



Insight

MORAL INJURY

WHY COVID-19 IS
PUTTING FUNERAL
DIRECTORS AT
GREATER RISK

PLUS

FUNERAL PLANNER OF THE YEAR
ALL THE WINNERS INSIDE!



The crisis and beyond

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

Create the independent future you want.

While SAIF represents you on the issues that matter.

We know how much you value your independence.

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

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

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





Insight

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MEMBERSHIP UPDATES AND DIRECTORY

KEEP UPDATED

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

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

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

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

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

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

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

CONTACTS

PUBLISHERS SAIF

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

National President:
Mark Porteous
mark@porteousfunerals.com
Chief Executive:
Terry Tennens
terry@saif.org.uk
Scottish President:
James Carcary
carcary@perthfuneraldirectors.com

GOLDEN CHARTER

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

Chief Executive Officer:
Suzanne Grahame
suzanne.grahame@goldencharter.co.uk

EDITORIAL

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

PRODUCTION

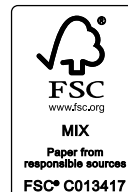
Produced by:
Connect Publications
(Scotland) Ltd
Managing Editors:
David Cameron
david@connectcommunications.co.uk
Pauline Burnett
pauline.b@connectcommunications.co.uk
Design: Mick Reilly

ADVERTISING

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

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

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TERRY TENNENS

SAIF CHIEF EXECUTIVE

Planning ahead to ease pandemic pressures

Never has there been a time when the funeral profession has had to give so much of itself in serving clients. You care for the deceased for longer periods of time with them resting in your funeral homes. Families assemble later for the service, so visits by relatives to the chapel of rest are more frequent and over a longer duration. The preferences of families only continue to become ever more bespoke and individualised.

This requires a 'growth mindset' – learning and acquiring new skills – compared to a 'fixed mindset' which has no interest in learning and development. The growth mindset will equip funeral directors with a continuing appetite to be flexible in providing traditional and innovative funerals for clients.

Pandemic planning

In the meantime, the coronavirus pandemic begins to surge once again. Please ensure your stock levels of PPE and coffins are healthy and communicate with suppliers to ensure that re-stocking is consulted on.

Maintain good staff health and safety procedures as you manage the risks of carrying out this vital work of caring for the deceased and their loved ones.

One of the significant risks for micro and small Independents is to have a contingency plan for emergency staff arrangements if members of your team are self-isolating or unwell.

SAIF Scotland colleagues are developing a contingency plan in conjunction with the Scottish Government. This enables Independents who wish to be part of the scheme access to emergency staff for 24-72 hours, or up to 14 days.

For the rest of the UK, if you are interested in being part of a National SAIF contingency plan across England, Wales and Northern Ireland, please indicate your interest by contacting the SAIF Business Centre, info@saif.org.uk or 01279 726777,

and we will explore if it's possible to have a UK-wide scheme during the pandemic.

Competition & Markets Authority (CMA)

As CEO of SAIF, I witness a lot of volunteer investment in protecting Independents' future. None so more, than the SAIF-CMA Regulatory Taskgroup. May I thank publicly Paul Allcock, Joseph Murren, Sean Martin and Jeremy West.

Thousands of hours have gone in to meetings with the CMA; preparing reports; conferring as a group and conference calls with members. More recently, this Taskgroup has been meeting with a top tier competition law firm which has done an outstanding job in representing independent funeral directors to the CMA with our response to their Provisional Decision Report (PDR).

Thanks also goes to scores of members who wrote to the CMA Panel Chairman to set out why Independents are best value and service and the adverse effects of competition have not been substantiated in the PDR for the independent sector.

The Taskgroup has held its hearing with the CMA to present our concerns and case. We now await the CMA's final report, due in December 2020, after which the UK Government has 90 days to respond to its recommendations.

Financial Conduct Authority (FCA)

As though it is not enough to deal with COVID-19, the CMA, a highly competitive environment and economic challenges, the FCA has been commissioned to begin its consultation into regulating pre-paid funeral plans. The timeline for this has crept to Quarter 4 of 2020, and arguably it may creep into Quarter 1 of 2021 as the process begins with primary legislation in the UK parliament. Once this legislation commences the FCA has 18 months to create a statutory regime to regulate pre-paid funeral plans.

This will bring challenges to funeral directors, however, SAIF is liaising with the FCA to ensure small to medium sized funeral homes are fully represented and not disadvantaged by the corporate pre-paid funeral planning companies and funeral homes who are vertically integrated.

If you have any concerns, be sure to contact SAIF.

Online pricing and SAIF's Code of Practice clause 4 and 5

At the Special General Meeting on October 6, the membership voted that from March 31 members will need to include on their website or a digital platform of their choice, if they do not have their own website, a price for a simple funeral and a price for an unattended cremation or burial. More details will be sent out to members shortly.

We shall be recommending SAIF Associates who can assist with website creations or upgrades, plus webinars on how to position this.

The new clauses are a 'minimum standard' and members are free to add further details on their websites.

We appreciate how difficult this is for some funeral directors, for fears of a race to the bottom or worries of competition. It has been a discussion point for two and a half years and we have probably found the right level as it is a modest revision. We have received criticism from members who do not like online pricing and criticism from the CMA that we have not gone far enough. Assuring you of best intentions and support. ●

terry@saif.org.uk



Will you join us to say “Thank You” to our Armed Forces, past and present?

We rely on our Armed Forces to protect our country and keep us safe. They're always there for us – even joining forces with key workers on the frontline during the COVID-19 pandemic.

But even heroes need help sometimes. And The Royal British Legion and Poppyscotland work hard on behalf of brave veterans and serving personnel.

That's why we're so proud to support the charities, and their 2020 fundraising appeal. It's a way we can say “Thank You” to our Armed Forces past and present. And if you join us, we can say it together.

It's easy to get involved

To help you showcase your support, we've developed a new digital toolkit. It's perfect for social media. And as well as highlighting your own donation for funeral plan sales, there are direct links to the charities – so your customers and community can donate, too.

**To find out more, talk to your Golden Charter Business Manager or email the Marketing Team:
RBL@goldencharter.co.uk**



THANK YOU



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SUZANNE GRAHAME

GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

Embracing new ways of coming together

SAIFCharter's first virtual AGM saw a broad range of members from all corners of the UK joining the online meeting and interactive Q&A session

Right in time for the beginning of autumn, infection figures and Government restrictions across the UK are starting to reflect that second wave that we have all been reluctantly and carefully anticipating.

This past month, the restrictions have prevented many of us gathering as we have in recent Septembers for the SAIFCharter AGM and the Funeral Planner of the Year Awards, and at Golden Charter our focus has been on finding ways to give you as much of that experience as possible.

Virtual AGM

More than 40 SAIFCharter members registered for SAIFCharter's online AGM on the evening of Thursday 23 September, an excellent turnout by the standards of the physical events held in previous years, and I would like to thank all attendees for watching and interacting with your association's yearly update.

I was pleased to field several questions from different members alongside Gareth Howlett from The Golden Charter Trust, and I would like to thank SAIFCharter's Chairman Adam Ginder and Secretary John Byrne for delivering an informative and successful event.

To make things as accessible as possible, SAIFCharter uploaded three videos in advance of the event, which give the level of detail usually provided at the in-person AGM. The videos, from Adam, Gareth and myself, remain available on the members' area of saifcharter.co.uk along with a recording of the AGM itself, so you can continue to access those videos on saifcharter.co.uk and stay up to date with the latest position of SAIFCharter, Golden Charter and The Golden Charter Trust.

This year's awards

Of course, one of the biggest changes from

“I WOULD LIKE TO THANK ALL ATTENDEES FOR WATCHING AND INTERACTING”

Suzanne Grahame

last year is that we couldn't stage our Funeral Planner of the Year ceremony, but that will not stop us from presenting the awards themselves. As independent funeral directors, you deserve recognition now more than ever for all you have done on the front line of the pandemic.

Independents' professionalism and tireless work is what ensured that so many bereaved families could be sure their loved ones were treated with due respect even at the height of the pandemic. In pre-need too, you have been able to support those families who responded to COVID-19 by seeking out funeral plans, even while dealing with increased demands on your time during spring's peak.

So we are proud to publish this edition's special pull-out Funeral Planner of the Year section, listing all of the winners and nominees from across the country.

Congratulations to Your Choice Funerals for another remarkable national win, and to every winner and nominee. Your work is appreciated now more than ever.

Gyles Brandreth's words to attendees at last year's event ring even more true this year: "You all work with such care, with attention, with friendship, and with love, and I just want you to know it's wonderful. What you do is so worthwhile. You are the best."

Agreement and Handbook

As we look ahead to the coming months and then to winter, we know things will get busier, so Golden Charter has been focused on getting your Funeral Director Agreement and Funeral Plan Handbook to you.

The Agreement and Handbook allow us all to meet the latest Funeral Planning Authority (FPA) requirements and evidence that we are all putting families first, something that will be central to the expectations of the Financial Conduct Authority who have recently published their regulatory timetable.

A written agreement is something that is now required between all registered providers and the funeral directors who sell their plans, and our Agreement will bring together the same terms already outlined in the funeral plan and funeral director terms and conditions that you accept on a plan-by-plan basis.

We are rolling out the necessary credentials to allow you to access the Handbook and Agreement on a phased basis at partners.goldencharter.co.uk. Your business manager may already have been in touch to talk you through these documents and answer any questions you might have about what they mean for the future.

As we have seen this year, Independents go far beyond the extra mile to support families, even in the most difficult circumstances.

Putting the Agreement in place helps evidence that, and puts us all in the strongest position to meet the challenges the future holds.

Thank you for all of your work and dedication. ●

Suzanne Grahame

suzanne.grahame@goldencharter.co.uk

A DAY OF WINNERS AND WHITEWASHES



SAIF golfers hold a minute's silence in memory of funeral directors who passed during 2020.

Brian Hart reports on Kee Cup's return – great golf, lots of fun, and a time to remember colleagues

The rescheduled Kee Cup took place at the end of August. This was the event's 26th unbroken year. The Cup was re-named in 2004, in memory of the late Gordon Kee, founder of Golden Charter.

The match is between funeral directors and the trade suppliers and is played over two days. This year the venue was the famous Prince's Links Golf Club in Sandwich, Kent.

Before play started the players had a minute's silence, with the top off the cup, in memory of those who had played in, or had been connected to this event, Paul Bysouth, Jamie Hawes, Gordon Ferguson, Matthew Gallagher, Susan Edwards and Welsh king, Gwilym Price.

The first day's play saw a whitewash as the SAIF team won the Pairs, 5-0. Augustus Gloop and Snoop Bobby Dog rallied their team in the bar and prepared for the second day's Singles play. Unfortunately the SAIF team won the Singles 7-3, making the final result 12-3 – there were several very big wins, with some dog licences

being handed out: 7/6 (in old money).

The presentation ceremony saw over £1,500 in fines being collected by the Fine-Master, Augustus Gloop, with a further £1,500 being raised by Pope Gazza 1st when he auctioned the 'soon to be famous' Bradnams 'bare all' nude calendar 2021. (These can be purchased online via the fundraising page: www.justgiving.com/fundraising/davidspittle).

The money raised for charity will be divided between the SAIF President's charity, Winston's Wish and Hillside Special School for Autism.

The usual traditions took place, with the virgin newbies singing songs including *Sweet Caroline* from Cool Hand Luke (Allum), *Sweet Chariot* from Heston Blumenthal (Alex from Westerleigh) and a rousing rendition of *La Bamba* sung in Spanish by Chris from Comtecs!

Tribute was once again paid to those lost with a group performance of the Icelandic clap and roar. Once again the clear winner was



golf and those fantastic charities.

Next year the event will be held at The Belfry on May 11. Any funeral director or trade supplier who would like to play or offer sponsorship should please contact either Gary Neill or Brian Hart.

Grateful thanks to our sponsors this year, Open pre-need plans, Bradnam Joinery, Coleman Milne, Daniel Robinson & Sons, Donatis, Westerleigh, SAIFInsure, RNS Publications, Funeralzone and Legacy Expressions.

Golden Charter plans change for Republic of Ireland

From October, Golden Charter will no longer be making new funeral plan sales in the Republic of Ireland.

Having assessed the implications of Brexit, the company has confirmed it would be impracticable to continue to operate under two different legal systems given sales volumes in the Republic of Ireland.

This change will have no impact on existing customers, with Golden Charter continuing to provide a service to ensure all funerals are provided as agreed when required. While funeral directors in the Republic of Ireland will no longer be able to offer Golden Charter plans to their families, the payments they receive for carrying out existing plans will not be affected.



IT'S A FAMILY AFFAIR!

A landmark occasion arrived on July 30 when Kian Walwyn started employment at J C Walwyn & Sons Limited.

The grandson of Managing Director Keith Walwyn and son of Steven Walwyn headed straight to the factory floor after completing Year 11 at Queen Elizabeth's Grammar School in Ashbourne, to work in the veneer department and final checking area.

Keith said: "It was a great delight to see Kian interested in the family business. He's a strong lad who will try his hand to any manual work and he's taken excellently to the job in hand. Although he is returning to 6th form, he will return during the holiday periods and it is a proud moment to see him join the family business."

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NEW DEVELOPMENTS FOR NATIONAL SUICIDE BEREAVEMENT SERVICE

It has been a busy few months for Suicide Bereavement UK. The organisation is gearing up to host its 9th international suicide bereavement conference in Manchester on the 18th November 2020 and is also delivering face to face PABBS suicide bereavement workshops (for individuals or in-house).

To coincide with this activity, it has also just revamped its website

to include a range of training and resources for anyone bereaved or affected by suicide and for professionals supporting them and professionals who come into contact with those bereaved by suicide.

Led by Dr Sharon McDonnell – who has lived experience of suicide – the company provides resources for postvention services and educational materials. It also conducts research to advance the understanding of the

experiences and perceived needs of those bereaved or affected by suicide and informs policy and practice in suicide bereavement support.



To find out more, go to suicidebereavementuk.com



suicidebereavement™

SAIF webinars win the day

How experts have kept members on top of developments

During the COVID-19 pandemic, SAIF has been hosting webinars for members. Declan Maguire's Tech Talks have been very popular and helpful. Here he explains what's available on the Members' Area of SAIF's website.

"As I reflect on the last few months I am deeply heartened to have witnessed our profession at its very best. We have come together to meet one of the greatest challenges in many of our professional lifetimes; in doing so we have demonstrated one of our key skills as funeral directors, our ability to adapt to whatever is thrown at us.

"This is in no small part due to the preparation, organisation and dedication of SAIF members, but also our ability to embrace the wide range of technology options to meet the restrictions imposed by social distancing.

"In a very short space of time members were utilising WhatsApp, Zoom, Microsoft Teams and FaceTime among many other options to provide the same high level of service only digitally.

"Further, firms were beginning to use these software platforms internally to expedite processes and reduce duplication.



Declan Maguire has been hosting Tech Talks

"This seemed like the perfect opportunity to launch SAIF Tech Talks, a bitesize series of webinars to showcase some easy to use, cost effective communication, productivity and finance applications available.

"Our first webinar focused on 'the cloud', what is it and how does it work? We demonstrated two free to use cloud based apps, Slack and Typeform, both invaluable for a single funeral home or multi-branch firm.

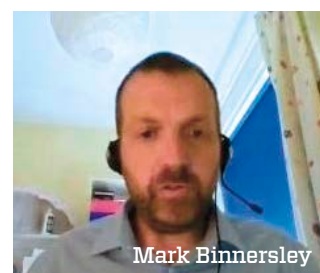
"Our second talk focuses on productivity, as we demonstrate a flexible workflow application called Trello and show how this app can be used to schedule tasks, create a work log or even be used as a digital mortuary book. If time permits we'll also show some of the software

projects we've been working on to solve PPE distribution and Test and Trace efforts for the profession.

"For our third talk we are delighted to welcome the team from Xero to demonstrate their cloud accounting application. Having used many in house finance products over the years, Xero offers a clear and easy to use application that works seamlessly across your PC, tablet and smartphone. More importantly it works with many of the funeral operation software options currently on the market."

Mark Binnersley: 'Marketing for funeral directors during a national emergency'

SAIF's public relations provider Mark discussed this in the context of coronavirus, the economic downturn and



Mark Binnersley

other challenges facing society. He covered the types of message funeral directors could sensitively share with their communities, then talked through ways in which funeral directors could supply stories to their local media, in addition to appropriate posts for social media and websites.

Catherine Betley of Professional Help: 'Supporting staff at risk during the Coronavirus crisis'

At the very early start of the crisis, Catherine considered the seismic shift the profession faced, going from offering the very best of personalised care to bereaved families to essentially becoming part of a 'death management' system, where staff could no longer offer the comfort of face-to-face meetings and carefully crafted, individual funerals for those who had died.



Catherine Betley

Changes for Celebrants' body

A new look has been unveiled for the Association of Independent Celebrants (AOIC).

Now a limited by guarantee company and the only registered trade association for celebrants in the UK, the AOIC represents celebrants' views at Government decision-making level.

It has also forged strong links within the funeral sector, with SAIF's Chief Executive Terry Tennens a guest speaker at the Association's 2018 conference.

During the pandemic the AOIC has offered advice to members and, with SAIF, lobbied to ensure celebrants were accepted as key workers by the Government. It also shared best practice regarding virtual ceremonies and new technology.

Phil Spicksley, AOIC's Executive Chairman (right), said: "It is vital that, as a trade body, we look at offering members as much support as possible – that may be talking to each other, sharing ideas or representing our profession on a national level."



James was presented with his certificate by Simon Helliar-Moore, watched by his colleagues at Crescent Funeral Services, his mum Sarah Chorley and his tutor Gemma O'Driscoll via Zoom.

WELL DONE JAMES!

Congratulations are in order for James Chorley on completing his Professional Training with the Independent Funeral Directors' College.

James joined Crescent Funeral Services in Taunton as an apprentice at 16 and has been receiving specialist tutoring from the IFD College to complete his Certificate in Funeral Practice. Now 18, James is the youngest in the IFD College's history to complete this qualification – and the youngest in the UK. And the course, which would

normally take at least three years to complete, was completed in just two.

Simon Helliar-Moore, Director of Crescent Funeral Services, explained: "It has been amazing to witness James applying himself to learning all aspects of the funeral profession. We have not held back from supporting his training, allowing him to experience all aspects of the profession, and this, along with his hard work and determination, certainly helped him. James is a credit to the profession and has a bright career ahead of him."

Scottish Government acknowledges efforts

The role funeral directors played in assisting the Scottish Government throughout the pandemic has been praised by Joe Fitzpatrick, the Minister for Public Health, Sport and Wellbeing. In a letter to the Deceased Management Advisory Group, Joe wrote:

"The challenges we have faced this year so far have been extraordinary, and the way in which those working on the front line have responded has been exceptional.

"The funeral sector has been a crucial part of that response and I am writing to thank you for everything your organisation, your members, and all of those working in the funeral sector have done to care for the deceased and support families through these very difficult circumstances.

"I am aware of the excellent

support that funeral directors, burial authority staff and cremation authority staff are providing to people across our communities and I would be very grateful if you would pass on my personal thanks to your members for their ongoing commitment to provide vital help and assistance to those who need it most.

"I understand that existing networks between my officials and the trade associations have been well utilised and that new ways of working have been developed, including the establishment of various key groups as part of the COVID-19 response.

"All of this great work is taking place at a time when COVID-19 is impacting all of us personally as well as professionally. I am impressed by

the sector's ability to adapt to the necessary changes introduced by restrictions and, by working together, to overcome challenges.

"While the pandemic is not over, and there will undoubtedly be more challenges to come, it is reassuring to know that the Scottish Government and representatives of the funeral sector have strong networks in place.

"I hope these strong networks will remain as we head into the winter months ahead.

"Thank you again for the vital work that you've undertaken thus far in the pandemic and please share my sincerest thanks with all your members for the part they have played in rising to this unprecedented challenge."



Call for honours nominees

The UK Government is looking for nominations for those who have gone over and above in responding to COVID-19 and have made an exceptional contribution within the funeral sector.

Whether someone gets an honour – and the honour they get – is decided by an honours committee. The committee's recommendations go to the Prime Minister and then to the Queen, who awards the honour.

People get honours for achievements such as:

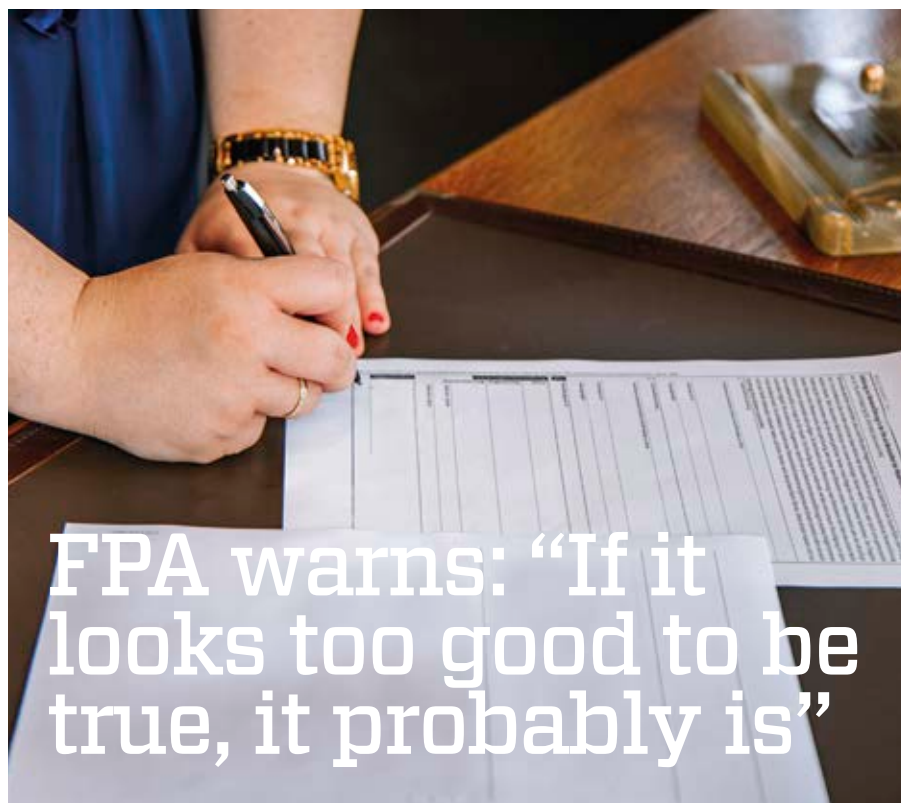
- making a difference to their community or field of work
- enhancing Britain's reputation
- long-term voluntary service
- innovation and entrepreneurship
- changing things, with an emphasis on achievement
- improving life for people less able to help themselves
- displaying moral courage

Making the case for an OBE:

- 1 Build a portfolio of community-based or outstanding contribution over a period of time.
- 2 Write out in bullet point form the nominee's main achievements – not just the work, but the results.
- 3 Write their achievements in a way which is as compelling and clear as possible for the nomination form.
- 4 Gather supporters' letters to add depth and credibility to your nomination.



If you would like to make a nomination you can find a form at www.gov.uk/honours or contact honours@cabinetoffice.gov.uk for more information. They also publish a handy 'How to Write Nominations' guide.



Funeral directors should be on guard against funeral plan offerings from unscrupulous providers, says the regulator's CEO

The Funeral Planning Authority (FPA) has warned Independents to be cautious about planning products being offered by unregulated providers, saying some may be making unrealistic claims.

Graeme McAusland, the FPA's CEO, told SAIFInsight: "At the FPA we are very conscious that the funeral director community has been through a very challenging period. At the same time, the industry is heading towards the intended implementation of FCA regulation where funeral plan providers will have to be authorised by the FCA. There will be a transition period to this authorisation and that presents potential opportunities for less scrupulous providers to take advantage to the detriment of customers and funeral directors' reputations.

"We are particularly concerned about product offerings from providers that look too good to be true. We would argue that the old adage of 'if it looks too good to be true, it probably is' applies here, and funeral directors should ensure that the current challenging times don't lead to anyone inadvertently falling for the latest exciting opportunity.

"If a new product or provider makes an offering that looks great then challenge how it works and do your own due diligence on the provider – Companies House and internet searches make this relatively easy. You should ask, for example, how the structure works,

“CUSTOMERS AND FUNERAL DIRECTORS SHOULD ONLY WORK WITH FPA REGISTERED PROVIDERS”

how money is being managed, how guarantees are being funded and what the underlying assumptions are that need to be borne out to make the plan work.

"If, for example, to make the product work it needs a return in excess of 10% per annum for 10 or more years with limited chance of a fall in values, then most financial experts would frankly describe that as not the soundest basis on which to base a product – or in other words, nonsense. This is particularly true at a time when interest rates are effectively zero or negative.

"We have said before that customers and funeral directors should only work with FPA registered providers and that message is as important as it has ever been in these challenging times."



The FPA lists registered plan providers at funeralplanningauthority.co.uk

In memory of Matthew

Nominees sought for IFD College and The Matthew Gallagher Achievement Award

At the end of 2019, a much-loved member and Governor of the IFD College, Matthew Gallagher, sadly passed away. His passing left family, friends and colleagues wondering how they could best commemorate their mischievous and fun, larger than life friend, who would light up any room that he walked into. So the Matthew Gallagher Achievement Award has been created in his honour.

Chris Parker said: "Many years ago, somebody told me that we never completely die if our name continues to be spoken.

"When our beloved Matthew died so suddenly, we were all determined that

he would never be forgotten. To ensure that Matt lives on, we decided to present an annual award in his name. This will be given to one of the IFD College students who has overcome a challenge to complete their training.

"These challenges don't need to be enormous, although, of course, they might be. The challenges they have overcome might be personal, educational, professional or domestic circumstances.

"We will not share any of the nominees' circumstances at any time and the only people to see the

nominations will be myself and the judges, who, I am delighted to say, will be Matthew's parents, Pat and Sandy Gallagher.

"Matthew brought so much to this profession and to our college in particular. He understood challenge and met any that came his way head on with

determination and a smile. He was a perfect role model for any student, and it is right that he is remembered in this way"

Nominations can come from employers, colleagues, family friends or College staff or you may wish to self-nominate.

The closing date is now April 30, 2021, and the award will be presented at the National Funeral Exhibition in June.

Saifinsure is delighted to be supporting this initiative by sponsoring the design and creation of The Matthew Gallagher Award.



Matthew Gallagher

✓
For a nomination form, email Chris Parker at parkerchristine24@gmail.com

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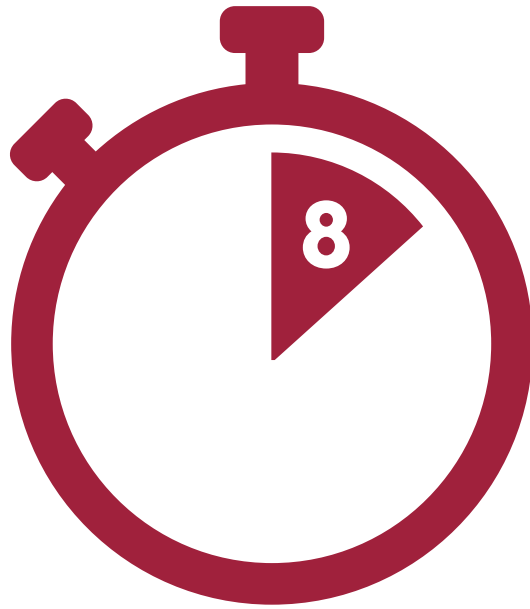
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Charity coalition calls for better bereavement support to be election priority

A collaboration between bereavement support specialist Sue Ryder, cancer charity Marie Curie, which supports people through terminal illness, and independent non-party think-tank Reform Scotland has called for the Scottish Government to provide better support for bereaved carers.

The charity coalition's new report – *Life After Death: supporting carers after bereavement* – calls for coordinated support for carers, before and after a bereavement. The package of proposals includes a dedicated national helpline for those caring for the terminally ill and the recently bereaved, a training and education fund to help bereaved carers back into work, and a new post-caring support payment to ease financial hardship during the transitional period. Recognising that after the person being cared for has died, life for carers can be “stressful, uncertain and gloomy”, Alison Payne, of Reform Scotland, believes that the proposals within the report can support carers – whom she describes as Scotland’s “unseen, often unsung heroes” – before, during and particularly after bereavement.

Acknowledging the report during a Holyrood debate, Scottish Labour MSP, Claudia Beamish, asked the Scottish Government to engage with the policy recommendations, in the interests of bereaved people everywhere. Responding for the Government, the Cabinet Secretary for Social Security, Shirley-Anne Somerville, said she would work with the charities.

The *Life After Death* report follows the findings of Sue Ryder's UK bereavement survey, which showed that, during the pandemic, most grieving families (55%) feel that their loved one's death had become ‘just a statistic’ while a significant majority (62%) believed that the nation has become ‘desensitised to death’.

BUDGET DEFERRED BUT FUNERAL PLAN LEGISLATION PROCEEDS APACE

Chancellor's statement delay was due to the major impact of COVID-19 on the nation

In a surprise move, Chancellor Rishi Sunak postponed this year's autumn budget so that the Government can focus its attention and resources on mitigating the immediate economic fallout from COVID-19, after a rapid upsurge in infections across the country.

The Commons had expected Mr Sunak to set out a budgetary course for the Government in November, but a Treasury spokesperson said: “Now is not the right time to outline long-term plans – people want to see us focused on the here and now.”

It was during the Chancellor's 2020 Spring statement that the Government confirmed proposals to bring the funeral plan sector under the regulatory

umbrella of the Financial Conduct Authority (FCA) and outlined its intention to lay the required secondary legislation before parliament, in tandem with the autumn budget.

However, Treasury sources have reported that while the Government originally intended to coincide the laying of the secondary legislation with the autumn budget, it will now decouple the two to avoid delays to the funeral plan regulatory timetable, which remains on track for quarter four of 2020.

There is a recent precedent for a budget delay, with Rishi Sunak's predecessor, Sajid Javid, having delayed the November 2019 budget due to the looming general election while Gordon Brown delayed the 2003 budget in light of the imminent war in Iraq. ●

FUNERAL RESTRICTIONS REMAIN UNCHANGED DESPITE LOCKDOWN RULES TIGHTENING

Telling the country that it had reached a ‘perilous turning point’ in the battle against COVID-19, Prime Minister Boris Johnson announced a raft of new lockdown measures for England, under its new three-tier system.

In local authorities designated medium or high risk, pubs, restaurants and bars can stay open until 10pm, with masks mandatory for staff and unseated customers, whereas in the highest risk communities, bars and pubs must close. Medium risk communities allow no more than six people to socialise indoors or outdoors, while in the higher risk groups socialising is limited to those within the same household or support bubble. While the UK Government has introduced a new 15-person limit for weddings in England, funeral rules remain unchanged, with the Government

permitting up to thirty mourners to attend in all three tier categories.

The Scottish Government's stricter approach remains unchanged, with funeral attendance capped at a maximum of 20 people. There remains no legal restrictions in either Wales or Northern Ireland, with the authorities insisting that maximum attendance depends on mourners' ability to maintain social distancing, however, the Welsh Government advises that only the ‘closest family and friends’ should attend.

Before restrictions tightened, there had been some pressure in the Commons for the Government to lift the 30-person cap on funeral attendance in England, with Labour MP Preet Kaur Gill raising the matter with ministers. Responding for the Government, Nadine Dorries, made clear that there were ‘no plans’ to increase funeral attendance limits.

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STAY IN TOUCH, STAY STRONG

SAIF's National President, Mark Porteous, on keeping connected – but safe

There is no doubt we are all a bit battle-weary and tired of this horrible and infectious virus. The situation, as ever, is fluid. As I write this article, we now know that restrictions vary markedly throughout the UK. SAIF, as always, will continue to send members updates which many of you have welcomed and appreciated

I am sure we will all have a better idea of how extreme the second wave might be over the coming weeks and months. Government modelling is indicating the peak of the second wave could be in the middle of winter and, with seasonal flu being prevalent at that time of year, that wave could be longer than the first and more severe, but I hope this will not be the case.

It is vitally important you introduce any measures that you can to protect your staff and the families who use your services. You should be checking your PPE supply chain now, and consideration needs to be given as to how your business will operate if an employee catches the virus. At present, the Government does not prioritise funeral directors for testing and if a member of staff did catch COVID-19, others may have to isolate. For many businesses that could mean they have no option but to close completely. You may wish to consider contacting other local funeral directors and create a working partnership for the winter.

2020 is, and will continue to be, a challenging year for Independents. Not only are we all working and living through a worldwide pandemic, but we have the added pressures of regulation from the CMA for both at-need and pre-need markets. Rest assured, however, that SAIF is fighting your corner on your behalf on all fronts and I would like to take this opportunity to thank the SAIF CMA taskforce group for all their efforts so far.

With all that is going on in the profession, one or two of you may be forgiven for questioning why you do this job! Please remember, as independent funeral directors we are all driven by our passion – we all want to do the very best for our families. We are, by our very nature, a unique group of people. We are



“OUR SENSE
OF COMMUNITY
WILL SHOW
GOVERNMENTS
WHY WE ARE
THE INDUSTRY
LEADERS”

resilient, strong individuals and as we face the possibility of a second wave our sense

of community, our attention to detail, accompanied with our care and service, will show governments and the CMA why independent funeral directors are the industry leaders.

I am very proud to be your National President. Be reassured that both the National and Scottish Executives are working tirelessly on your behalf and are there to support you if you need guidance or help.

Remember we all in this together, and we can only get through it together...

Stay SAIF. ●

Mark Porteous, National President

**WINSTON'S
WISH** WW

MY CHARITY: WINSTON'S WISH

Winston's Wish has been supporting bereaved children since 1992. Their message is very clear – every bereaved child should receive the help they need to cope with the death of someone important in their lives. I hope SAIF members will help me in trying to raise funds for them this year.

MORAL INJURY

MORAL



INJURY

ARE FUNERAL DIRECTORS IN THE FIRING LINE?

Many teams are still reeling from the first wave of COVID-19, but now, facing more trauma and restrictions, are we juggling a mental health timebomb? **Joanna Williams**, Head of Counselling at Professional Help Ltd, investigates the emerging condition affecting frontline workers...



> **F**rom March 2020, psychologists began to publish warnings that medical staff working through the height of the pandemic, perhaps faced with difficult choices and almost certainly higher patient mortality than usual, should watch for and guard against the symptoms of what they called ‘moral injury’. They warned that if left unchecked, it could lead to longer-term mental health issues.

Moral injury can be defined as psychological distress resulting from an action, or inaction, that the individual perceives as being against their own moral or ethical code. The concept originates in the military, with the term itself being coined in the 1990s by psychiatrists working with Vietnam War veterans. More recently, even pre-COVID-19, it has started to be applied to the healthcare

profession, for example to junior doctors working in an under-resourced NHS, and other professions including police and firefighters.

Might it be time to consider whether, with the unprecedented challenges 2020 has brought, those in the funeral profession might also be experiencing moral injury – and if they are, what can be done to alleviate it?

The first thing to say when considering moral injury is, despite the somewhat dramatic sound of the term, do not panic. The symptoms that it describes are actually a normal response to extraordinary circumstances. That’s not to say they aren’t very distressing, and can include but are not limited to: feelings of guilt or shame about something the person did or didn’t do, or observed; feelings of anger or directing blame; self-doubt and low self-esteem; feeling haunted and anxious; withdrawing socially; possible misuse of



HELP

drugs or alcohol. Although some of the symptoms are similar to those of PTSD, it does differ as PTSD is largely a fear-based condition, a sort of severe anxiety relating to a past trauma. Moral injury is more about processing the judgment of one's own conscience, and it is not currently classified as a mental illness or a clinical diagnosis. However, it can have some profound effects and early intervention is a good idea.

We know that funeral directors and their staff have been severely tested by the pandemic. Their ways of working have had to undergo fundamental changes meaning they could not offer the full service they would normally take such pride in: funeral arrangement meetings taking place remotely; loved ones not able to view the deceased or touch the coffin; an increase in direct cremations; no limousines or family funeral cars; restricted numbers present at the funeral or no funeral service at all.

While funeral staff and others who work alongside death are no strangers to difficult emotions, supporting families during stressful and upsetting times, their role usually involves making a terrible situation more bearable in whatever ways they can. Under the restrictions of COVID-19 it has fallen to them often to break bad news to an already grieving family; rather than 'we'll do everything we can' to give them the send-off they want for their loved one, the conversation has had to cover all the things they couldn't do.

Most independent funeral directors would say their work is a vocation rather than a career; certainly it is far more than a job. They are passionate about providing



MORAL INJURY SYMPTOMS ARE A NORMAL RESPONSE TO EXTRAORDINARY CIRCUMSTANCES



excellent care and doing their very best for every family they serve. COVID-19 has stripped some of their capacity to do that. What's more, they have likely been exceptionally busy over the last few months, leaving them at greater risk of the effects of stress and burnout – which can skew our perception even more and add to that sense of never quite being or doing enough.

So some funeral staff could naturally be left feeling that they could, or should, have done more, even if in reality they couldn't.

Employers can help prevent or assuage these feelings with regular supervision and peer support. Being around others in a similar situation, with whom you can

have honest and open conversations and a regular informal 'debrief', is one of the best guards against work-related stresses – of which moral injury is simply a very particular type. Feeling well supported and understood by your peers is so valuable at any time but especially right now.

The nature of moral injury however, and it's implicit in the name, is that it can

Moral injury or PTSD?

Post Traumatic Stress Disorder is fear-based while moral injury is based on feelings related to an individual's moral judgment. The two can share some symptoms, such as anger, addiction, or depression, but moral injury is not classified as a mental disorder and has no diagnosis or treatment protocols.

MORAL INJURY: A BRIEF HISTORY

1990s: Psychiatrist Jonathan Shay coined the term as a result of his treatment of combat trauma suffered by Vietnam War veterans.

2003: A later definition of moral injury, which was based on work with Iraq and Afghanistan era veterans, focused

on moral failures by the individual.

2010: The United Nations recognises moral injury in disaster responders.

2014: Moral injury is recognised as a factor in first responders, police and healthcare providers who have equivalent exposures to

trigger situations.

2015: Photographers and journalists covering the refugee crisis are recognised as suffering moral injury.

2020: The stresses and restrictions associated with COVID-19 bring funeral directors in direct contact with trigger situations.

feel intensely personal (it's about your own moral compass, and your behavioural expectations of yourself) and can quickly progress to shame rather than guilt. Whereas guilty feelings present as 'I did something bad', shame presents as 'I am bad'. It is inherently more problematic and by its nature more secretive.

So the supportive employer may need to turn detective: look for the regular signs of somebody struggling at work (e.g. persistent absenteeism), but also be aware of 'presenteeism' – which is characterised as being at work a lot, maybe more than usual or than is required, perhaps as an attempt to assuage feelings of guilt or shame or not being good enough.

It is a good idea to have some sort of external employee support or assistance programme that your team can access in confidence if they need to. Some of the negative feelings that present with moral injury (commonly anger and blame) may be directed towards the employer or colleagues, so it can be helpful to acquire an external, neutral perspective, such as the SAIF Support helpline.

Most people will emerge from the difficulties of the last year without any long-lasting effects. In fact, although there has been nothing totally comparable to this pandemic in our lifetime, in the aftermath of previous large-scale traumatic events such as terrorist incidents or massive accidents, many frontline responders and professionals involved have been found

“SOME FUNERAL STAFF ARE LEFT FEELING THAT THEY COULD, OR SHOULD, HAVE DONE MORE, EVEN IF IN REALITY THEY COULDN'T”

to experience 'traumatic growth' – so out of terrible events, they might learn or develop something positive. However, if individuals and organisations can be aware of the symptoms of moral injury and seek help quickly if they seem to linger or dramatically worsen, then with care, it's an injury from which it's very possible to recover. ●

✓ **Members of SAIF can access the SAIF Support helpline (0800 077 8578) between 9am-9pm Monday-Friday and speak to an experienced professional about anything that's on their minds and receive referral into ongoing counselling if appropriate. You can also email: help@saifsupport.co.uk**

STEPS TO REDUCING SYMPTOMS

Before

Use of frank, open and honest dialogue to prepare staff for the challenge ahead of them. This will help manage their expectations and avoid disillusionment.

Encourage emotional 'off-loading' and self-disclosure of experiences of moral challenges garnered from caring for families.

Make staff aware of moral injuries and encourage the use of a support network or peer support programmes.

During

Ensure staff are not avoiding discussions of emotionally challenging instances, as this can be a sign of trauma, e.g. avoiding or not attending meetings.

Support (or refer to a team leader) if staff become overly distressed as this can be a sign that other things have been building up below the surface. In more severe cases a specialist may be more appropriate to support them.

In larger set-ups, senior management should be particularly mindful of the health and wellbeing of managers who are supporting frontline staff, as they themselves may start to experience moral injury.

After

Offer a positive reframing of the crisis, where it is reflected on and learned from, as opposed to being a traumatic event better forgotten.

Active monitoring of staff enables quick identification of those experiencing moral injury. This allows efficient signposting for early interventions.

Treatment for moral injuries should include discussion of shame and guilt; topics which the patient may try to avoid.



Head Office
Northern Area
Southern Area

Kevin Smith
Greg Platt
Jon Helm

01189 714 444
07968 195 722
07879 252 224

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

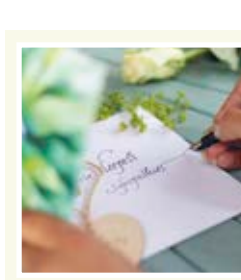
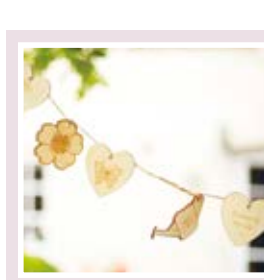
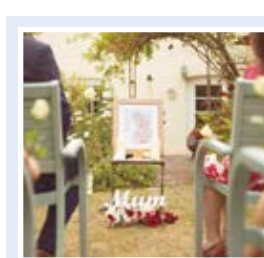
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WHATEVER
HAPPENS,
WE DID
EVERYTHING
POSSIBLE



Resisting the Competition and Markets Authority's drive for regulation of Independents has been the most important and time-consuming task undertaken by SAIF since its inception. Here, SAIF Scotland's **Joseph Murren** explains the twists and turns of the story so far...

THE TASK GROUP



TERRY TENNENS
SAIF CEO



SEAN MARTIN
National Executive member and
Chairman of the Professional
Standards Committee



PAUL ALLCOCK
Past National President, UK
Government Liaison and
National Executive Member



JEREMY WEST
Past National President, Fellow
and National Executive member



JOSEPH MURREN
Scottish Government Liaison, Scottish Quality
Assurance Assessor and Scottish Executive member

It was on 1 June 2018, amid concerns that prices had been increasing substantially and that funerals had become unaffordable, that the Competition and Markets Authority (CMA) launched a review of the funeral industry.

This did not come as a surprise to many of us in SAIF as concerns were being expressed in community organisations and the UK media. Scottish SAIF had also been working closely with the Scottish Government to develop a Code of Practice and discuss regulations for the industry following the Burial and Cremation (Scotland) Act 2016 which gave ministers the powers to install regulations.

It was only a matter of time before those in Westminster took notice and decided to act.

The seriousness of this review was not taken lightly by both National and Scottish Executives and discussions ensued to decide how best to respond to what was clearly an attack on our members. Having had experience of previous investigations by the Office of Fair Trading (OFT), the Government department which went before the CMA we were under no illusion as to how far-reaching and disruptive this would be.

It was decided that the review should be responded to on a national basis and a task group was formed to represent the interest of all SAIF members throughout the UK. It was important that members of the task

group had considerable experience of the funeral sector, both independents and corporates, had knowledge of Government practices and could take time out of their businesses to focus on what would undoubtedly be intense scrutiny and frequent demands by the CMA to respond within short timescales.

Phase 1

In announcing this review on 1 June 2018, the CMA invited responses by 28 June 2018, giving just 27 days for SAIF to consult with members, gather evidence and submit comments, including whether the CMA should make the market investigation.

The CMA received 28 responses, including a very detailed response from SAIF outlining the support given to all our members in ensuring they act responsibly and ethically in all their dealings. We gave details of our Code of Practice and Quality Assurance Programme – which inspects all members every second year – our complaint procedure and evidence of the very high level of client satisfaction enjoyed by our members. However, the CMA decided that there was cause to assume that the industry was not working in the interests of the consumer and proceeded with the review.

The following months saw a constant round of meetings and responses to requests from the CMA and, on 29 November 2018, its interim report was issued,

proposing the funeral market should be referred to the CMA Group for a Market Investigation Reference (MIR). Once again, the CMA welcomed comments and gave until 4 January 2019 for submissions.

Many hours were spent poring over the interim report and SAIF – after careful consideration – responded. We agreed with the need for a price review, protecting the consumer from unscrupulous funeral providers, a call for online pricing, standardisation of the breakdown of pricing and its acknowledgment of the very high satisfaction levels of independent funeral company clients. However, we did not agree with the one-size-fits-all remedy, the purely economic evaluation of a funeral service and the threat of draconian measures based on limited evaluation.

The CMA had reached the conclusion that:

- Customers are generally vulnerable, under time pressure and inexperienced and their responsiveness to price and quality differences are relatively limited
- This results in very few customers comparing funeral directors as part of the purchasing process, relying instead on personal experience, recommendations or general reputation.
- Competition on price was weak

These, together with other reasons, led the CMA to conclude that it was appropriate to exercise its discretion to make an MIR.

Phase 2

Having made the MIR on 28 March 2019 it is required to conclude any investigation within a maximum of two years and 27 March 2021 was confirmed as the statutory deadline.

Over the following year, the CMA carried out various meetings and round table discussion including meetings with SAIF. It is impossible to estimate the number of pages of reports that have been issued and pored over, other than it runs into several thousands and many man hours put in by the task group who analysed and responded to CMA requests. It is possibly the most important and time-consuming task undertaken by SAIF since its inception.

February 2020 saw the start of the coronavirus pandemic and funeral directors around the country found themselves under great pressure as the death toll mounted. Despite this, the CMA review continued. However, in March a concession was made to extend the response period by six months. At that time no one knew how long we would be in the grip of the virus and when cases began to abate the CMA reverted to its original timescale. SAIF objected to this and a teleconference was held to request a halt to the review until a proper assessment of the changes in funerals could be

undertaken. We cited changes to procedures which could have a lasting effect on local customs, reduced income and increased costs all having a significant effect on the industry, all to no avail. The CMA could not extend further than the statutory end date and was not willing to give any extension to the reporting dates.

Despite being under great pressure dealing with the pandemic, the SAIF task group made its final response on 19 June 2020, prior to the issue of any Provisional Decision Report. In our response we made our feelings very clear – our opening statement read:

‘It would have been contrary to the principles of fairness and equity, which the CMA seek to uphold in all their activities, not to have invited commentary on the impact of COVID-19 on this enquiry. It is noted, with great disappointment and rejection from SAIF, that this CMA investigation at the tail end of the COVID national/global pandemic crisis lacks all sensitivity for those professionals in the funeral sector coping with 15-18 hour days for the last two months; and then having to address this enquiry on an unforgiving, unchanged timetable. SAIF determines that the CMA’s inflexibility and lack of understanding towards the funeral profession is disturbing and doubts greatly that HM Government would tolerate a similar in-depth enquiry into the budgetary and operational conduct of the NHS over the same period; strict legislative timeframe or not, it is simply wrong.’

On 13 August 2020 the CMA issued its Provisional Decision Report (PDR) and stated responses had to be made by 5pm on 10 September 2020. This report ran to 470 pages of detail,

together with a further 573 pages of appendices.

We protested, claiming that we were still dealing with the pandemic with indications that cases were again rising. We requested more time and also a face to face meeting. Both requests were refused, with the CMA saying it would only accept written responses.

The recommendation amounted to a one-size-fits-all solution. The key remedies amounted to:

- (a) A sunlight remedy to ensure that the pricing and commercial activities of funeral directors and crematorium operators, as well as the quality of service provided by funeral directors, are exposed to greater public scrutiny, in the form of:
 - (i) A requirement on all funeral directors to disclose price and particular commercial information to customers;
 - (ii) a requirement on all crematorium operators to disclose price information to customers;
 - (iii) prohibiting funeral directors in conducting certain arrangements, exchange of services and payments with/to third parties; and
 - (iv) a recommendation to the UK Government and the devolved administrations in Northern Ireland and Wales to establish in England, Northern Ireland and Wales an inspection and registration regime to monitor the quality of funeral director services, as a first step in the establishment of a broader regulatory regime for funeral services in England, Wales and Northern Ireland.
- (b) Continuing review of the funerals sector by the



Martin Coleman was appointed Panel Chair and Panel Inquiry Chair of the CMA in 2018 and has been a Non-Executive Director of the Board since 2017

**MONTH AFTER MONTH
SAW A CONSTANT
ROUND OF MEETINGS
AND RESPONSES TO
CMA REQUESTS**

CMA in the form of a recommendation to the CMA board to:

- (i) actively monitor consumer outcomes in the funerals sector, in order to identify and, where possible, address any harmful behaviour;
- (ii) publish an annual review of consumer outcomes in the funerals sector; and
- (iii) consider consulting on a supplementary MIR at the earliest opportunity when the impact and consequences of COVID-19 on the funerals sector are sufficiently understood and the sector is more stable. To enable the CMA to monitor the funerals sector, we will require (by Order) some funeral directors and all crematorium operators to provide the CMA with specific funerals price and volume information.

The end games

We now knew where we were heading, and it was not a good outcome for our members. Our next response was the last throw of the dice and it had to be a good one.

Our main objections are:

- A one-size-fits-all remedy. It cannot be right that an independent micro business carrying out 50-80 funerals per annum is considered alongside the Co-op Group with over two thousand employees carrying out around 100,000 funerals per annum. The largest SAIF member has 37 offices, the smallest corporate has 173.
- The insufficient review of the independent sector. In the eighteen months from announcing the MIR, the CMA visited 15 independent funeral directors out of more than 2000. In contrast, the Inspector of Funeral Directors for Scotland, in her first year and with far fewer resources, visited 55 businesses out of approximately 450.
- The use of Life Insurance Company reports as it is in their interests to inflate prices and create a market for their products.

The task group felt that we had to stop responding and take the fight to them and we therefore decided on a two-pronged strategy:

1. We would encourage an agenda of disruption and ask as many members as possible to email the CMA with their comments. and
2. We would seek the authority from the Executive to engage a top tier firm of competition lawyers to assist in our final response.

The members responded tremendously and flooded the CMA inbox with comments. Additionally, we were given the go-ahead to appoint lawyers. The response was immediate. We were contacted by the CMA for a tele-conference and it was clear their attitude had changed. They agreed to an extension for our response until 1 October and a face to face meeting was arranged for 8 October.

We submitted our final response with the help of the lawyers on 1 October and went into our meeting with the CMA feeling very positive.

On 8 October we had our hearing with the CMA. Due to COVID-19 restrictions this was conducted virtually with Terry, Sean and Jeremy, together with two lawyers in their office, and Paul and myself online from our respective offices in Norwich and Paisley. The CMA was represented by their Chairman Martin Coleman, together with another ten members of their review panel and CMA staff.

Martin Coleman opened proceeding by outlining the expected conduct of the meeting, making clear that the CMA was not willing to discuss the extent or detail of their investigation and that our comments should be restricted to expanding on our final response submission to the PDR.

Sean opened for SAIF by again addressing the nature and diversity of the independent sector and how this differed greatly to corporate funeral companies. He stressed the vocational nature and intention of our members and their need to serve their communities as their principal driver, as opposed to ensuring investors' financial returns, the principal driver of corporates. He covered Independents' work in supporting various community focused activities and local projects and the importance independent funeral directors placed on their own reputation within their communities.

Sean was followed by Terry, who expanded on a series of slides detailing our objections to the PDR, in particular the one-size-fits all remedies. This was greatly aided by our lawyers, Linklaters, advising on the established criteria of the Government treating SMEs differently to large organisations. These reminded the CMA of the well-established UK/EU agreed classification of businesses as micro, small, medium and large, based on number of employees and gross turnover. As the majority of our members meet the 'micro' and 'small' criteria in this agreed classification, this established the principle of different treatment and we considered this to be a very important plank in our submission.

There followed two short videos recorded by two members expanding on their personal experiences and reaction to the PDR. We are extremely grateful to Andrea Hodgson of Annan, Dumfriesshire, and Craig Perfect, of South Wales, for submitting these.

THE RECOMMENDATION AMOUNTED TO A ONE-SIZE-FITS-ALL SOLUTION

It was then the turn of the CMA to ask questions which were answered by various members of the task group. Financial reporting and a workable method and procedure for regulating and inspecting standards of facilities and service were questioned. We were restricted to 90 minutes, however the CMA was listening and allowed some leeway when we over-ran. We were then invited to make a further submission, outlining what we considered would be acceptable remedies for the independent sector. We are now working on this and will submit it once ready.

Due to the nature of the meeting being virtual and the different locations of participants, this would not have been possible without the expert technical services of our lawyers, Linklaters. We are extremely grateful to them for their help in formulating our response and their assistance at the meeting. We can honestly say that without their input our submission and presentation would have been far poorer, so we firmly believe that it was the right decision to engage them.

The CMA's next publication will be its announcement of its final legally enforceable remedies. We believe we have done our best and have now exhausted our efforts to ensure that the independent sector is protected – we trust the CMA has listened to our arguments and will take our proposals on board.

One of the task group said that whatever happens we need to be able to look our members in the face and say we did everything possible – whatever the outcome we believe we can do that. ●

MAKE LOCALFUNERAL PART OF YOUR TEAM

Meet the experts behind the site supporting funeral directors now and into the future...

More than 1,600 independent funeral directors have already taken advantage of the free service created by Golden Charter for all businesses affiliated with SAIF, the NAFD and the IAFD.

localfuneral.co.uk offers businesses across the UK the opportunity to connect directly with families at need, to showcase their services and offer a range of additional extras.

While you are probably familiar with the site, in light of the CMA's provisional

report it's timely to take a look at how localfuneral.co.uk can help you meet any recommendations that may become regulations down the line.

The team behind the site uses customer and funeral director insight to shape its responsiveness and ease of use and make it a highly engaging platform which offers benefits for everyone using the direct to market tool.

With investment in digital a top priority for Golden Charter, *SAIF Insight* goes behind the scenes to learn about the workings of the service through the eyes of the experts on the Product & Innovation team.

localfuneral.co.uk is open for SAIF, NAFD and IAFD members to join

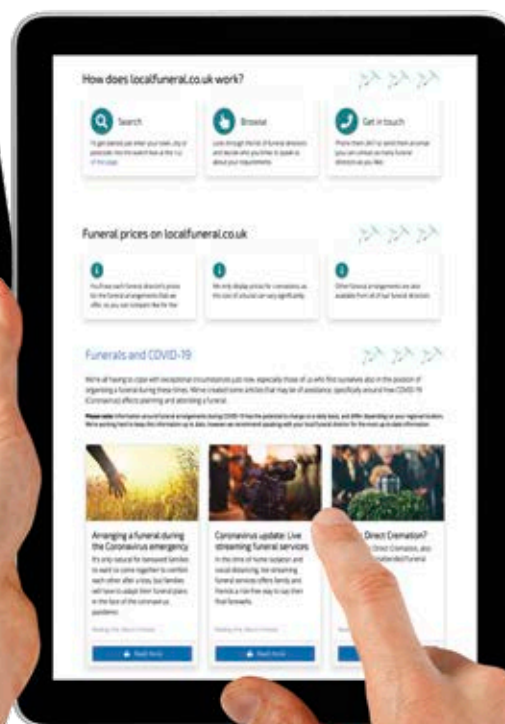
SAIF
INDEPENDENT
FUNERAL
DIRECTORS



National Association of Funeral Directors



IRISH ASSOCIATION OF FUNERAL DIRECTORS
Promoting Excellence in Funeral Services
© Logo - Registered Trademark



THE COVID EFFECT

localfuneral.co.uk saw a 26.3% rise in enquiries year on year from June-August 2020



JONNY SHEARER

Role Product Innovation Manager
Area of expertise Maximising customers' and funeral directors' experience

"This is an exciting time for localfuneral.co.uk as the CMA's provisional report has highlighted price transparency as an issue and, of course, the site offers funeral directors a way to make it easier for customers to understand the potential costs upfront. Not only does the website connect families in need with a funeral director in their local area, it puts funeral directors in control of their listings, services and prices and offers opportunities for them to add value for the families they serve.

More than 1,600 independent funeral directors are now listed on the site. As it is available exclusively to independent funeral directors who are members of SAIF, the NAFD and the IAFD, we know that price transparency and breakdown of pricing is increasingly important. Through customer research and government guidance, we developed a Simple Funeral package that allows funeral directors to provide a breakdown of what is included with this type of funeral and the costs. The package we're using at this time is the same for every funeral director, meaning families can compare prices easily.

localfuneral.co.uk is a nimble platform as we have the expertise in-house – everything from communications to development and tech is under one roof. We start with a hypothesis, test it, gather user feedback and then either iterate what we have learned or change course and re-test. Our learning always informs our next steps."

MOHAMED BAKRI

Role Commercial & Operations Analyst
Area of expertise Gathers, analyses and presents data to help the team make informed product decisions

"Our mission is to ensure families can find a funeral director when they need one, so it is important to me that we identify any gaps in localfuneral.co.uk's network of funeral directors. I deliver daily, weekly and monthly reports to stakeholders to make sure the site is performing well and identify any opportunities that will enhance funeral directors' and end users' customer experience.

For instance, when we launched our Funeral Notice feature, we only had the option to leave a text based 'memory'. Our funeral directors quickly identified that if we added the option for someone to leave an image (Mark of Respect) on the notice, we'd get even more people interacting with the feature. Now 60% of the interactions with Funeral Notices are Marks of Respect

and 40% are written Memories. By using data to understand how families and businesses interact with the site, we can ensure it remains more than just a place that provides enquiries for Independents."

BILLY MOAT

Role Lead UX/UI Software Developer
Area of expertise Providing the best user experience for funeral directors and families

"My job is to please both sets of users – to help customers get the most out of the site and also to enable funeral directors to get what they're looking for from the product.

We are continuously designing and developing the site based on feedback and data analysis. We test everything and retest every iteration. First, we use 'hallway testing' – getting feedback from colleagues outside our team – then we randomly test different scenarios with colleagues using Microsoft Teams so we can monitor how easy they find it. This helps us fine tune useability before we open the site amendments up to a third party for independent testing. We then view video of those testers and analyse how easy they have found the journey through the pages and features. That gives us great confidence in the product and offers funeral directors assurance on its quality."

JOANNA MCLEOD

Role Business Support Administrator
Area of expertise Stakeholder engagement

"I work with funeral directors to ensure they are getting the most benefit from being on localfuneral.co.uk and answer any questions they may have. We always follow up with an email to make sure we have helped, too.

The site is very clever and streamlined, so we can analyse the full customer journey, from the moment someone finds us from Google, to the point where they contact a funeral director. Armed with that information, I can explain features and offer assistance on how businesses can modify listings to their advantage. For instance, our Business Insight tool reveals how they are performing on the site. We display the number of searches the business has appeared in, all the way through to the number of enquiries received, plus the local average cost of a Simple Funeral.

Because we speak to funeral directors so regularly, we were able to react quickly at the start of the pandemic, adding features which enabled funeral directors to add video calls or online appointments to their list of services.

I really enjoy speaking to our funeral directors about how they can get the most out of the site and getting feedback so we know the site is doing what it should be."



THE FUNERAL DIRECTOR'S VIEW

Michael Hart Abbott
of A Abbott & Sons
in Northamptonshire

"It is easy to set up a listing – very easy indeed. It's a simple way to provide transparency and to offer the customer a choice of services available. We are required to be fair to customers and wish to be attractive and meet customer needs, so this is a way of showing prices to potential customers. It demonstrates that you wish to have your prices freely available.

I like the fact that you have updates from the site when a customer calls you. It is great to see that our new and regular customers are using this service and I am pleased to provide a variety of service choices. Some families now know which service they prefer and have done their homework before their interview. Our website and localfuneral.co.uk presence must be helping in this regard."

KEY FEATURES

New to localfuneral.co.uk? Here's what to expect when you sign in to the funeral director content management pages...



HOME PAGE

Easy to navigate

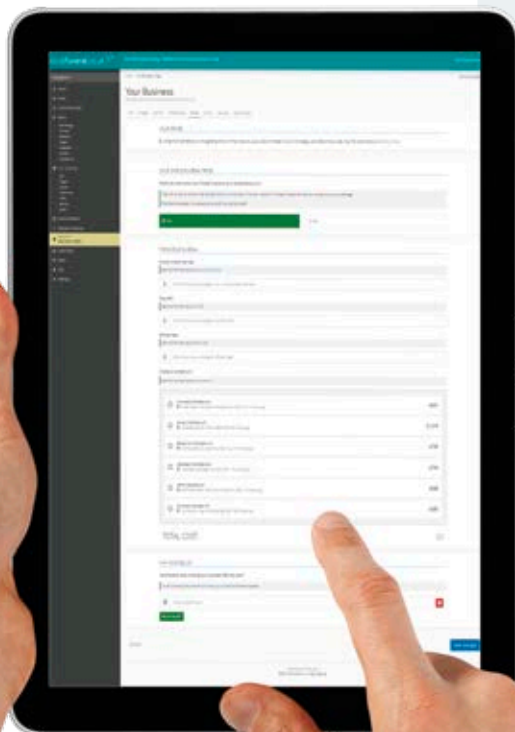
Funeral directors see this screen when they sign in. They can use the categories on the left hand side of the page or the tiles on the main screen to navigate through the different features of the site. To upload Services and Prices, the funeral director would opt their branch in to appear on the site. If a funeral director has multiple branches, these will appear on this screen and can also be opted in.

FUNERAL NOTICE

Reduces stress for families and offers added value

Funeral directors can work with families to produce a simple and free Funeral Notice that they can share with their family and friends. It takes just 10 minutes to create and publish this, so it offers added value to families and reduces stress as the obituary, funeral arrangements with maps and directions, and funeral director information can be easily shared via social media or email. Families also have the option of adding a photo of their loved one and the notice also provides a hub where visitors can post a memory, view any family requests and link to any donations website the family has chosen.





PRICING

Done in minutes

It takes just two minutes per branch to upload a price for a Simple Funeral. The funeral director follows a step-by-step approach asking them to input prices for certain elements of the funeral. They can then select a crematorium as part of the funeral cost. Price is calculated automatically. To differentiate themselves from other funeral directors, they can also list up to four descriptions in the "Why Choose Us" section. Examples funeral directors use are:

- Description of fleet
- History
- Qualifications held
- Standing in the community



THE FUNERAL DIRECTOR'S VIEW

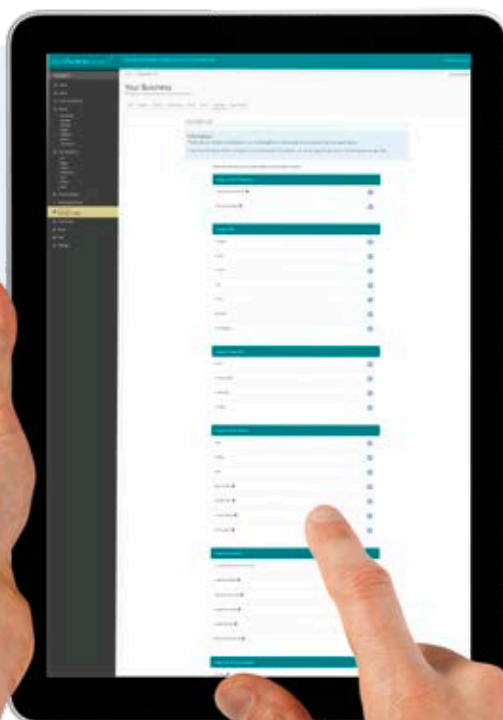
Neil Williams of
Ernest Heal & Sons,
Gloucestershire

"It's a very easy and intuitive system which allows the user to upload company details, a photograph and the all-important information regarding the cost of a simple funeral. Listing our prices on localfuneral.co.uk gives prospective clients a starting point - they can compare like for like but can also deviate from the Simple Funeral option and explore upgraded options. I would recommend localfuneral.co.uk as engagement between the client and funeral director is far more likely if there's a starting point. I believe that if a client is looking for a price, they are least likely to engage with a company that does not display their costs clearly."

SERVICES

Personalises your business offering

At the Services page, funeral directors can tailor their offering for their business or branch by toggling the category on or off for each option. This will take around two minutes for each branch.



To list your business for free, or for support with any of localfuneral.co.uk's features, call **0141 938 6384** or email support@localfuneral.co.uk

Business Matters

NEW MEMBERSHIP REQUIREMENTS + STAYING SAFE + CAPITAL GAINS TAX

SAIF
BUSINESS
CENTRE
UPDATE BY
CLAIRE
DAY

Email monitoring

As a member of SAIF we want to ensure that you are kept updated with all the latest guidance and news about your membership and issues affecting the funeral profession.

It is now more important than ever that we hold the correct email address for you as this is also used for you to log into the members' area of the website. Therefore, please ensure that your inboxes are monitored, your junk/spam boxes are checked, and information disseminated.

Driver licence extension reminder

If you have photocard driving licences or entitlement to drive with an expiry date between 1 February and 31 December 2020, this will automatically be extended from the expiry date for a period of 11 months.

The agreement was up until 31 August, but the DVLA announced on 1 September that this would be extended. If your licence is due to expire between the above dates you will only need to renew once you receive a reminder before your extension expires.

✓
[www.gov.uk/
government/
news/expired-
driving-licences-
automatically-
extended-by-11-months](https://www.gov.uk/government/news/expired-driving-licences-automatically-extended-by-11-months)

UPDATE: ONLINE PRICE TRANSPARENCY

New requirement for membership is announced

In a major step towards enhancing the customer journey for clients of independent funeral directors, SAIF has amended its Code of Practice to include online pricing as a requirement of membership.

The decision was taken during a vote at a special general meeting on 6 October and forms part of SAIF's work to help independent funeral directors thrive in a rapidly changing world.

The revisions will provide today's increasingly digital consumers with the information they need to make the right choice when it comes to funerals – and enable funeral businesses to compete online and fully promote their unique caring propositions to the communities they serve.

The development also demonstrates to the Competition and Markets Authority (CMA) and other official bodies that SAIF members are serious about providing a transparent service.

Whilst implementation officially begins on 1 January 2021, SAIF members are encouraged to start displaying their prices online straight away and be compliant by 31 March 2021 at the latest. The revised Code of Practice is due to be shared with funeral directors this autumn by post and digitally.

Funeral directors who are without websites will have the option to use alternative digital platforms to share price information such as Facebook or third-party price comparison websites.

In terms of the minimum information

SAIF members will be required to display online, the Code will stipulate that full details of unattended burials and cremations and simple funerals should be displayed on websites. It is also expected that price information for tailored or bespoke funerals, within which could be considered 'traditional funerals', will be displayed.

SAIF Chief Executive Terry Tennens said: "Independent funeral directors have always been the most innovative segment of the UK funeral profession, excelling in providing a tailored, more personalised service to the families in their care. And this, as the CMA investigation has shown, is combined with offering the best value too."

He added: "It's really important to stress that the new requirements are a minimum standard and I encourage funeral businesses to view the revised Code as a framework for truly showcasing how you make a difference to bereaved families. I have every confidence that SAIF members across the UK will embrace the changes as we embark on the next generation of funeral profession innovation, in which independent funeral directors will lead the way."

Tennens also said the Code's revisions would be reviewed after a period of time to ensure they were working as intended for members and their clients.

Additionally, SAIF is developing an online pricing toolkit to help independent funeral directors make the most of the changes and this will be shared with members soon. ●

LONE WORKING THE RISKS

It's important to take special care to protect people who are working on their own. Help is at hand to improve safety...



With COVID-19 still on the scene and looking as though it isn't going to go away any time soon, we need to think about other risks that maybe weren't such an issue for us before.

One consequence of the virus is a reduction in personnel on site and this could lead to lone working with all its associated problems.

Depending on the location of the premises the risks can be significant, such as:

1. Physical injury or property damage from violence or attack by an intruder
2. Lack of first aid measures and how to administer medical aid if required
3. What to do in the event of a fire or emergency and possible delay in fire detection
4. Personnel may feel very vulnerable working alone and this can be the cause of stress and anxiety.

A person is **working alone** when a person works in any environment where there are no other workers present who have knowledge of the work and workplace, and who are available to respond effectively to unusual occurrences or emergencies.

Many funeral homes are made up of one main premises plus satellite sites where the satellite sites are often just to gain a presence in the high street and are available mainly for arranging funerals. It is therefore common for a single employee, available for appointments or walk-ins, to work alone.

Even in the main premises, when other employees are off site at funerals or recoveries there may be occasions where someone is left alone to hold the fort.

Risk assessments

As an employer you have a 'duty of care' for all your employees and when you have employees who work alone you are required to assess the risk

and implement preventative actions.

If one of your employees sustained an injury whilst working alone or an incident was made worse because that person was alone, and there had been no risk assessment or preventative measures, then you may be held liable, with both fines and claims against you possible.

So how do we go about that risk assessment. Start by looking for the hazards, what potentially could be a problem to the lone worker. What about:

- The location of the site, e.g. on a high street or in an alleyway. If you're on the high street there's probably less chance of an assault than if you are on a back street.
- The activity being completed by the lone worker. Is it hazardous even when others are around?
- Whether visitors come to the site
- The general safety of the environment the worker works in. Is the premises old with non-standard stairs, slip and trip hazards or poor lighting?

What you could do to reduce the risk

- Always assess the risk when a new person is employed to work alone or there is a new site where employees will be alone
- Discuss with the worker their physical capability to do the work safely. Are there any underlying conditions that need to be considered such as an illness that might need immediate treatment? By the way HR, GDPR and any other abbreviation we can bring to the mix are all important, but never

override a person's health and wellbeing. So employees should be encouraged to let you know of any medical concerns they have.

- Implement a procedure for monitoring the lone worker such as telephoning

on a regular basis to ensure all is okay. This is a

bit of a minimum requirement for lone work. There are plenty of 'lone worker alarms' that you can get but it could be as simple as a fairly regular telephone call made to someone who can raise an alarm if that call doesn't happen.

- If the site is in an area where unsavoury people may just walk in, consider keeping the doors locked or only allowing 'by appointment' visits
- Ensure all lone workers are adequately trained and fully aware of the contact and emergency procedures you have in place
- Consider issuing a personal alarm to all lone workers but please be aware that these are not useful if there is no one at hand who will attend when they hear the alarm
- Think about that early warning of fire. A lone worker will only ever be in one place, so what happens if a fire occurs somewhere else on site?

Lone working isn't illegal or always a bad thing. When you look at the statistics, the causes of accidents don't feature lone working that much. But as with all health and safety it is the potential for risk that we should be thinking about.

If it could happen, we should be doing something about it. ●

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 & 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?



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

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

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DEATH & TAXES

Nothing is surer, but how does Capital Gains Tax apply when someone dies, and how do you compute gains or losses made by the those who inherit property from the deceased?

Capital Gains Tax on death

Under current rules, death is not a chargeable event for capital gains purposes, so any assets held by the deceased at the date of death benefit from a capital gains tax-free uplift in value, eliminating any taxable gain up to that point.

A beneficiary who inherits a chargeable asset as 'legatee' acquires it at its market value at the date of death.

When Personal Representatives (PRs) pass the assets to the legatees, no Capital Gains Tax (CGT) is charged.

Deed of Variation

Sometimes the legatees of an estate decide that they want to change the way in which the estate is to be distributed. This can be done by a deed of variation, or a similar legal document. Provided certain conditions are met and the variation is effected by an instrument in writing made within two years of the deceased's death, the redirection of the assets will not be treated for CGT purposes as being a capital gains disposal, and the rules outlined above will apply as if the variation had in fact been reflected in the original will. (Where the conditions aren't met, the variation may involve disposals by some of the beneficiaries which may have CGT consequences.)

Are PRs liable to pay CGT?

The PRs are responsible for agreeing the tax position of the deceased up to the date of death, which may include CGT on disposals made by the deceased in his or her lifetime. However,

the estate will have to pay CGT if during the administration period the PRs sell an asset and its value has risen between the dates of death and sale.

Assets may be transferred directly into the ownership of those who inherit the estate, without a CG disposal occurring, and sometimes it may save tax if an asset is first transferred to a beneficiary or beneficiaries, before it is sold externally.

While a capital loss realised by the PRs may be offset against any gains they make, the loss cannot be transferred to a beneficiary. Therefore some advance tax planning may be beneficial.

Residue and assent

The administration period is the period during which the PRs are settling the estate. It starts on the date of death of the deceased and usually ends for tax purposes when the residue of the estate has been ascertained. If there are disputes about the will, the administration period isn't regarded as ended until they're resolved.

The "residue" is the remainder of a deceased person's estate after the payment of specific gifts, debts, funeral expenses and inheritance tax. The residue of the estate is ascertained when the net balance of the estate has been identified and sufficient funds have been provided to allow any liabilities to be paid. When the PRs have completed the administration of the estate, they will pass the assets to the legatees in accordance with the wishes of the deceased in the will

or, if there's no will, under rules laid down for intestacy.

Assent is the act by the PRs of transferring a legacy, or all or part of the residuary estate, to a beneficiary. An assent establishes the beneficiary's title to the asset or assets in question. An assent should take place only after the PRs are satisfied that the:

- beneficiary is entitled to the legacy or residuary share;
- estate has enough funds to meet it; and
- beneficiary can give a valid receipt.

These practical steps must be borne in mind by the PRs if it is intended that a beneficiary should make a capital gains disposal of an asset rather than the PRs.

UK residential property

Since 6 April 2020, if any person sells (or disposes of) the whole or part of an interest in a UK residential property they must tell HM Revenue and Customs (HMRC) within 30 days of the date of conveyance, and may have to pay CGT on any gains. PRs need to be aware of this as it will affect UK estates and PRs. Further rules apply to non-UK residents disposing of any type of UK property.

Simples!

The rules for capital gains in the context of estates are not entirely straightforward, but are generally well understood among professionals working in this field. There have been rumours however that significant changes may be on the horizon. ●



Anne Smith is a Tax Partner at Watts Gregory LLP, Cardiff, a member of the UK200 Group. The information in this article does not constitute legal advice and is provided for general information purposes only. If you would like further information on this topic, or you have any copyright or intellectual property related queries, contact your own professional advisor or the specialist team at Parker Bullen for personalised, expert advice.

MAKING A DIFFERENCE

Individual responses to life's obstacles, no matter how small, can offer huge comfort

WORDS: DR BILL WEBSTER

One of the best loved songs of the 20th century was *The Sound of Silence*, written and performed by Paul Simon and Art Garfunkel. It begins with the line *Hello darkness, my old friend, I've come to talk with you again.* (I'll bet you sang that as you read it!)

But here's the trivia question. Who or what was the "darkness" referred to as "my old friend"?

Art Garfunkel met Sandford (Sandy) Greenberg while teenagers at Columbia University in New York and they became firm friends, promising to always be there for each other in times of trouble. Little did they know how soon that pact would be put to the test. When Sandy suddenly lost his eyesight after his optic nerve was destroyed by glaucoma, he decided to drop out of university. But Art Garfunkel said: "Look, we made a pact that we would be there for the other in times of crises. I will help you." Together they returned to Columbia University, where Sandy became totally dependent on Art's support.

It was Art Garfunkel who called himself "Darkness" as a show of empathy, Sandy recalls in his book. "Art would come in and say: 'Darkness is going to read to you now.' He was really saying, 'I want to be together where you are, in the black.' He would take me to class and back. He would take me around the city. He altered his entire life to accommodate me."

Sandy not only graduated, but went on to study for a master's degree at Harvard and Oxford.

Six decades later the two men remain best friends, and Art Garfunkel actually credits Sandy with transforming his life. "With Sandy, my real life emerged," says the singer. "I became a better guy in my own eyes, and began to see who I was – somebody who gives to a friend."

I was challenged by this story, asking myself if I have been a friend to someone in a dark place due to COVID-19. Social distancing and isolation are having significant impacts on mental health and emotional wellbeing, and we should all be concerned about how we can make a difference.

In this deeply challenging year, it has often been said 'we are all in this together'. But sadly, some have had to face their challenges alone.

One of the biggest stressors is the fact we do not know how long the lockdowns will last. We are already seeing people becoming less supportive and less compliant the longer the situation continues. While some are still worried about social activities, others are openly partying and hanging out, despite the dangers and warnings.

Perhaps one challenge of this situation is that the size of the problem simply seems too great. It feels like our contribution would be too insignificant to make an impact. But remember the story of the starfish on the beach: One day, a man was walking along a beach strewn

with thousands of starfish washed ashore by the high tide. As he walked, he noticed a young boy eagerly throwing the starfish back into the ocean, one by one.

The man eventually asked what the boy was doing. Without looking up, he replied, "I'm saving these starfish, sir."

The man chuckled aloud, "Son, there are thousands of starfish and only one of you. What difference can you make?"

The boy picked up a starfish, gently tossed it into the water and turning to the man, said: "I made a difference to that one!"

As our world seeks to adapt, we have to recognise we can't do everything at once. Loneliness and isolation won't be solved instantly, but we can always make a difference for "that one".

Everyone's challenge is, "Who can I reach out to? With whom could I make a pact to be there in times of trouble? Can I knock on a neighbour or friend's door and while social distancing, offer assistance? Could I pick up medications for vulnerable individuals or drop off groceries? Who could I invite into a Zoom network with weekly meetings by video chat?"

Every individual who helps people feel "all in this together" builds a "bridge over troubled water" in Art Garfunkel's words, and takes another step towards turning this situation around.

So never underestimate the difference you can make when you care enough to reach down, pick someone up, and help get them back to where they need to be. ●

Read more of Sandy's inspiring story in his book, *Hello Darkness, My Old Friend: How Daring Dreams and Unyielding Friendship Turned One Man's Blindness into an Extraordinary Vision for Life* by Sandford D Greenberg.

“LONELINESS AND ISOLATION WON'T BE SOLVED INSTANTLY, BUT WE CAN ALWAYS MAKE A DIFFERENCE FOR 'THAT ONE'”



Dr Webster



GETTING “REGULATION READY”

SAIFCharter Chair Adam K Ginder thanks colleagues for their support in delivering the association's first ever virtual AGM and urges members to prepare for regulatory change

AGM thanks

I'd like to extend my thanks to all of our members who participated in our first ever virtual AGM on 23 September. It was great to see such a range of firms join and I'm pleased the format proved so accessible. I'd like to thank everyone involved in the smooth delivery of the event, particularly my Executive colleagues and the team at Golden Charter.

I'm delighted to confirm we were able to re-appoint Anthony O'Hara and John Tempest for further three-year terms and welcome Arran Brudenell back to our Executive for a further three-year period. It is wonderful to have the knowledge, experience and support of Anthony, John and Arran to help lead and shape our association in the years ahead.

All AGM updates, including the pre-AGM video addresses, answers to pre-submitted and 'on-the-day' questions plus the minutes, will be published in the members' area of our website. Please continue to check here regularly to view the updates and other important news.

Regulation readiness

As we look ahead and continue to prepare for a potential second wave of COVID-19 infections as we enter the autumn and winter months, we must not lose focus on the new regulatory requirements and be ready to review the Golden Charter Funeral Director Agreement and Funeral Plan Handbook.

At the time of writing this, a number of our members had already signed the Agreement, in the initial phase of its launch, formalising their ongoing commitment to meet professional standards and put customers at the heart of their businesses.

One of these is SAIFCharter member David Martin, who discusses his experience (below) and why it is the right thing for him and his business. I agree with David's sentiment, that this is ultimately the "right thing to do", and, for many of us, it simply formalises what we already do to put families at the heart of our businesses.

As we all embrace this journey

towards regulatory compliance, to meet the requirements upon us today and ensure we're in the strongest position possible for adapting to the standards being set out for the years ahead, please remember that Golden Charter is there with you throughout the process and to support you through the changes.

In conclusion, thank you again to everyone who contributed to our AGM, whether this was in the running of the event, attending on the day itself, submitting questions, voting in the executive elections, or simply viewing the updates made available to members. I appreciate the support and the role each of us play in our association's ongoing success. ●

Adam K Ginder
SAIFCharter Chair

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.

Why the Funeral Director Agreement?

SAIFCharter member David Martin, of David Martin Funeral Directors, talks about why the Golden Charter Funeral Director Agreement is the right thing for him and his business.

David was one of the first funeral directors to sign Golden Charter's

Funeral Director Agreement, confirming the process itself was clear and simple, with the documents provided to him for review prior to a conversation with his business manager to discuss further.

He feels the approach is the "right thing to do for

both funeral directors and customers" and simply formalises what his business is already doing. David, his wife Susan, and colleague Louise, found the interactive Handbook to be an enormously helpful tool, emphasising it was a "great one-stop place for the rules

and guidelines". David's advice to fellow funeral directors is to "not be afraid of the new requirements" because "it's something we'll all need to do and with the support of Golden Charter all the support and guidance is there for us".

YOUR SAIF EXECUTIVES

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

NATIONAL



Mark Porteous
National President



Darren Carpenter
Executive Committee



Gemma O'Driscoll
Executive Committee



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1st Vice President



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Executive Committee



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Chief Executive & Secretary



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Executive Committee



James Carcary
Scottish President



Paul Allcock
Executive Committee



Sean Martin
Executive Committee



Suzanne Grahame
Golden Charter



Gary Staker
Co-opted Executive Committee

SCOTLAND



James Carcary
Scottish President



Gavin Henshelwood
Secretary



Jim Auld
Executive Committee
(Complaints & Standards)



James Morris
1st Vice President



Joe Murren
Scottish Government
Liaison Officer



Terry Tennens
Chief Executive
National SAIF



Declan Maguire
2nd Vice President,
Treasurer & Membership



Paul Stevenson
Past President



Tim Weir
Executive Committee

Jim Henshelwood
Honorary Life President

SENIOR MANAGEMENT

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



Mike Jones
National Business Manager
M: 07808 243 769
E: mike.jones@goldencharter.co.uk



Stewart Bodys
Contact Centre Manager
T: 07568 100 546
E: stewart.bodys@goldencharter.co.uk



Louise Love
Head of Business Compliance
T: 07738 702 758
E: compliancesupport@goldencharter.co.uk



This team also includes each Regional Business Manager

CENTRALISED BUSINESS TEAM

Reach any of the team on **0800 111 4512**

Martin McGhee
Telephone Team Business Manager
T: 0141 931 6394
E: martin.mcgee@goldencharter.co.uk



Anthony Fitzpatrick
Telephone Business Manager
M: 07927 668 500
E: anthony.fitzpatrick@goldencharter.co.uk



Hazel McCall-Martin
Telephone Business Manager
M: 07927 668 504
E: hazel.mccall-martin@goldencharter.co.uk



Morgan Murray
Telephone Business Manager
M: 07927 668 508
E: morgan.murray@goldencharter.co.uk



Pauline Foley
Telephone Business Manager
M: 07717 882 955
E: pauline.foley@goldencharter.co.uk



NORTH

Georgia Henney
National Business Manager North
M: 07740 236 897
E: georgia.henney@goldencharter.co.uk



1 Nico Rocchiccioli
North Scotland ABM
M: 07717 314 280
E: nico.rocchiccioli@goldencharter.co.uk



3 Jacqui McGilveray
Lothian & Borders & North Cumbria ABM
M: 07900 580 611
E: jacqui.mcgilveray@goldencharter.co.uk



2 Linda Harvie
West Scotland & Northern Ireland ABM
M: 07900 557 850
E: linda.harvie@goldencharter.co.uk



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



CENTRAL

Daniel Hare
Regional Business Manager Central
M: 07717 696 683
E: daniel.hare@goldencharter.co.uk



5 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



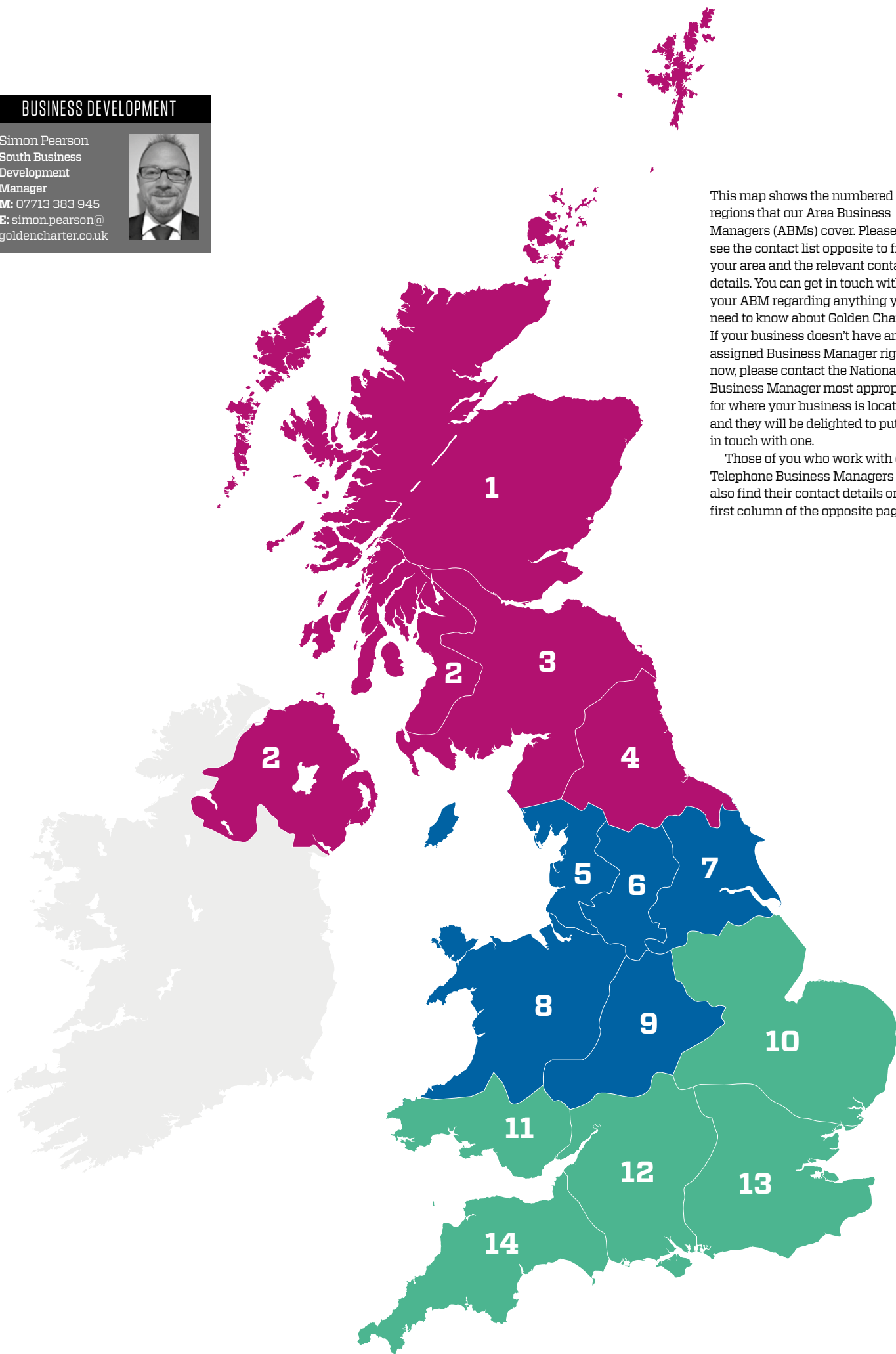
BUSINESS DEVELOPMENT

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.



SAIF Associates Directory 2020

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Brahms Electric Vehicles Ltd

Mr S Cousins & Mr A Briggs
(Milton Keynes) • 01536 384 261
electric@brahmselectricvehicles.
co.uk • www.brahmselectric
vehicles.co.uk

Motorcycle Funerals Ltd

Mrs M Sinclair (Measham)
• 01530 515 250 marian@
motorcyclefunerals.com
• www.motorcyclefunerals.com

Superior UK Automotive Ltd

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

Wilcox & Co (Limousines) Ltd

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

Volkswagen Funerals

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

Woods Garage (Carriage masters)

Mr D Wood (Sevenoaks) • 01732
453 256 • woodsgarage@outlook.
com

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

Mr B Spittle (Haverhill) • 01440 761
404 • info@bradnamjoinery.co.uk
• www.bradnamjoinery.co.uk

Colourful Coffins

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

DFS Caskets

Mr Martin Smith (Annan) • 01461
205 114 • dfscaskets@aol.com •
www.dfscaskets.co.uk

Halliday Funeral Supplies Ltd

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

J & R Tweedie

Mr R Tweedie (Annan)

• 01461 206 099
• www.jrtweedie.co.uk

JC Atkinson and Son Ltd

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

J. C. Walwyn & Sons Ltd

Mr K Walwyn (Derbyshire) • 01335
345 555 • sales@jcwalywn.co.uk
• www.jcwalywn.co.uk

Leslie R Tipping Ltd

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

LifeArt Coffins Ltd

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

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@pandl manufacturing.
co.uk • www.pandl manufacturing.
co.uk

Passages International Inc. Ltd

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

Somerset Willow England

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

Tributes Ltd

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

Urns UK Ltd

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

CEMETERIES/ CREMATORIA

GreenAcres Woodland Burials, Chiltern

Ms Marisa Isaacs • 01494
872 158 • info.chiltern@
greenacrescelebrate.co.uk
• www.greenacrescelebrate.co.uk

GreenAcres Woodland Burials, Chislehurst

Mrs C Graham • 0208 300 9790
• info@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@thenatural
burialcompany.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.ifdcollege.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

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

Workwear (East Anglia) Ltd
Mr David Tennens (Eye, Suffolk)
01379 871110 • david.tennens@workwearltd.com • www.workwearltd.com

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 B.V
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

Kings Court Trust Ltd (Estate Administration)
Ms Jill Clayton (Bristol)
0300 3039000 • info@kctrust.co.uk • info@kctrust.co.uk • www.kctrust.co.uk

Laurelo Ltd
Mr Timothy Woolcock (Ongar, Essex) • 0203 0582329 • info@laurelo.co.uk • www.laurelo.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

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

Comtecs Associates LLP (Development & Design & IT Support)
Mr C Elwood (Tunbridge Wells, Kent) 01892 514 636 • chris@

comtecs.co.uk
• www.comtecs.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

Search4Local Ltd (Digital Advertising Assitance)
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

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

TO ADVERTISE
HERE, CONTACT
Elliot Whitehead
0131 561 0020

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.shawsfuneral
products.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@thenatural
burialcompany.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.polesteadpress.co.uk

RNS Publications
Mr C Shaw (Blackpool) • 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@national
repatriation.co.uk • www.national
repatriation.co.uk

**Rowland Brothers
International**
Fiona Greenwood • 0208 684
2324 • info@rowlandbrothers
international.com • www.rowland
brothersinternational.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.tcribb.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@bradnam joinery.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@lrrtipping.
co.uk • www.lrrtipping.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

**KEEPING THE
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INFORMED**

TO ADVERTISE CONTACT
Elliot Whitehead
0131 561 0020





MEMBERSHIP



FULL MEMBERSHIP PENDING

Dale Reardon / Geraint Williams
T. Teify Davies Ltd
211 Penrhiwceiber Road
Miskin
Mountain Ash
Mid Glamorgan
CF45 3UN
Previously advertised on website
Close Date: 15th September 2020

Christopher Mallon
Mallon Brothers
Funeral Directors
59 Falls Road, Belfast BT12 4PD
Previously advertised on website
Close Date: 8th October 2020

Branch of above:
394 Falls Road, Belfast BT12 6DG

Clayton Varley
Varley and Varley Ltd
96 Bromley Road, Beckenham
Kent BR3 5NP
Previously advertised on website
Close Date: 9th October 2020

Phillip Preene
W. H. Preene & Son
Funeral Directors
Cardiff Road, Mwyndy, Pontyclun
Rhondda Cyon Taf CF72 8PN
Previously advertised on website
Close Date: 16th October 2020

PROBATIONARY MEMBERSHIP PENDING

*Christopher Hudson &
William Barron*
Bespoke Funeral Care Ltd
Bespoke House, Brussels
Terrace, Ilkeston, Derbyshire
DE7 8FG
Previously advertised
on website
Close Date: 23rd October 2020

ACCEPTANCE INTO FULL MEMBERSHIP

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

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

John Knowles
John Knowles Funeral
Services Ltd
Charlotte James House
Chester Road, Broughton
Chester, Cheshire
CH4 0DL

Branches of above:
14 High Street
Saltney
Chester
CH4 8SE

6 Chester Road West
Queensferry
Deeside
Cheshire
CH5 1SA

Wright House
Chester Road
Sandycroft
Cheshire
CH5 2QW

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

Branch of above:
Jukes & Dobson Funeral
Services
231b Glascote Road
Glascote
Tamworth B77 2AZ

ACCEPTANCE INTO FULL MEMBERSHIP (SCOTLAND)

*James Davidson / Ian Davidson /
Jon Davidson / Alex Davidson*
Alexander Davidson and Sons
Funeral Directors
113 The Loan
Loanhead
Midlothian
EH20 9AH

Mr Liam Mitchell
Mitchells Funeral Directors Ltd
23a Stonelaw Road
Rutherglen
Glasgow G73 3TW

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

Ms Jill Clayton
Kings Court Trust Ltd
Spectrum Building
Bond Street
Bristol BS1 3LG

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

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

FULL MEMBER BRANCH CLOSED

Mr D Campbell
Countryside Funerals
The Annex
The Mill House
Halberton
Devon
EX16 7AG

AE Stoodley & Son Ltd
29 St. James Street
South Petherton
Somerset
TA13 5BN

FULL MEMBER CHANGE OF DETAILS/ADDRESS

Mr D Campbell
Countryside Funerals
31 Park Hill
Tiverton
Devon
EX16 6RW
(Previously at 23 Gold Street,
EX16 6QB)

Mrs Jane Hammerton
Hammerton's Funeral Directors
217a Wakefield Road
Barnsley
South Yorkshire
S71 1NT

Branches of above:
96 Barnsley Road
Goldthorpe
Rotherham
South Yorkshire
S63 9AA

25 Park Street
Wombwell
Barnsley
South Yorkshire
S73 0HQ

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

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



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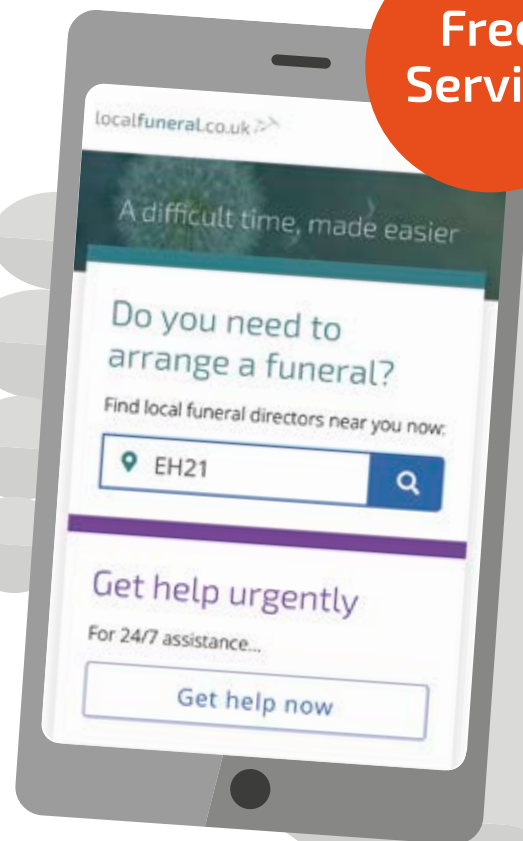
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