if they'll require a Grant to transfer the assets.

Property held jointly, for example joint bank accounts or property held as joint tenants, automatically pass to the survivor. Therefore, a Grant of Probate would not be needed for these assets.

Who is responsible for applying for probate?

If the deceased left a will, the executors appointed in it will apply for probate. They have various duties to administer the estate of a deceased in accordance with their will.

Any willing and able adult can be an executor. However, executors do not have to act. They can either renounce their executorship permanently or reserve power.

Reserving power allows the executor to act in future if needed. It is often used when the executor is based abroad and it is difficult for them to sign documents. It is also sometimes common for executors to reserve power where there is more than one executor named in the will.



TIM WEIR
Solicitor, Weir Law

Weir Law is a Scottish law firm specialising in estate administration and personal legal services. See www.weirlaw.co.uk



EKTA PORTER
Chief Officer of Legal Practice at Trust Inheritance

Trust Inheritance offers bereavement support for individuals, employees and businesses and a helping hand for end of life planning. See www.trustinheritance.com

Now, more than ever, families throughout the UK are experiencing significant financial and emotional pressure in the wake of their loved one's death.

With immediate funeral costs and foreseeable legal hurdles to deal with the deceased's estate, the all-important post-death practicalities can become an almost intolerable burden for any bereaved family or friend. There are, however, some simple measures that can lessen this burden at an early stage.

Paying for the funeral

In the absence of a pre-paid plan, the deceased's funeral is typically settled by the family, and from their own funds. Where those funds are not readily available, often the family member will apply for a bank loan to settle the funeral and its associated costs. Only once the estate has been administered to conclusion will the family member be

reimbursed for the costs incurred.

Instead, the funeral can be settled from the deceased's own bank account – so long as there are sufficient funds available to do so. Producing the Extract Death Certificate and the funeral director's final invoice (and not the estimate) to the relevant bank allows for the payment to be made almost immediately. Some banks have migrated to an online bereavement portal, allowing executors to make such arrangements immediately.

Probate

Once the funeral has been settled, there is often legal work required to deal with the deceased's estate. Traditionally this has been the realm of mystifying

legal jargon and arcane billing metrics, resulting in no two law firms adopting the same feeing approach.

In more recent years, law firms have moved (read: been pushed) to become more transparent about pricing and to disclose the typical work that will be undertaken. Whatever the fee, this is usually deducted from the estate funds once the legal work has completed. Sadly, bereaved families are often unaware that probate (known as 'Confirmation' in Scotland) is often required to ensure that the deceased's assets are legally transferred to the beneficiary.

In my experience, a significant number of clients instruct a solicitor after receiving an unexpected – and often distressing – letter

with action points from the deceased's bank, employer or mortgage lender perhaps a year or more after the death.

To preserve the mental wellbeing of the bereaved, and to allow them to arrive at a degree of emotional closure, it is important that the legal requirements are anticipated and advised upon as soon as possible.

With challenges to wills and disputed estates littering both the courts and our newsfeeds, executors can find themselves cast adrift in a sea of complex forced heirship laws and time-critical financial claims by estranged family members – to say nothing of the vagaries of the UK's tax regimes.

Advising families to seek legal advice as soon as possible following a death can go a long way to lessening the risk of inadvertent procedural errors on the part of those dealing with the estate – avoiding financial penalties and saving a significant amount of money in legal fees.

"FAMILIES CAN BE UNAWARE THAT PROBATE IS OFTEN REQUIRED TO ENSURE THE DECEASED'S ASSETS ARE LEGALLY TRANSFERRED"

What are an executor's duties? Ten tips you need to know...

1. Register the death

The death should be registered at the local register office. Family members often do this, but executors may need to if they don't. Get a few copies of the death certificate and use the Tell Us Once service to notify HMRC, DWP, DVLA, the Passport Office etc in a few clicks.

2. Find the original will

This is sometimes with the deceased's paperwork at home, their solicitor, their bank or the Probate Service. The other executors should also be notified.

3. Arrange the funeral

Family members may do this, or the executors may need to. Check the will for any wishes the deceased had relating to their funeral and notify friends and family. If there are enough funds in the deceased's bank account, it may be possible to pay the funeral invoice by presenting it along with a copy of the death certificate to the deceased's bank.

4. Value the estate

Gather a list of everything in the estate (property, possessions, bank accounts,

investments, debts, etc.) and get valuations. For property and high value items, you may need to obtain a professional valuation.

5. Secure any property

Ensure the deceased's property is secured and insured (insurance may lapse on the death of the policy holder). If the deceased's property is unoccupied, it may be worth speaking to the insurers about securing the property against squatters.

6. Finances

Send copies of the death certificate to banks, building societies and insurance companies and ask them to stop any direct debits and payments. Stop any Government pension payments. Check if a tax return needs to be filed and if tax is owed or a repayment is due.

7. File inheritance tax returns, pay inheritance tax

Complete and file returns with HMRC by the IHT return deadline and pay any inheritance tax due by the IHT deadline.

8. Apply for probate

If probate is needed, you'll need to complete

form PA1 and send all the relevant documents to the Probate Registry.

9. Pay any debts

Pay debts and place a deceased estate notice in The Gazette (the official public record) to protect against creditors. This is known as the S27 Notice.

10. Distribute the estate

Once all debts are paid, distribute the assets to the beneficiaries in line with the will.

Trust Inheritance's award-winning team offers all SAIF members and the families they work with access to a free helpline. As creator of the innovative What to do When Someone Dies service for bereaved families and executors, they have defined a few key tips for executors and personal representatives. Call the team now on 0800 840 1665 for help, or to offer this free support to the families you work with.



Personal Representatives: Tips, tricks and pitfalls to avoid

The UK 200 Group's guide to staying on the right side of the law



AN individual or individuals with the authority to deal with a person's affairs after their death are called personal representatives and are charged with administering the estate. There are two types: executors (someone specifically named in the will) and administrators (when there is no will or no valid appointment of an executor has been made).

Acting as a personal representative is a serious responsibility. It is their job to ensure that the affairs of the deceased are correctly administered. At a time when they are possibly still feeling the loss of someone close to them, it's easy to feel lost and confused by what needs to be done.

Obtaining the Grant of Representation

The Grant of Representation is the formal appointment of the personal representatives and allows them to sell and collect in assets in the estate.

Once the personal representative has identified all of the assets and liabilities in the estate, reported the value to HMRC (if required) and settled any Inheritance Tax (IHT) liability, they can apply for either the Grant of Probate if there was a valid will or Grant of Letters of Administration if there was not.

This will involve submitting the will (if any), application form, IHT paperwork and the appropriate fee to the Probate Registry. It is possible to apply for a Grant without the involvement of a solicitor, but this is the most common aspect of the administration of an estate where personal representatives seek legal advice.

We recommend four or five sealed copies of the Grant should be obtained because institutions are rarely prepared to accept certified copies. Currently the Probate Registry takes in the region of six

to eight weeks from the submission of the completed application to issue the Grant.

Assets passing by survivorship

A number of the deceased's assets can be administered without having to wait for the Grant. The process of survivorship allows for bank accounts and property that are held in joint names to automatically pass to the survivor. Financial institutions will do this automatically upon notification of death, but in cases of property the Land Registry will require an application to change the register.

In the case of jointly-held property, just because a property is held between two people does not mean that it will pass by survivorship. There are two types of ownership: Joint Tenancy where the property passes automatically to the surviving owner regardless of the terms of the will; and Tenancy in Common where the property passes in accordance with the will.

If the type of ownership is not known, this is another area where we recommend seeking legal advice.

How long until distribution?

The timescale for administering an estate and getting to the point of distributing to beneficiaries can vary significantly. If there is any possibility of an estate being disputed you should wait at least six months from the date of the Grant for any potential claim to be raised. Where IHT is payable

you should wait for clearance from HMRC before making final distributions.

Straightforward estates can be wound up in three to six months where matters are simple, but estates can frequently take six to 12 months or longer. Personal representatives always have the option of making interim distributions to the beneficiaries where they are in a position to make some payment but not yet able to finalise the estate completely.

Has Probate been affected by COVID-19?

It usually takes about three to four months to obtain probate. However, solicitors are warning that even simple estates are taking months longer than normal to sort out. At the height of lockdown some solicitors were unable to access their offices to get physical wills, while obtaining details of bank accounts and investments has been fraught with delays.



Arranging a Memorial Service

As restrictions are lifted, and families can again gather for life's celebrations and commemorations, thoughts turn to holding memorial services for loved ones who passed away during lockdown. Our new multi-purpose leaflet features ideas, urns, keepsakes and accessories to help your families plan the perfect way to say their long-awaited goodbyes.



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Challenges of the "new normal" for funeral directors - How to adapt and THRIVE



In association with Funeral Guide

The COVID-19 pandemic has transformed the way we interact, work and shop, accelerating the adoption of digital technologies by several years, in just a few months.

Within the funeral profession shopping around for funeral services on the internet is becoming the norm, with 600% more searches for local funeral directors per month now than in 2018. The expectations of the public have changed, with loyalties of the past giving way to a growing trend for comparing prices and reviews online.

Funeral directors face a number of logistical challenges too. These include the need to provide remote and safe in-person arrangement meetings, and to ensure business continuity while protecting staff who may need to work remotely.

Over recent months funeral businesses have been busier than ever, but for many overall profits have dropped, with families opting for simple funeral packages due to

attendance restrictions and economic uncertainty. In the face of these challenges, and a possible second wave of Coronavirus deaths this winter, funeral directors will need to adapt, in order to survive and thrive.

As providers of Funeral Guide, the UK's number one funeral director comparison website, we're supporting funeral directors through this period of change and uncertainty. For businesses willing to adapt, there will be huge opportunities to attract and secure more funerals online. Those who embrace technology will also find it easier to offer more choice remotely, maximise efficiencies, increase value and reduce funeral debt.

To find out how technology can help your business THRIVE in the "new normal" visit www.funeralguide.co.uk/thrive or call the team at Funeral Guide on 01392 409 760.



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CANFLY MARKETING SUPPLYING SANITISING STATIONS AND MORE

How have you coped during COVID-19 – has there been any break in supply?

The Asian supply chain broke down in January however I negotiated with my European suppliers to provide my products at the same cost with a shorter lead time. Canfly Marketing now holds a large stock of standard bag sizes to mitigate against any future supply chain problems.

What products can funeral directors get from you?

Canfly Marketing supplies top quality presentation bags, branded ash boxes, business stationery and branded sanitising stations. I have worked hard to hold the purchase price to funeral directors and now hold a large stock of the standard range of presentation bags, including scatter tube, casket, ash box and urn sizes. These are available to buy online with no minimum quantity.

Have you done anything over and above in terms of service to funeral directors?

During the COVID-19 crisis, when stocks were low, I managed to obtain a supply of basic body bags for my customers which were delivered in short lead times.

Is there anything you would like to say to funeral directors?

As a supplier to the funeral professional for the past five years, I understand how busy and time-short my customers are. I help with branding with a short brief and work to create a completely bespoke design for each company. ●



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How have you coped during COVID-19 – has there been any break in supply?

During the early stages of COVID-19 and the lockdown we faced challenges like many other businesses in terms of supply, in particular our manufacturing partners who changed their manufacturing lines overnight to producing PPE that due to local regulations couldn't be exported. That said, we didn't increase a single price until July, when we needed to review some of our nitrile glove and IIR2 face mask prices. We were agile in sourcing PPE including masks, aprons, visors, overshoes and oversleeves and, more recently, we've seen a notable improvement in our stock holding of all of those lines.

What steps did you have to take to mitigate against problems?

As a business we have always maintained second and third routes for supply of our core lines to ensure the swift fulfilment of our customers' orders. A challenge we faced, like many others, for the products we don't manufacture ourselves, was the 'toilet roll effect', when stocks were uplifted from distributors nationwide overnight which saw us having numerous out of stock products for a number of weeks. We worked tirelessly to reach out to new suppliers as potential supply partners and to vet the quality of their products to ensure that we continued to provide the top quality products that the key working funeral professionals needed and deserved.

What products can funeral directors get from you?

We have now secured and are maintaining great stocks of body bags, disposable sheets, disposable aprons, overshoes, oversleeves, masks (to various safety standards), preparation cosmetics and our complete range of embalming arterial, cavity and accessory chemicals.

Have prices changed?

We have worked to maintain our pricing across our range. Prices have increased for the IIR2 style face masks and certain lines in our nitrile glove range. Asides from this, we have maintained our pricing across the board. Looking forward, to maintain

consistent pricing across our range, we will be looking at having a long-term pricing review. This will take place in the coming weeks now the supply markets are settling.

Why should funeral directors come to you?

Having served as a partner to funeral professionals for over 30 years, we've learnt a great deal and have become a well-known name in funeral service. Our learning continues day-by-day and we hope to improve with every point learned. Through the recent first wave of the coronavirus pandemic we've received invaluable feedback from many of our customers, feedback we have really valued and have taken to heart. Our customers come first, and we work to get your order to you on time and complete, first time.

Have you done anything over and above in terms of service to funeral directors?

Throughout the early stages of the pandemic we operated our business seven days a week, using the weekends to continue packing and shipping orders so our key working funeral service professionals that needed their supplies received them with as little delay as possible. Operating seven days a week for six weeks helped us to help our customers and our team take indescribable pride in having gone that extra mile.

Is there anything you would like to say to funeral directors?

Absolutely, we would like to thank every single one of you, every single member of the funeral service community. You are all key workers vital to your communities. Many families lost loved ones before their time and it's due to your professionalism, diligence and most importantly care that these families were able to grieve and begin the

healing process having faced that loss. Each and every one of you deserve thanks and we are grateful for your commitment, professionalism and service. ●

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Business Matters

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SUBSCRIPTIONS BY ANNUAL DIRECT DEBIT

Following the successful launch in 2019 of direct debit as another method to pay your annual subscription fees, we are pleased to confirm this method (which is for England, Wales and Northern Ireland only) will continue. This will accompany the other methods currently available, being through the secure members area, debit or credit card, BACS and cheque.

We understand how busy our members are towards the end of the year, and especially during 2020 due to the pandemic, so paying your subscription this way will be one less thing to worry about.

For those who signed up for this last year, there is nothing further to do as you will receive the direct debit instruction with the invoice.

For those members who do not have a mandate in place, we will send you a letter and a direct debit mandate, which if you wish to have your monies automatically debited on an annual basis, you will be required to complete and return back to the SAIF Business Centre.

Subscription information will be sent out to all members in November, which will specify the subscription amount and for those paying by direct debit when this will be debited.

✓
If you have any questions, please do not hesitate to contact the SAIF Business Centre



!!SAVE THE DATE!!

A Special General Meeting of the National Society of Allied & Independent Funeral Directors is to be held on Tuesday 6th October 2020. A formal notice will be issued shortly confirming the time and venue.

ANNUAL LEAVE AND CORONAVIRUS

Before the coronavirus, four weeks' leave had to be taken in the holiday year in which it was due, but employers could agree with workers in their employment contracts that they could carry over some or all of the additional 1.6 weeks (and any extra contractual leave) into the following year.

However, on 26 March 2020,

the Working Time Regulations 1998 (SI 1998/1833) (WTR) were amended to provide that where, in any holiday year, it is "not reasonably practicable" for the worker to take some or all of their leave "as a result of the effects of coronavirus (including on the worker, the employer, or the wider economy or society)", they are entitled to carry over that leave into the following two holiday years. This only applies to four

weeks' leave, not the additional 1.6 weeks – which can still be carried over by agreement.

As there is no definition of "not reasonably practicable", it is left to case law to interpret. However, for an employer to ascertain how they should interpret this, the Government has published non-binding guidance at www.gov.uk/guidance which states the various factors to be considered.

YOUR OPINION MATTERS TO US

During this pandemic, SAIF has adapted how to keep you updated with the many changes affecting how funeral businesses operate. Email briefings, additional webinars and online regional meetings have been our communication tools. As we face a new 'normal', SAIF would like to provide the right level of support for your company.

We've designed a short online questionnaire to learn your views on how you'd like to be kept updated by SAIF. Please spend a few minutes to provide feedback that will help us plan our events and information services.

✓
Go to www.surveymonkey.co.uk/r/H7BQXC7
by Friday 25 September

IFD College

We are pleased to advise that the IFD College has now successfully piloted courses using Zoom. If you are interested in attending courses in this way please contact the college administrator at corinne@saif.org.uk or on 0345 230 6777. If you only need a few extra units to achieve your full Certificate in Funeral Practice, these can now be taught remotely to avoid unnecessary travel.

ARE WE HEADING FOR A SPIKE OR A WAVE?

Words: Simon Bloxham, Safety for Business

Most countries were unprepared for the COVID-19 pandemic that has overshadowed our lives recently. And since scientists don't believe the virus is about to disappear any time soon, it is important that as well as fighting the current pandemic, we prepare ourselves for another wave.

Potential scenarios of future outbreaks

Scenario one will see mini-waves of smaller outbreaks every few months, with periods of only a few cases in between.

Scenario two will see continued COVID-19 outbreaks, similar to what we are currently experiencing, until the end of 2022.

Scenario three will see this current outbreak followed by a massive second wave, twice as large and longer lasting. This is exactly what happened with the 1918 Spanish flu pandemic; a moderate wave in March 1918 was followed by an upsurge in cases followed by smaller peaks until early 1919.

I don't want to be all doom and gloom, but if we prepare for the worst case, we may be OK if it happens. If we get a lesser scenario, we will definitely pull through.

It is widely recognised that the only thing that will prevent any of these potential scenarios is the development of a vaccine. If one doesn't become available soon, it is predicted that we could have continued outbreaks until at least half of the world has been infected – only 5% of the world is estimated to have been infected so far.

What could we experience?

The third scenario is possibly the most alarming because, in many countries, health systems are only just about coping right now. If later this year we have a second outbreak of COVID-19 that dwarfs this one, most health systems – especially fragile ones in low and middle income countries – could buckle under the strain and may collapse. It would also mean a return to the strict lockdowns many countries have been under.

Would the UK survive? Possibly. Look at the number of Nightingale Hospitals built. There were 17 in all, planned for and staffed. The private sector shut down their work as well, being ready to take in NHS work should the pandemic get worse. In the end, a handful of patients were treated in the new hospitals, and some care was provided by private hospitals. I would say that, given the evidence, we are well prepared for a new wave.

The second scenario is no less terrifying. Coronaviruses can adapt well to humans and COVID-19 could keep evolving so that it is effectively a new virus to which we have little immunity. If this does happen it could also potentially derail efforts to develop a vaccine.

One ominous prediction when you read all the material out there is that we should be prepared for at least another 18 to 24 months of significant COVID-19 activity.

Risk assessments

You need to risk assess the problem and potential impact of a recurrence at work. An earlier article I wrote for *SAIFInsight* went through the steps to take. They are worth a reminder.

Hazards

Here are a few things to consider:

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

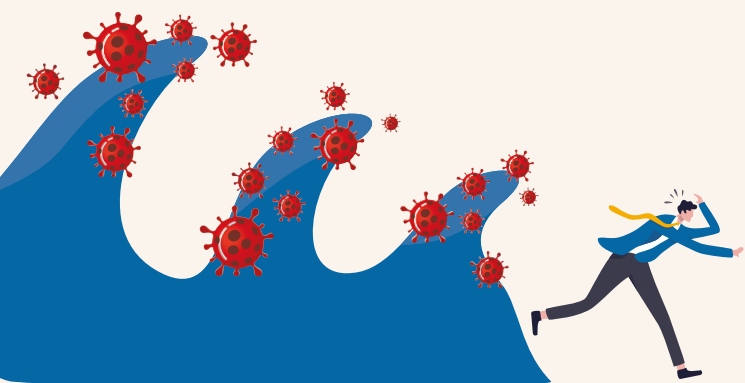
Control measures

Here are a few ideas on how to control the problem:

- Use the minimum number of people for whatever the task is
- Liaise with residents, care home managers and hospital staff on arrival to assist in managing removals
- Use the social distancing rule and mark out the premises to help remind people
- Make PPE available. This is basic for those handling the deceased, but what about office staff or for visitors?
- Don't forget handwashing prior to and after removals
- Antibacterial handwash has to be available to staff especially where they cannot wash their hands
- Don't forget your universal precautions against infection – you will have been doing this for years
- Your vehicles need to be cleaned with antibacterial and antiviral products before and after use
- Use equipment to move deceased where possible to avoid manual handling issues. Give that equipment a good sanitising after use as well.
- Contact tracing will be another normal – will you be taking the full details of all visitors to your workplace?



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? ●



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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SAIFCHARTER FOCUS

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

It's been an incredibly demanding few months for the funeral profession, as we have gradually adjusted and acclimatised to a 'new normal' in the wake of the coronavirus pandemic. It is right to take stock and allow ourselves time to re-energise, following the tremendous effort of our profession over the last few months.

Looking ahead it's appropriate to next begin to consider the impact of a possible second wave of infections as we enter the autumn and winter months. Reaction to recent Europe Economics research* has indicated we may expect substantial extra deaths through autumn and winter depending on how well the lifting of restrictions is managed.

The analysis also suggests potentially dramatic regional differences. I would like to thank those of you who have kept Golden Charter informed of the demands and requirements on the front line, providing invaluable insight, and would encourage you to continue to do so.

More than ever, families want to plan in advance. I would urge all of our members to continue to prepare and to familiarise themselves with the pre-need support available through Golden Charter. Please get in touch with your Business Manager to discuss this support, which helps us stay connected with our communities and manage enquiries during any potential second wave.

The AGM awaits

I'd like to thank all members who have already signed up for our AGM which takes place later this month by registering at **saifcharter.co.uk/agm2020**. It's great to see some new as well as many familiar names registering for what will be our first ever virtual AGM.

There are three Executive positions up for election this year; John Tempest and Anthony O'Hara's three-

year terms are coming to an end, and a further vacancy was left by our dear friend Matthew Gallagher's untimely passing. Matthew's position is currently being filled by Arran Brudenell, who was co-opted onto the Executive in March.

I'm delighted to confirm that John Tempest, Anthony O'Hara and Arran Brudenell have each put themselves forward to stand, meaning we have three nominations for three vacancies. All members will receive a link to vote along with a copy of the formal meeting notice. I would urge you to show your support for our representatives by participating in the voting process, even if you cannot attend the AGM itself.

It's 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. All updates, including the agenda, my video address and other reports will be available to all SAIFCharter members who are logged in to the secure area of our website at **saifcharter.co.uk/user** in the lead up to the event. The 2019 AGM

minutes have been available in this secure area of our website since December, and I would encourage you to review these too, in advance of their formal adoption.

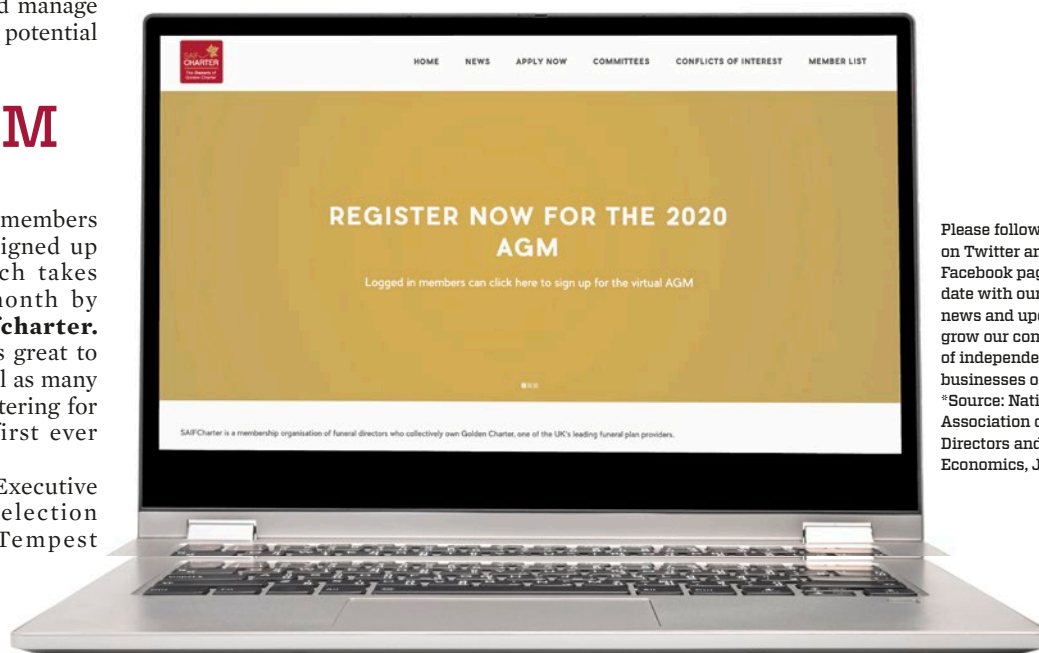
As ever, it's very helpful if members submit any questions they wish to be answered in advance as early as possible. If any member wishes to submit questions related to any agenda item or if you have any points to raise in relation to the 2019 minutes, particularly from anyone who attended last year's meeting in London, please submit these to John Byrne at secretary@saifcharter.co.uk by 9 September. This allows time for questions to be considered and fuller answers to be made available to you.

I would encourage you to show your support for our association by participating in the voting process and engaging with our AGM, either by registering to attend the meeting at **saifcharter.co.uk/agm2020** or by sharing your thoughts and questions in advance.

I look forward to working with you to shape our Association for the future. ●

Adam K Ginder
SAIFCharter Chair

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



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.
*Source: National Association of Funeral Directors and Europe Economics, June 2020



IT'S AGM TIME

The SAIFCharter Annual General Meeting is being held virtually on Wednesday 23 September at 6pm.

Register now at saifcharter.co.uk/agm2020.

You must be logged in to access this link.



Meet the candidates

This year we have three candidates proposed for three vacancies



Anthony O'Hara
Dip FD, MBIFD

Anthony joined his family business in 1997 and has worked in, and managed, all areas of the business from stonemasonry to funeral planning. In 2014, Anthony joined the SAIFCharter working groups and is chair of the Voice of the Funeral Director group. Anthony has been a member of the SAIFCharter Executive since he was elected in 2017 and is now standing again.



Arran Brudenell
BA (Hons), Cert FP, Dip FD, MBIFD

Arran joined the funeral profession in 2004 and became one of the youngest qualified funeral directors in the country at the time. Arran has a long-standing involvement with the SAIFCharter working groups and Executive, and the funeral profession more widely, including his role as a former SAIF President. Arran is currently co-opted onto the SAIFCharter Executive.



John P Tempest
MBIE, Dip FD

John has been involved in the funeral profession since 1968 and alongside his wife, Barbara, bought a funeral business in 1994. Since then they have opened another office and acquired another funeral business. In 2008/2009, John was elected National President of the BIE and served as Yorkshire President of the NAFD. John has been a member of the SAIFCharter Executive since he was elected in 2017.

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Morgan Murray
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Pauline Foley
Telephone Business Manager
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E: pauline.foley@goldencharter.co.uk



NORTH

Interim Regional Business Manager North
Contact Jacqui McGilveray (see far right)



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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 North West England ABM
Contact Daniel Hare (left)



8 West Midlands and North Wales ABM
Contact Daniel Hare (see far left)



6 Amy Smithson
West Yorkshire & East Lancashire ABM
M: 07711 368 112
E: amysmithson@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

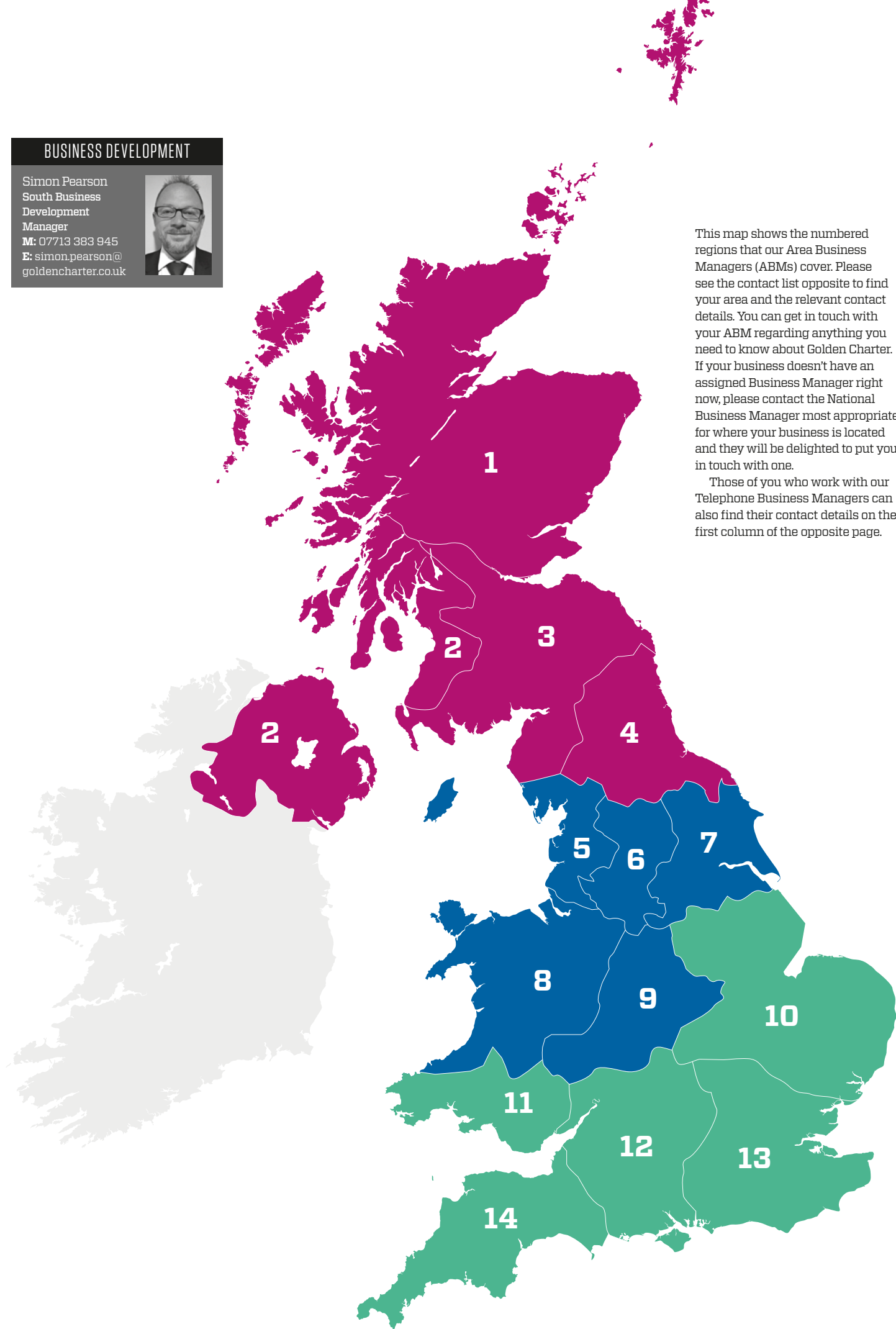


12 Kristi Jones
West England ABM
M: 07834 417 314
E: kristi.jones@goldencharter.co.uk



BUSINESS DEVELOPMENT

Simon Pearson
South Business
Development
Manager
M: 07713 383 945
E: [simon.pearson@
goldencharter.co.uk](mailto:simon.pearson@goldencharter.co.uk)



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

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

IN ASSOCIATION
WITH

SUPPLY AND DEMAND

Signature Aromas Ltd celebrates 18 years in business

Signature Aromas Ltd has celebrated 18 years in business with the launch of the new Purazone portable air purifier.

The British-made unit uses ultra violet light-killing chambers to destroy 99.99% of viruses and bacteria, and also reduces volatile organic compounds and malodour.

The original Purazone was developed for the Government and NHS to reduce cross-infection in hospitals, and has been in use in Walsall Manor Hospital mortuary since 2008. Units have since been installed into back-of-house areas within funeral homes to help protect staff and improve working conditions.

The 'Neutral' with

lemon, and the new Tea Tree Natural Oil cubes, complement the new 'Gemini' natural oil air freshener systems that are proving popular for front-of-house areas, where the 30 natural aromas can help relax clients at a very stressful time.

The stainless steel unit is easily fitted via a standard plug and can be wall-mounted, free standing or portable. The ideal positioning in most funeral homes is adjacent to or over preparation table areas, and the unit is normally sited at around face height so that the airflow will achieve maximum efficiency in picking up any viruses and bacteria.

Designed to run

for 24 hours so that it continues to operate after staff have left for the day, service periods for the units are longer than most as the UVC tubes only need to be replaced on an annual basis.

A family company, Signature Aromas has a number of satisfied funeral colleagues who already have the Purazone and Gemini systems fitted. It offers advice and demonstrations to anyone who is interested in learning more – either at the office or, by mutual appointment, in your own funeral premises.

Signature Aromas is a supplier member of SAIF and offers discounts on both its rental and purchase plans to fellow members. ●

✓
**For further information
contact Brian or Paul Chappell
on 01902678822, or email
enquiries@signaturearomas.co.uk**



Purazone destroys all viruses

Signature Aromas are a family company who are among the UK's leading providers of air sterilisers and **natural oil** air fresheners. The PURAZONE UNIT uses UVC light to destroy VIRUSES, BACTERIA, SPORES, MOULD and VOC's. We then insert natural oils to enhance the area and provide safer and more pleasant working conditions for staff.

At the front of house we use systems that use natural oils to help your clients and staff feel more relaxed and comfortable at a very stressful time.

Ask us now for a FREE DEMONSTRATION of Signature Air Systems complete with options to buy or rent.

Call now for an appointment with our local staff.



Signature
AROMAS LIMITED

Head office:
Signature Aromas Ltd
Signature House
65-67 Gospel End St
Sedgley, West Midlands
DY33LR



01902678822

www.signaturearomas.co.uk

go@signaturearomas.co.uk



MEMBERSHIP



FULL MEMBERSHIP PENDING

Adele Wilson/Alan Cooper/
Stephanie Bullock
**Wilson & Cooper Independent
Funeral Directors**
250-252 Ashby High Street
Scunthorpe DN16 2SE
Previously advertised on website
Close Date: 13th August 2020

Sophie Jukes
Jukes Funeral Services
**House of Minister
Funeral Home**
26 Tamworth Street, Lichfield
WS13 6JJ

Branch of Above:
**Jukes & Dobson
Funeral Services**
231b Glascote Road, Tamworth
B77 2AZ
Previously advertised on website
Close Date: 13th August 2020

Mr Robin Roberts
**Meredith Jones Funeral
Services incorporating
R Roberts & Son
Funeral Directors**
Dolwar Chapel of Rest, Parry

Road, Llanrwst LL26 0DG
Branches of above:
R Roberts & Son
260 Conwy Road, Mochdre,
Colwyn Bay LL28 5DS

R Roberts & Son
7 Church Drive, Rhos on Sea
Colwyn Bay LL28 4LL
Previously advertised on website
Close Date: 14th August 2020

Mr Darren Ramsbottom
Oswaldtwistle Funeral Services
235 Union Road, Oswaldthistle,

Accrington BB5 3HU
Previously advertised on website
Close Date: 14th August 2020

Claire Naylor
C.T Hull Funeral Service
2 Birchway, Poulton-Le-Fylde,
Lancashire FY6 7SF
Previously advertised on website
Close Date: 26th August 2020

Mr Stephen Peregrine
Hoskins Family Funeral Services
107 The Birches, Stourport-on-
Severn, Worcester DY13 9NR

Branch of above:
**Hoskins Family Funeral
Services**
Corner Bungalow, Bromfield
Road, Ludlow SY8 1DW

Hoskins Funerals Direct
129 Astwood Road, Worcester
WR3 8HD
Previously advertised on
website
Close Date: 27th August 2020

**COMPANY & PREMISE
INFORMATION**
Associates change of details /
Address
Mr A McAfferty
**LCK Funeral Support
Services Ltd**
15-16 Wellbeck Court, Wellbeck
Avenue, Hayes UB4 9EY
(Formerly at 8 Windmore Close,
HAO 2SR)

**FULL MEMBER
NOT RENEWED**
Mr S Dutton
**Dutton & Hallmark
Funeral Services**
80 Faulkner Street,
Chester CH2 3BQ

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



SAIF Associates Directory 2020

**CARRIAGE MASTERS &
HORSEDRIVEN CARRIAGES**
Brahms Electric Vehicles Ltd
Mr S Cousins & Mr A Briggs
(Milton Keynes) • 01536 384 261
electric@brahmselectricvehicles.co.uk
• www.brahmselectricvehicles.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@jcwalwyn.co.uk
• www.jcwalwyn.co.uk

Leslie R Tipping Ltd
Mr J Tipping (Cheshire) • 0161 480

7629 • sales@lirtinging.co.uk
• www.lirtinging.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 (Gloucs) • 01684 274
683 • sally@pandlmanufacturing.co.uk
• www.pandlmanufacturing.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@umsuk.com • www.umsuk.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@greenacresgroup.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

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@greenacrescelebrate.co.uk • www.greenacrescelebrate.co.uk

Herongate Wood Cemetery

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

Westerleigh Group Ltd

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

The Natural Burial Company Ltd

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

CLOTHING

Keltic Clothing

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

Waterfront Manufacturing Ltd

Mr A Jenkinson (Norfolk) • 01953 718 719 • alan@waterfront

manufacturing.co.uk • www.waterfrontmanufacturing.co.uk

EDUCATION & TRAINING Independent Funeral Directors College Ltd

Corinne Pengelly • 0345 230 6777 • corinne@saif.org.uk • www.ifdcollage.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 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)

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 / 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 (Somer, 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 (Glasgow) • 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

TO ADVERTISE
HERE, CONTACT
Elliot Whitehead
0131 561 0020

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 Assistance)
Mr C Andrews (Devon) • 01392 409 159 • chros@search4local.co.uk
• www.search4local.co.uk

MEMORIALS & REMEMBRANCE
Acorn UK (2006) Ltd (Jewellery)
Mrs Wendy Owen (W. Kingsdown, Kent) • 01474 853 672 • 07956 143 049 • enquiries@acorn-uk.co.uk
• 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) • 01304 206 379 • enquiry@clevspen.co.uk
• www.clevspen.co.uk

Fotoplex Grigio Ltd (Personalised photos)
Mr C Gray (Hampshire) • 01329 311 920 • sales@fotoplex.co.uk
• 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
Mr A MacIntyre (Glasgow)
• 0141 882 3772 • info@macintyrememorials.co.uk
• www.macintyrememorials.co.uk

The MuchLoved Charitable Trust
Mr J Davies/Ms J Baker (Amersham) • 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)
01902 678 822 • brianchappell@signaturearomas.co.uk
• 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

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 (Hayes)
• 0208 900 9222 • l.c.k.f.s.s@outlook.com • www.lckfuneral supportservices.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-notice.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)
Mr M Moore (Huntingdon) • 01480 410 444 • info@gateway-publishing.co.uk • www.gateway-publishing.co.uk

PCD Media (East Anglia) Ltd t/a Funeral Print UK
Mr Dodd (Ipswich) • 01473 731 225 • tom@funeralprintuk.com
• www.funeralprintuk.com

Polstead Press
Tracy Goymer (Suffolk) • 01449 677 50 • tracy@ghyllhouse.co.uk
• www.polssteadpress.co.uk

RNS Publications
Mr C Shaw (Blackpool, Lancashire) • 01253 832 400 • cs@rns.co.uk
• www.rns.co.uk

REMOVAL & REPATRIATION
Alba Repatriation & Cremated Remains Transportation
Mr S Murren (Paisley) 07834 489 766 • info@albarepat.co.uk • www.albarepat.co.uk

Cremated Remains Transport Services
Lord John P A Kersley (Bognor Regis) • 01243 583 913 • advance salesuk@aol.com • 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 (Hayes) • 0208 900

9222 • l.c.k.f.s.s@outlook.com
• www.lckfuneral supportservices.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.tcbb.co.uk/repatriations

Walkers Repatriation Service
Mr T Walker (Staffordshire) • 07792 022 048 • tjwalker60@gmail.com

SOFT GOODS & FUNERAL SUPPLIES
Allsops CTF Ltd
Mr G Allsop (W. Sussex)
• 01903 213 991
• info@allsops.net

Bradnam Joinery Ltd
Mr B Spittle (Suffolk)
• 01440 761 404 • info@bradnamjoinery.co.uk • www.bradnamjoinery.co.uk

Canfly Marketing Ltd (Branded luxury rope bags) (Cheltenham) • 0207 859 4443
• info@canflymarketing.com • canflymarketing.com

Clarke & Strong Ltd
Mr B Fry (W. Midlands)
• 0247 622 1513 • info@clarkeandstrong.net
• www.clarkeandstrong.com

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

The Mazwell Group (PPE and chemicals)
Mr Caldwell (Whitchurch, Hampshire) • 01256 893 868 • enquiries@themazwellgroup.com • www.themazwellgroup.com

Thorley Smith Ltd
Mr D Tonks (Wigan)
• 01942 243 331 • sales@thorleysmith.com
• www.thorleysmith.com

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