



# Insight

**SPECIAL  
PULL-OUT**

**COVID-19  
CONTINGENCY  
PLANNER**

**CMA REPORT**

**WHAT'S  
NEXT?**

**“IT’S  
WHAT  
WE ALL  
DREAD”**

**YOUR ROLE IN CREATING  
PEACE AFTER THE LOSS  
OF A CHILD**

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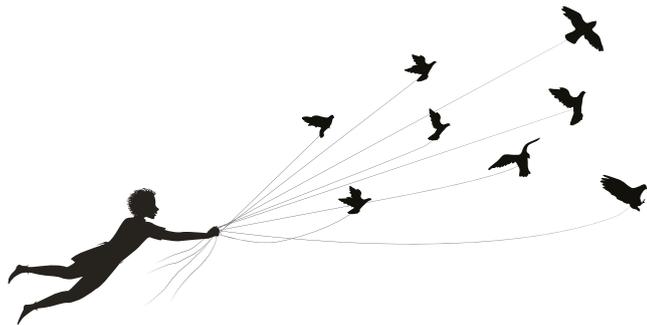




# Insight

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### KEEP UPDATED

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

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

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

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

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

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

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

### 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:  
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Managing Editors:  
David Cameron  
david@connect  
communications.co.uk  
Pauline Burnett  
pauline.b@connect  
communications.co.uk  
Design: Mick Reilly

#### ADVERTISING

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

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

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TERRY TENNENS

SAIF CHIEF EXECUTIVE

# Looking ahead

After a difficult year, we still have challenges ahead

**W**e have arrived in the year 2021 and our expectation is for a more hopeful year beyond spring that recovers our liberties to meet safely, freely and without fear of contagion. As you serve your families, they can have unrestricted funeral services, and singing returns.

The UK Government All Party Parliamentary Group (APPG) on Funerals and Bereavement has gone through a revision and the secretariat for the group is now provided by the seven organisations of the Deceased Management Advisory Group (DMAG) which includes SAIF representing you, our members. We are keen to ensure funeral professionals are recognised in law as category 1 workers, so that in any future crisis, your function is recognised and understood.

## The Civil Contingencies Secretariat (CCS), Cabinet Office

SAIF, along with DMAG partners and others, sit on this meeting. I am very grateful to former Executive and SAIF PR lead, John Weir, for representing independents with me.

Also, we are grateful for those member firms who provide the throughput data every other week for the CCS to see where the blockages are. We are grateful to SAIF's administration manager, Claire Day, for compiling this every other week. Also, to our colleagues in the NAFD who collaborate with us in providing this data to the CCS.

The CCS experience has been a mixed one. Good to observe their interest and keenness to engage. Yet, there is a reticence to provide the latest data on the COVID-19 modelling to prepare the death sector, especially in the first wave. Governments traditionally like big organisations as they can provide the information – they have a head office and output easy data. However, we have reminded them that 70 per cent of at-need funerals are provided by small to medium sized independent funeral

directors. Our Associate Members, the Forum for Private Business (FPB), have had a similar experience of Government not listening to SMEs despite the fact they represent 95 per cent of the business sector.

SAIF will be inviting you to bring this to your Member of Parliament's attention alongside other matters in 2021.

We continue to make urgent requests that frontline funeral operatives who do community death, care home and hospital removals, are a priority for the COVID-19 vaccine. More to follow on that, watch this space.

## SAIF UK COVID-19 Contingency Plan – Slack channel

You should have received emails about SAIF's new Slack channel for speedy communications with our members during the pandemic. If not, please contact the SAIF Business Centre on 01279 726777 or [info@saif.org.uk](mailto:info@saif.org.uk). SAIF Scotland has been using Slack from the second quarter of 2020, under the excellent skills of Declan Maguire and operational lead of Joe Murren.

Members in Northern Ireland, Wales and England (across LRF regions) are strongly encouraged to have their businesses join this Slack channel. It is a means to rapidly share and correspond with changes of COVID-19 rules and guidance. This will prove immensely helpful going forward.

## Financial Conduct Authority (FCA)

The SAIF-FCA Regulatory Taskgroup held a meeting with the FCA last November and is due to engage with its consultation in Q1 of 2021. The regulation of the pre-paid sector will be established under the authority from Summer 2022. Therefore, SAIF will be representing the independent sector during the consultation and we have plans for the Taskgroup to engage with members so they can voice the needs and concerns of the independent sector.

## Competition and Markets Authority (CMA) final report

Joe Murren, one of the SAIF-CMA Regulatory Taskgroup members, has prepared a thoughtful article on the CMA's Final Report in this issue of *SAIFInsight* (see page 26).

SAIF is engaging with the Ministry of Justice and devolved administrations in Wales and Northern Ireland to further the case of independents. Meetings will have taken place and will continue to do so. The CMA will be defining the standardised price list with further consultations, including with SAIF.

## Webinars – online pricing

The CMA has said it will create legal orders for online pricing in 2021.

Throughout last autumn, SAIF provided webinars for members to prepare for online pricing. These training materials are available to your staff in the members' area of SAIF's website.

This month we have two further webinars by web designers who share their knowledge on how to position your website. I am grateful to Mark Binnersley (SAIF's PR Advisor); [localfuneral.co.uk](http://localfuneral.co.uk); [Funeral Guide](http://FuneralGuide.com); [Comtact](http://Comtact.com) and [I-net.com](http://I-net.com) for providing insights on digital marketing, creating value and difference across e-platforms.

SAIF's National and Scottish Executive Committees, along with the SAIF Business Centre, are exclusively focused on serving, protecting and resourcing the independent funeral directors. If there are questions, concerns or worries, please don't hesitate to contact us. ●

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



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\*Total audience reach from targeted funeral director Facebook campaigns, April to December 2020.

†Available to exclusive sellers on approved marketing activity only.



SUZANNE GRAHAME

GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

# Renewed effort

2020 was the year regulation became a reality; 2021 is the profession's final opportunity to shape and prepare for it

What a year 2020 turned out to be. The pandemic and all its implications for funeral directors is the ongoing headline, and the broader changes to society and our sector remain in place.

COVID-19 drove change at unheard of speed. Some was instantly helpful – digitising records, more flexible crematoria – and the profession offered far greater access to Government planners. That is a benefit we shouldn't lose. That concerted activity encouraged working together, and that unity will serve Independents well in the future. One voice is always more powerful than many diverging opinions.

However the physical effects of the pandemic may not have the longest impact. The shock it has given the economy is a price we will all bear for a decade or more. That will impact the costs of doing business, taxation levels, standards expected, and the ability of families to pay for the goodbyes they had anticipated. The funeral profession, like everyone else, will be squeezed.

And just as this crashed over us, this was also the year regulation became a reality.

Finally, we can officially say it: the Financial Conduct Authority (FCA) will take responsibility for pre-paid funeral plans. It expects to do so from the summer of 2022. Additionally, following the Competition & Markets Authority's (CMA) final report, funeral directors face statutory licensing of core activities too.

Neither Brexit nor the pandemic slowed regulation, and the timelines are clear. Yet there is still time to input into the Government's plans and to prepare your business for the enhanced scrutiny ahead.

## The FCA

Golden Charter welcomes FCA regulation

as the right thing for families, and we believe it presents opportunities for Independents too. Regulation is an opportunity to demonstrate your market leading care: if the goal is to avoid consumer detriment, your approach to putting families first will shine through.

The regulator's aim is to protect customers, and the clue to where it will focus is in its name: expect rigorous scrutiny of the financial performance and contracts in place to safeguard the money underpinning customers' plans. This will be another lasting impact of COVID-19.

Markets crashed, future investment incomes may fall as taxation rises, and Government is proposing changes to long-term Gilts, a staple of every conservative trust. These factors will be risks the FCA will consider in drawing up its final rulebook, so it's reassuring that Independents can benefit from The Golden Charter Trust, with funds over £1.21 billion, married to the scale and healthy, sustainable balance sheet of Golden Charter itself. That lets us accommodate regulatory necessities and help you to do the same.

As Independents, we believe the key questions to be asking your plan provider right now include:

- Can their Trust accommodate FCA scrutiny and requirements?
- Do they have the necessary scale and financial strength to accommodate the additional costs of regulation without passing the costs on to you, and can they meet FCA solvency expectations?
- Can they assure you that plans and funeral benefit options will have been acquired through a fully documented, regulated process?

Some question the need to consider these issues now, but existing regulator the FPA is up-weighting its advice on levels of prudence exhibited by Trusts in

preparation for the handover.

These are the kinds of questions we have asked ourselves over recent years. Moving to regulation is eminently manageable, but as we begin, it's vital that you hold us, and any other plan provider, to the highest standards.

## Staying engaged

Both pre-need and at-need regulation will involve further consultations. 2020 was filled with consultations – and you could imagine everything has already been said – indeed, the CMA's recent publication of responses to its provisional decision showed a decline in respondents. As the picture becomes clearer, we should all continue to push to shape our collective future. Golden Charter will continue to engage positively with regulators and respond to consultations. I would encourage all Independents to do the same – this might be the last chance to input into these issues for some years.

Regulation is about families. The FCA aims to provide consumers with confidence and protection. The same is true of the CMA, where measures such as price transparency will make it easier for families to know what to expect.

So while the conglomerates may find it easier to adapt, independent funeral directors will thrive in this families-first world simply by displaying the care and values, core to your businesses, that have placed you at the heart of your communities. All we have to do is prepare for it together and stay engaged.

In that sense, getting ready for regulation this year is a lot like taking out a pre-need plan: it's an investment now to secure your future. ●

[suzanne.grahame@goldencharter.co.uk](mailto:suzanne.grahame@goldencharter.co.uk)



The training centre of choice for funeral directors also plans new courses for the coming year

**T**he Independent Funeral Directors' (IFD) College, which has delivered training and qualifications to hundreds of funeral directors, is marking its 25th anniversary amid plans to enhance its course offering in 2021.

The College, which is aligned with the National Society of Allied and Independent Funeral Directors (SAIF), was established to ensure employees at family-run funeral businesses are able to access high-quality training leading to fully-accredited qualifications.

Since its establishment in November 1995, the organisation has developed a national network of trainers who are experienced funeral directors, underpinned by qualified assessors and verifiers.

Qualifications range from the latest health and safety certificates to infant and child death training. The College also offers funeral operative and administrator courses to NVQ Level 3.

Whilst celebrations will be muted as a result of the coronavirus pandemic, the crisis hasn't stood in the way of vital work to launch a new funeral director training programme next year.

Commenting, IFD College Principal and Director of Curriculum

“WE’VE  
FOCUSSED OUR  
EFFORTS ON  
PREPARING A  
NEW NVQ LEVEL  
4 FUNERAL  
DIRECTOR  
COURSE”



Development, Christine Parker, said the organisation had a proud history and an exciting future.

“It’s no secret that we would have loved a gathering this December to mark 25 years of achievement and celebrate our work in equipping a generation of funeral directors with best-in-class qualifications. However, that’s not to be and instead, we’ve focused our efforts on preparing a new NVQ Level 4 funeral director course.

“This is planned to go live in 2021

and will complete our prospectus of courses for modern funeral directors. Modules will include conducting funerals and care of the deceased. It’s an incredibly exciting development for the College, and I believe it will play a vital role in promoting best practice as the profession prepares for statutory regulation. Indeed, I am confident the sector will view it as the industry standard in training,” she said.

Christine hoped an event to mark 25 years of providing education and training to the funeral profession would be able to take place in 2021, subject to coronavirus restrictions.

As a result of the pandemic, the College has switched many of its courses to online learning, with students accessing tutors via Zoom video conferencing.

Places are filling up fast for courses in early 2021 which will include Arranging Infant and Child Funerals and Funeral Administrator courses.

Further information can be found at [ifdcollege.org](http://ifdcollege.org), or from the college administrator at the SAIF Business Centre. See page 16 for more information on the new Child and Infant Death course.

# Bradford considers UK's first resomation site

ONE of Bradford's existing crematoria could be used for water-based cremation services in the future, a meeting has been told.

Both Nab Wood Crematorium and Scholemoor Crematorium are due to shut in the coming years, as part of a major shake-up of the district's bereavement services. They will be replaced by new, more up to date facilities in Heaton and Bierley. If one were to be used as a site for resomation, it would be the first of its kind in the UK.

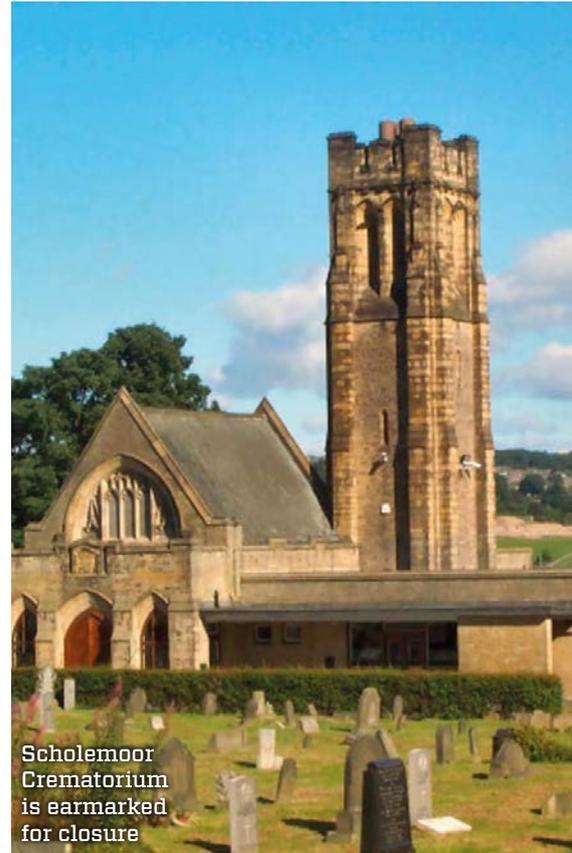
The plan was raised as part of the Council's Bereavement Strategy in 2016, as the local authority looks to replace its existing crematoria at Nab Wood, Scholemoor and Oakworth, which are more than 100 years old.

The meeting of councillors was told that Nab Wood would remain an operational cemetery as long as it still had grave space, but that no further buildings would be added to the site.

As Scholemoor is a very busy facility, the council wants to avoid any use that would exacerbate problems there. The possibility of resomation, a water based process, for the disposal of bodies, was mooted as a possibility for one of the two crematoria.

Resomation is not yet available in the UK, but there are signs this may change in the near future. Earlier this year, Yorkshire Water issued the UK's first wastewater consent to discharge, which would allow the liquid to be discharged into the sewage system before it is then processed. Resomation Ltd, based in Stanningley, is one of the main companies that produces equipment for Resomations.

Managing Director Howard Pickard said: "Being a local company we look forward to working with the Council to undertake this green, environmentally sustainable method for local families who wish to express their concerns for the environment."



Scholemoor Crematorium is earmarked for closure

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# Coveted awards revamped for 2021

Looking ahead to The Independent Funeral Director Business Awards 2021

**G**olden Charter's annual celebration of the independent sector will be back next year, but not under the familiar banner of the Funeral Planner of the Year Awards.

As announced in *SAIF Insight's* September issue, the first ever Independent Funeral Director Business Awards will recognise achievements in funeral planning, as well as a broad range of areas including entrepreneurship, innovation and community spirit.

Golden Charter's Director of Sales, Mark Moran, explained: "While our ability to hold an in-person awards



Mark Moran

event this year remains unknown, most likely tied to the success and timing of the COVID-19 vaccine roll out, we can absolutely confirm that we will be celebrating our independent funeral director partners no matter what.

"As well as presenting the longstanding awards for funeral planning, we will be looking to identify high achievers in a range of areas. The events of the last year put a spotlight on the vital role played by funeral directors like never before and we want to take the opportunity to pay tribute to the amazing

services being provided up and down the country."

More information on the new awards and how to enter will be released in the coming months, and for now Golden Charter is encouraging businesses to start thinking about how they can demonstrate their strengths through customer testimonials, photos and more.



Your Choice Funerals, national winners in 2018 and 2020



Quantock Funeral Services, winners in 2019

## A POIGNANT PICTURE FOR CURRENT TIMES

When Gary Peachey, of G R Peachey & Son in Bury St Edmunds, posted this photograph on his local Facebook page, he didn't expect it to get the response it did. Perhaps it was how poignant this picture was for 2020, but it attracted several hundred likes and shares and lovely comments.

"It has been a very difficult and challenging year," says Gary. "Particularly for the funeral industry, who have at times I believe been overlooked as key workers. This photo was taken on Friday 4 December by Bill Malone, one of our

bearers, who is also a keen photographer"

The photo depicts Gary paging out from a nursing home in Brandon, Suffolk.

"The tradition of 'paging out' is something that we at G R Peachey & Son have done for more than 80 years since my grandfather first started our family business in 1937 and has been carried on by my father Adrian and myself. We believe it shows the greatest of respect to the deceased and loved ones, more so now that people are unable to attend funerals and are lining the streets. On this particular morning,



the residents and staff of the care home stood watching the cortege depart and Bill just happened to capture the moment against a beautiful wintry backdrop"

Do you have memories or pictures to share? If so, send them to [info@saif.org.uk](mailto:info@saif.org.uk)

## GALLAGHERS' FESTIVE LIGHT TO REMEMBER

As 2020 was such an unprecedented year, Yorkshire-based David Gallagher and his wife Adele thought it fitting that David Gallagher Funeral Directors' chosen charity for the year would benefit local key workers who have provided dedicated care during such difficult times.

To honour all of the families cared for by David, Adele and their team throughout 2020, a Christmas tree was placed in their premises at Airedale House in Keiley, West Yorkshire, with each white light representing a deceased person for whom they have cared throughout the year.

In their memory, David and Adele donated £2,000

to the nearby Airedale Hospital and Community Charity, the official charity of Airedale NHS Foundation Trust, whose aim is to support employee wellbeing and improve the experience of its patients.

During the COVID-19 pandemic, they have been able to support employees quickly and effectively in various ways - providing additional refreshments to prevent dehydration, improving health and morale, or responding to the specific needs of a team or individuals.

Adele Gallagher said: "We have all felt the pressure of the pandemic during 2020 and our amazing team has worked tirelessly in supporting all



The David Gallagher Funeral Directors team presents a cheque for £2,000 to Angela McGarry, Matron, and Sarah Irving, Senior Sister, of Airedale Hospital.

of our clients. NHS staff have proved invaluable in steering us all through such difficult times, and we

hope that our donation will go a small way in saying thank you to them from our team and all of our clients."



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# Coffin testing scheme to reach milestone

Quality assurance provides essential benchmark for funeral sector employees' health and safety

**W**ith the rise of online coffin sales on e-marketplaces, the need to uphold quality standards in coffin manufacture has never been greater. So it's heartening that the Funeral Furnishing Manufacturers' Association (FFMA) is on course to hit a product testing milestone in 2021.

The organisation's Coffin and Casket Protocol is expected to achieve 180 coffins assessed for strength and quality in the coming months.

Since launching in 2016, the protocol has been deployed to test 170 products made by the Association's 60-plus members, who make up a high percentage of the British coffin making sector.

Coffin materials checked under the protocol range from oak veneer and

wicker to picture coffins and cardboard. The aim of the testing scheme is to ensure coffins, caskets and even shrouds are safe for use in both cremation and burial settings, bringing peace of mind to bereaved families, crematoria and burial ground operators and funeral directors. There are nine tests, covering strength, leakages, excess ash, handle breakage and more.

FFMA Chief Executive Alun Tucker said the protocol had become the universal kitemark for quality in coffins.

"We're incredibly pleased with how the scheme has embedded itself within the sector as the standard for quality assurance in just a few short years.

And with 170 products tested so far, we can be confident that the majority of coffin and casket ranges presented for

funerals in the UK are of exceptionally good build quality.

"This is essential to families, who need to know that the products supplied for a loved one's final journey will perform as intended. It's also a vital health and safety issue for funeral directors and employees at crematoria, cemeteries and burial grounds. The last thing anyone wants is a coffin or casket igniting too soon during charging at a crematorium, or the base collapsing whilst lowering into a grave.

"With the FFMA's protocol, everyone involved in the funeral can be assured that an accredited coffin is a safe and dignified coffin."

For further information about the FFMA's Coffin and Casket Protocol go to [ffma.co.uk](http://ffma.co.uk)

## WORRYING RISE IN TEMPORARY MORTUARY NUMBERS

As *SAIF Insight* went to print, the impact of the second wave of COVID-19 was beginning to be felt. Surrey was the first county to use its temporary mortuary as the region's hospital mortuaries reached capacity, despite being able to store 600 deceased people.

The temporary Headley Court in Leatherhead has room for 845. During the first wave from March to May, 700 people had been stored at the facility. However, from late December to mid January more than 300 people had been held in the property as the effects of the new mutation of the virus hit Surrey. More than half of those being cared for had COVID-19 as a cause of death.



The BBC's Mark Easton reported from the Headley Court facility

# Top honour for Martin

SAIF member is awarded British Empire Medal in New Year Honours list

**S**AIF is delighted to report that Martin Rowley, of Rowley and Sons Family Funeral Services in York, has been awarded the British Empire Medal (BEM).

Martin achieved the honour for services to the community in York – these include being school governor for 27 years (some of this before he settled in York) and for working on several local and national charity boards.

“The Cabinet Office phoned me at the beginning of December,” explains Martin. “They told me I had been awarded the honour, so I’ve had some time to let it sink in. I told my wife Elizabeth straight away and then had to keep quiet about it until I let my children know at Christmas, just before the list was announced.”

Since then, the local press and radio stations have been finding out more about Martin, who says he feels “very, very honoured” to have received the BEM, which is awarded for meritorious civil or military service worthy of recognition by the Crown.

“I guess if I was in charge, I would think of lots of people more worthy who would be in front of me in the list,” says Martin modestly.

“My friend and financial adviser nominated me after a conversation we had couple of years ago about me reaching 25 years as a school governor. Little did I know it, but that was the catalyst and it takes 18 months to two years once the nomination has been made.”

Martin, who is also a City of York councillor, says public service “runs through him” and encourages others to nominate unsung heroes in their own communities.

“It’s actually a simple process to be considered for the Queen’s honours lists on her birthday or at new year – there’s a nomination form online and it’s simple to fill in. Then you need a few supporters to add weight to it and you’re off.”



Martin with his wife Elizabeth and Barney the dog. Right: With sons Tom, Jordan and Elliot and Tom’s wife Jocelyn.



## INSPECTORATE TAKES SHAPE IN SCOTLAND

The Scottish Government is making progress in the creation of a funeral industry inspectorate with responsibility for working with the sector to ensure best practice standards in Scotland.

The inspectorate will be led by Robert Swanson QPM, as Senior Inspector of Burial, Cremation and Funeral Directors, and Professor Gordon Findlater, currently the Inspector of Anatomy for Scotland, will be Inspector of Burial, Cremation and Funeral Directors. The pair will shape the work of the inspectorate as the funeral sector in Scotland evolves.

Additional inspectors will be appointed later this year and the

inspectorate will be supported by a small team of Scottish Government civil servants.

On announcing the appointments, Joe FitzPatrick, former Scottish Government Minister for Public Health, Sport and Wellbeing, said: “The creation of an inspectorate and the appointment of inspectors are important milestones in the ongoing development of a regulatory regime for the funeral industry and improving standards across Scotland. Doing so also fulfils the recommendations by the National Cremation Investigation, led by Dame Elish Angiolini, and by Lord Bonomy’s Infant Cremation Commission.”



Robert Swanson QPM (left) and Professor Gordon Findlater have now taken on their roles



# Happy New Year!

Here's one thing less to worry about

We hope you are all staying safe and well in this ongoing and constantly changing crisis. Our fingers are crossed that, in the New Year, we will start to see a more normal life returning for us all.

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# GONE TOO SOON



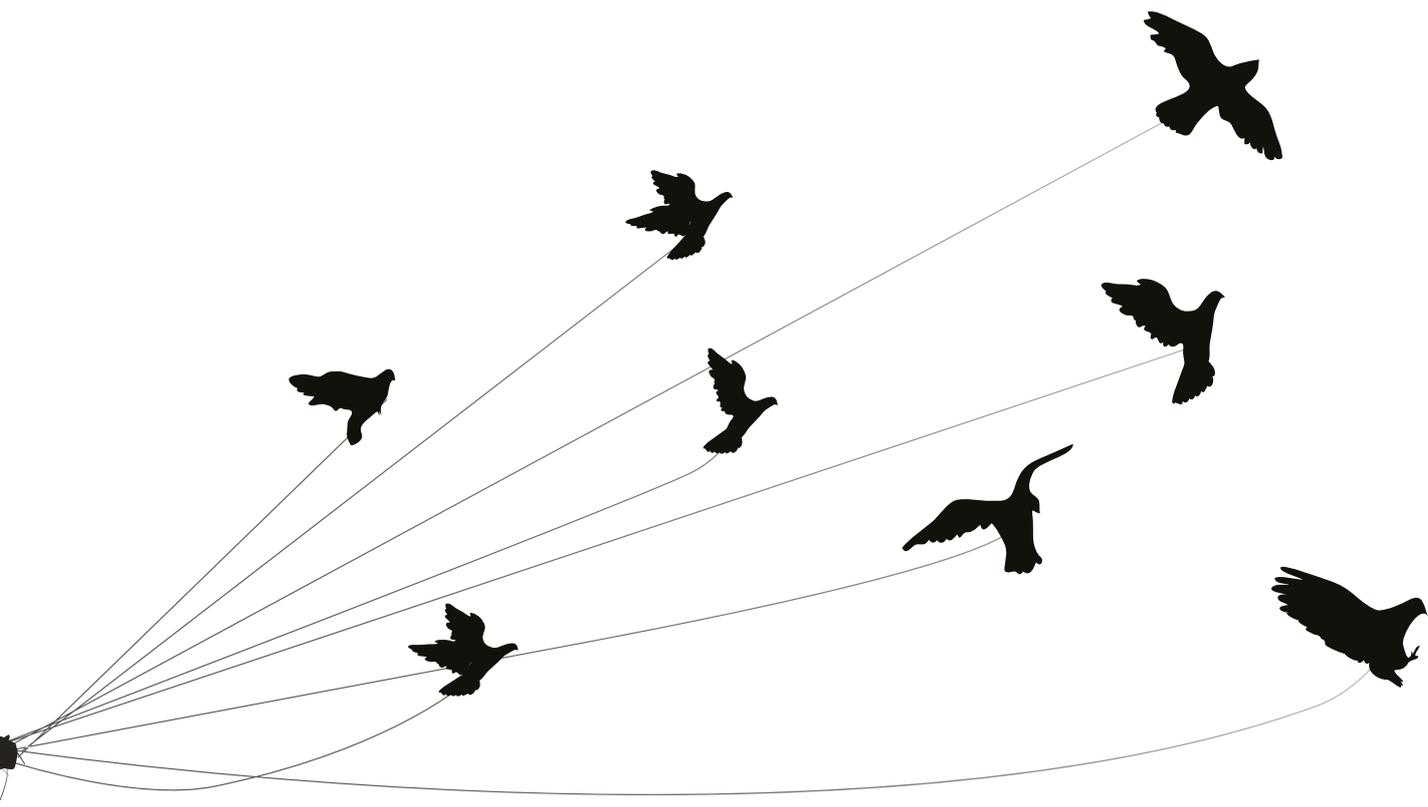
## THE EXPERT'S VIEW

**In her role as Principal of the Independent Funeral Directors' College, Christine Parker has developed a new NVQ level 3 course, Child and Infant Death**

The death of a child is heartbreaking for families and professionals alike, but the role funeral directors play in caring for these, the most dreaded of cases, has a lasting effect and offers peace...

“As an organisation, we have always championed training for roles in child bereavement in terms of the practical elements of organising a child’s funeral. We’ve also looked at the specific needs of bereaved parents and siblings, but not in great depth as it was an element within something else. Now we have created a specific Child and Infant Death course which gives anyone dealing with the death of a child an in-depth knowledge of practicalities and best practices.

The catalyst for the course was the Bonomy Inquiry into the Mortonhall scandal in Scotland (which investigated the Fife crematorium’s disposal of baby ashes). Lord Bonomy’s report led to it becoming a



legal requirement in Scotland to be trained in how to deal with the death of a child and there was a strong recommendation that everyone involved in child bereavement should have appropriate training. That meant midwives, funeral services, vicars, everyone who had contact with a bereaved family where a child had died. I felt that what the college was offering then wasn't sufficient to actually comply with what was required in that report and that we needed something specific, so I wrote the module on infant and child deaths.

Child deaths and suicides are the two that every funeral director dreads – you know it's going to be difficult and it's going to involve your emotions in a way that other deaths don't. Putting a little person into a coffin is one of the most emotional things that you will ever do. Recognising that, and also how the death of a child affects staff – particularly someone who may have previously been involved in the death of a child, whether that's their own child, grandchild or relative – and how they may experience emotions coming back to them.

My husband and I ran Abbey Funeral Services in Tonbridge for thirty years [now



“PUTTING A LITTLE PERSON INTO A COFFIN IS ONE OF THE MOST EMOTIONAL THINGS YOU WILL EVER DO”

run by Christine's daughter Jo Parker, SAIF's Vice-President] and I remember once, I went down to prepare a child for funeral. At the time we lived over the business and I'd gone down to the mortuary, but I came back up to the apartment in floods of tears and said to my husband, 'I can't put that child in a coffin – I just can't do that.' The child had died as a result of a cot death and there wasn't a mark on that child, it didn't look sick, it was perfect. It was a little angel, absolutely beautiful, and I just couldn't do it.

Knowing my own experiences, it's so

important that we recognise how the death of a child affects funeral staff, so there's a big chunk of that in this training. Nobody in the profession ever wants to arrange the death of a child, but when you've done it, and you've done it well, it leaves you with a feeling of enormous satisfaction because you know that if you've done absolutely everything you can. If you held out a hand and supported that family through the worst possible experience of their lives, then you can pat yourself on the back. And even though you might be sad, or even if it's distressed you, you have a sense of



achievement and that itself is a comfort.

While businesses in Scotland should have at least one member of staff with this specific training, it would be best if more than one staff member had this training because if only one member of staff is trained, you put the responsibility for child deaths always on the same person and that can affect their mental health. It's better to spread it out if you can.

In terms of a child experiencing death, it's very rare that a funeral director would be in a situation where they would actually be speaking to the children, other than in passing. It's very rare that you would be in the position where you would be expected to talk to the child about a death. You really don't want to be in the position where you're saying things to a child which can come back and bite you.

There are ways of talking to a family and that's really where we come in. They will ask 'what am I going to tell the children? How do I prepare the children for this?'. And I would very often use my own experience as an analogy. We had a death in our family, when my son in law's mother died quite suddenly. My grandchildren were quite young – the youngest was about five and it went straight over her head, the oldest was old enough to understand and be okay, but the middle child was eight and struggled with the whole thing.

My daughter was very concerned about the day of the funeral. She wanted to take the children, so I said, 'Let me have the middle child for a day and I see what I can do'. I got in touch with the crematorium to explain the situation and asked if I could bring her up at the end of the day when there were no funerals going on, just so she felt comfortable in that environment. That meant I could explain exactly what was going to happen on the day – how the hearse would come down with the coffin in it, and how the men would carry the coffin in and put it here and you know, the vicar is going to be here and he'll press a button and it'll go down and the curtains will go around. And then we're going to go out and look at all the flowers. She asked



## “THE CATALYST FOR THE COURSE WAS THE BONOMY INQUIRY INTO THE MORTONHALL SCANDAL IN SCOTLAND”

me quite honestly and openly what happens when somebody is cremated. That really helped and she was fine on the day.

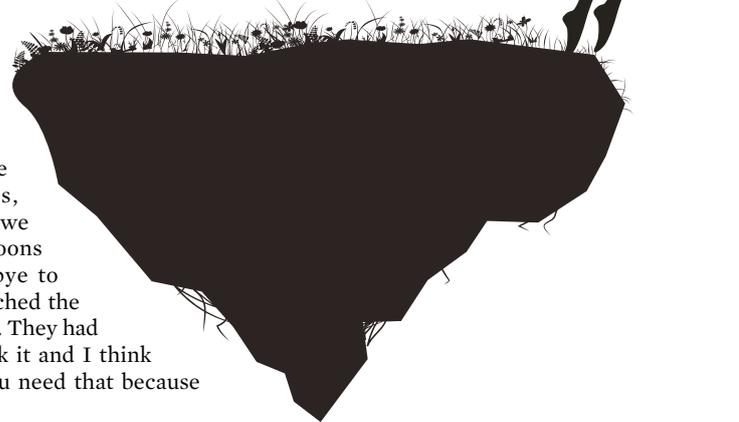
And you know, sometimes if a family talked to me, I would say to them, do what you can to prepare the child in advance, whether you're going to take the child to the funeral or not. If you are, do the best that you can to prepare them for what's going to happen, so there are no surprises. That way they're fully aware of what's going on, so don't hide it from them, be honest with them.

If the child is not going to the funeral, it's so important that you mark this death in some way. A client family chose not to take their two children to their grandmother's funeral because they thought it would upset them. Well, obviously it was going to upset them, their granny had just died – you can't prevent children being upset when there's been a death in the family. So you probably need to do something that will help them get some sort of closure. They need to mark this if it's not at a funeral.

So, when the children came to the reception afterwards, I took them outside and we set off a couple of balloons so we could say goodbye to their granny as we watched the balloons go up to heaven. They had some something to mark it and I think it's really important. You need that because

otherwise these children are left with an unresolved grief and that's really, really damaging psychologically.

I would also always point families to national or local charities that are specifically set up to support children through a bereavement. I was a trustee of a Kent-based charity called Holding On, Letting Go, which runs very much along the same lines as Winston's Wish, SAIF President Mark Porteous' chosen charity. I would say to families, if you feel that children are struggling, and they need that extra support, go and talk to these charities. It's really important.” ●



## THE COURSE

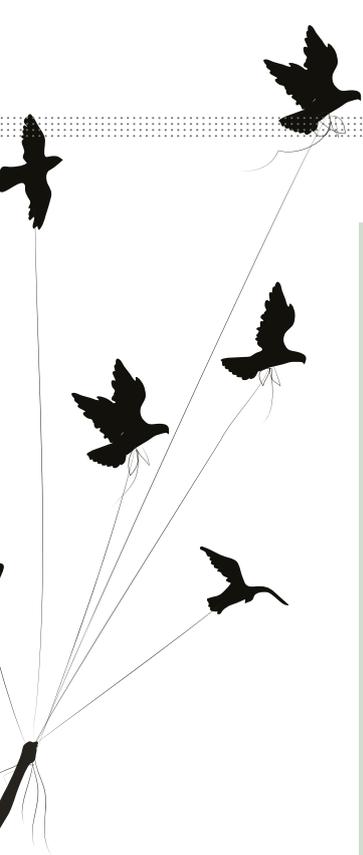
The IFD College module on infant and child deaths is an extensive level three NVQ training course with six credits. The unit promotes understanding of the additional sensitivities necessary when making funeral arrangements in such circumstances. Additionally, the unit develops knowledge of relevant options, choices, products and services available to bereaved parents. It requires students to undertake groundwork and research and it covers all of the practicalities. By the end of the course students will:

- Know the terminology used to describe the age or gestation period

of a foetus, infant or child

- Be able to comply with relevant regulations, legislation, codes of practice and own funeral business' policies and procedures for identification of the child
- Be able to comply with regulations and legislation relevant to the circumstances of the child's death
- Understand the registration process and documentation specifically relevant to the death of a child
- Be able to advise parents on how their child is cared for during the funeral process
- Understand empathy when advising parents on funeral arrangements for their child

- Be able to provide parents with information regarding the choice between burial and cremation
- Know how to complete all documentation required for the funeral arrangements of a child
- Explain the current legal definition of cremated remains/ashes for the benefit of parental understanding
- Know about burial sites and permitted memorials
- Know how to arrange or oversee a funeral service for a child or infant in accordance with parents' wishes
- Understand the reasons for and outcomes of the Bonomy Inquiry, conducted by the Scottish Government into infant cremations



# “MAINTAINING IDENTITY IS IMPORTANT”

## THE RESEARCHERS' VIEW

**A research team based at the Universities of Birmingham and Coventry investigated the experiences of bereaved parents. The project, funded by the True Colours Trust, focused on communication with professionals following the death of a child.**

### ORGANISING A FUNERAL FOR A CHILD: ACKNOWLEDGING PARENTAL IDENTITY

The death of a child engenders complex emotions that are difficult to articulate, and bereaved parents often struggle to communicate how they feel to those who are there to support them. This means it is often difficult to know what kind of funeral parents will find appropriate. A strong understanding of the emotional impact this kind of bereavement has will help those working in the funeral sector to provide compassionate care.

In order to gain insights into the experience, we conducted a study, funded by the True Colours Trust, in which we sought to better understand the experience of the loss itself, and parents' perceptions of the communication they had with funeral professionals. We interviewed 24 bereaved parents, asking about their experience of organising the funeral, the kind of funeral they had chosen for their child, what they wish they could have done or what could have happened, and their experience of communication with funeral professionals. The importance of the identity – of both the parent and the child – emerged as a recurring theme. In this article, we discuss what this means and its implications for what they perceive to be a 'good' funeral and what they experience as empathic communication.

### BEFORE THE FUNERAL: CONTINUING THE PARENTAL IDENTITY

As the loss of a child can threaten the identity of a parent, our research findings indicate the importance of upholding the parental identity and the continuing bond between parent and child. The parents we interviewed stressed the importance of being able to enact parental responsibilities shortly after the death of their child. For some parents, this is the opportunity to wash or dress their child, a chance to bring their child their favourite teddy or comfort blanket, or simply spend time by their side. Some parents looked fondly on their experiences of enacting the symbolic act of taking their child home, something that requires a lot of support from the funeral

director. The lack of opportunity to spend this precious time with their child in the parental role for the last time can be extremely upsetting and leave a lasting pain.

Of course, the parents are unable to spend all their time with their children in the funeral home, in which case the parental responsibility falls to the funeral director. The parents we interviewed stressed the importance of knowing their children were safe with the funeral directors. One parent was particularly comforted to hear that the funeral director had given their child a hug before placing him in the coffin. As the parent was unable to enact the parental act of hugging their child, it was important to them to know that the funeral director had taken on the role in their place.

### PLANNING AND CONDUCTING A CHILD- APPROPRIATE FUNERAL: RESPECTING THE CHILD'S IDENTITY

As well as the parent's identity, the subject of the child's identity often came up. Related to this was the significance of a child-friendly or otherwise age-appropriate funeral. Many parents were worried that their child may feel 'uncomfortable' in an environment better suited to elderly people. This applied both to the physical environment of the funeral home and to the funeral planning process. As one parent put it: 'We didn't want him in this middle-of-town funeral home with all the shenanigans that go on in town with drunkards and stuff like that.' Parents were pleased when funeral directors went out of their way to make child-friendly arrangements such as the use of balloons rather than flowers, and decorations themed around the child's favourite things.

The recognition of both the parental and the child's identity was also important for parents whose children had died in teenage or early adulthood. In one case, the parents of a 17-year-old recalled the conversation they had with the vicar conducting the service. As the parents had already mentioned the connection between their child and the Cookie Monster, the vicar recommended giving out cookies at the end of the service to lighten the mood after the heavier elements of the funeral. This demonstrates how the funeral sector can help the parents personalise the funeral to reflect the interests and personalities of the children as a way to remember them and continue their bonds as parents.

To sum up, when parents reported that their child's funeral had been a positive experience, this was often because the funeral directors had acknowledged and respected their continued identity as a parent and the relationship that they still have with their child.

*Authors: Sarah Turner (Coventry University), Eloise Parr, Jeannette Littlemore, Julie Taylor and Annie Topping (all of University of Birmingham). The team thanks the True Colours Trust and all the families for their help with this project.*



▼  
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# COVID-19 Contingency Plan

## How to ensure you are prepared

Your pull-out guide to SAIF's COVID-19  
Contingency Plan for UK members

In early March 2020, as the pandemic began, representatives from SAIF joined a number of national, regional and local authority planning committees to ensure that the independent funeral sector was properly informed and represented in COVID-19 contingency planning activities.

We are now in the second wave of COVID-19, with scenarios indicating that February will be a tough month and the impact of the vaccine will not be seen until April 2021 onwards.

Last October, the SAIF Scotland Executive was tasked by the COVID-19 Contingency Committee to develop a plan to assist SAIF's independent funeral directors who may experience a critical shortfall in HR or physical resources during the winter period. This plan can roll out when members have exhausted all existing supply lines and local reciprocal agreements.

Subsequently, in early December the SAIF National Executive agreed that this be rolled out across the rest of the UK for SAIF member firms.

The plan focuses on utilising the funeral director, supplier and human resource networks across the UK to provide what help is available to ensure the continuity of funeral operations.

It is important to note that this plan relies on third parties having resources available to assist. Extensive work

has been done to extend the resource network as far as possible, but there is always the possibility that, with time constraints and the challenges of Test and Trace isolation requirements, there may not be the resources you require at the time of need.

### The first step - PLAN

The first step of the plan is to assist with preparing for the months ahead. Mitigating the risks of COVID-19 in your own business is paramount.

### Stay Informed - use Slack

SAIF Scotland has successfully enrolled members on to a digital application called Slack, and it has proved very successful in keeping all of our Scottish members informed and up to date with guidelines on COVID-19. We have now opened a Slack platform for England, Wales and Northern Ireland and will use this to keep all SAIF members updated. Access to the platform is available to any member of SAIF, or designated staff within a member firm. As the demand on your own time increases, we would encourage business owners to nominate at least one other member of their company to add to the app to ensure that updates are

monitored regularly. To add another staff member to the Slack app, email [govliaise@saifscotland.org](mailto:govliaise@saifscotland.org), message Dec Maguire or Joe Murren on Slack, or call **0141 628 9996**.

### Staff planning

Planning measures should include an increase in standby casual or temporary staff to allow for an unusual increase in demand due to COVID-19 deaths, and the isolation of key staff due to Test and Protect requirements.

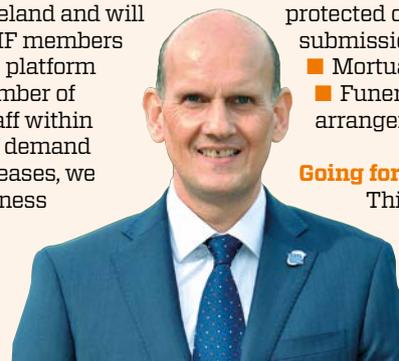
### Backup for key roles

Wherever possible, you should have a backup for each key role within your business in the event that anyone has to isolate. This would include:

- Authorisation or ability to make financial transactions
- Sharing access to any password-protected online booking or submission portals
- Mortuary care and embalming
- Funeral directors and arrangers.

### Going forward

This pull-out can be used to ensure you have everything in place for the coming months.



*John Tenners*



# WHAT DOES THE COVID-19 CONTINGENCY PLAN COVER?

**There are two types of assistance:**

## 1 Human resources

These relate directly to the staff required to ensure:

- The timely collection of the deceased
- The timely arrangement and booking of a funeral service
- Administration and management support
- The timely delivery of a funeral service.

## 2 Physical resources

- Operational and ceremonial vehicles
- Coffins, furnishings and other related products
- PPE
- Any other physical item that is vital to deliver funeral operations/service.

## How does it work?

In the event that a SAIF member business has exhausted its own contingency plans and has suffered a severe business disruption due to COVID-19, the SAIF COVID-19 contingency team will then

make every effort to source assistance to ensure continuity of your business.

## Finance

The provision of this service is free to members. However, in the event you do require third-party assistance from another funeral service or goods provider, the cost of that service should be met by your business as it would in any regular trade hire agreement with another funeral business.

For example, from time to time you may require an additional limousine for a funeral service.

Your business and the hiring party agree a fee for that hire. SAIF has no transactional role in the agreement between member firms or between a member and non-member firm.

In the event that your business experiences a major disruption event due to the isolation of key members of staff and we are able to source an interim staff member, an application for short-

term funding to cover the immediate and short-term costs of transport and accommodation of the replacement staff member can be made to SAIF through the COVID Operations Lead, Joe Murren.



**Declan Maguire (top) and Joe Murren**

## HELP IS AT HAND

**Members can contact SAIF for assistance through the following channels:**

**Slack app - direct message Joe Murren or Dec Maguire**

**Call Operation lead, Joe Murren, on 0141 628 9996**

**Email [sccc@saifscotland.org](mailto:sccc@saifscotland.org)**

**Call Slack Tech Support on 0141 628 0700**

**Telephone COVID-19 Contingency Team (in urgent cases) on 0141 628 9996**

**Call SAIF Business Centre on 0345 230 6777**

# BUSINESS CONTINUITY CHECKLIST

While many of you will already be prepared for the months ahead, it is important to continually review your business continuity plan. We've prepared this easy to use checklist, which is valid until March 2021.

PLANNING ISSUES	Not started	Under way	Done
<b>1</b> Identify critical activities and the employees and inputs required to maintain them. e.g. collection of the deceased.			
<b>2</b> Consider the possible impact of employee absences.			
<b>3</b> Consider the possible impact of disruption to the supply of inputs from suppliers in the UK and overseas suppliers.			
<b>4</b> Examine the likely impact of COVID-19 on your services and on your families' requirements.			
<b>5</b> Identify and agree strategic imperatives.			
<b>6</b> Understand the business need for face-to-face meetings in the event there is community transmission of COVID-19 with a risk of person-to-person spread. Consider the potential for remote working.			
<b>7</b> Establish authorities, triggers and procedures for implementing the plan.			
<b>8</b> Consider the issues for business-related travel due to COVID-19.			
<b>9</b> Consider the financial management implications due to COVID-19.			
<b>10</b> Examine the extent to which others will be dependent on your business due to COVID-19.			

BUSINESS ISSUES TO ADDRESS	Not started	Under way	Done
<b>1</b> Assign responsibility for winter COVID-19 planning and monitoring to a senior staff member.			
<b>2</b> Download the Slack app for up-to-the-minute news from SAIF on COVID-19 guidance and legislation changes.			
<b>3</b> Consult with colleagues within the business to share information and processes.			
<b>4</b> Consult with suppliers on measures they are taking, and on potential disruptions to supply chains (e.g. PPE, coffins, furnishings).			
<b>5</b> Assess 'high level' impact on your business and attach appropriate priority to the planning process.			
<b>6</b> Develop a business continuity plan which is specific to your own business.			
<b>7</b> Test the plan in exercises (e.g. simulate isolation of key staff and test your response).			
<b>8</b> Share best practice with other businesses through the Slack app.			
<b>9</b> Revisit your own business contingency plan and the wider SAIF COVID-19 plan periodically.			

MORE CHECKLISTS OVERLEAF >>>

# BUSINESS CONTINUITY CHECKLIST

RESPONDING TO RISKS DUE TO COVID-19	Not started	Under way	Done
<b>1</b> Prepare policies on hygienic behaviour for employees and visitors to premises as guided by national recommendations. Adhere to respiratory etiquette and hand hygiene policies.			
<b>2</b> Plan to provide for hand washing, hand hygiene, tissue disposal and other facilities as per national recommendations.			
<b>3</b> Plan for frequent and effective cleaning of the workplace as per national recommendations.			
<b>4</b> Prepare policies as per national recommendations to advise those who are infected, or are suspected to be infected, with COVID-19.			
<b>5</b> Plan measures to reduce face-to-face contact with customers/suppliers and between employees from different sites or premises.			
<b>6</b> Identify work organisation measures that can be taken to reduce potential for employees who are in the workplace to infect each other.			
<b>7</b> Prepare policies on flexible work locations (e.g. teleworking) and flexible working times (e.g. shiftworking).			
<b>8</b> Provide ICT infrastructure to support teleworking and remote customer interaction.			

MEASURES TO UNDERPIN CONTINUITY	Not started	Under way	Done
<b>1</b> Nominate deputies for key roles within the business (e.g. financial matters).			
<b>2</b> Cross-train and identify alternative sources of labour (e.g. increase part-time staff pool).			
<b>3</b> Communicate with staff in a manner appropriate to the current state of COVID-19 phase as guided by national recommendations.			
<b>4</b> Prepare an emergency communications plan.			
<b>5</b> Plan for increased take-up of employee welfare services.			
<b>6</b> Prepare policies on sick leave and compassionate leave due to COVID-19.			
<b>7</b> Plan for the needs of the business in the event of staff absences due to isolation.			





# FAMILY: TO LOVE THROUGH LIFE, TO LOVE THROUGH DEATH

James Kindleysides and Alan Webb-Moore, of ECD International, reflect on the impact of COVID-19 on the families waiting for a loved one's return

**W**e believe it's a human need to feel like you are making a difference in this world and when we wake up in the morning, we feel truly humbled in the knowledge that we bring families together. Not in life, but in death. The loss of a loved one is a tragic experience, as poignantly captured by W. H. Auden in his poem *Funeral Blues*:

*'Stop all the clocks, cut off the telephone,  
Prevent the dog from barking with a juicy bone,  
Silence the pianos and with muffled drum  
Bring out the coffin, let the mourners come'*

It is to our families that we turn in these dark times to find strength because as Nietzsche put it, "In family life, love is the oil that eases friction, the cement that binds closer together, and the music that brings harmony."

This sense of belonging and togetherness which a family provides, we believe is still just as poignant after death as it is during life. So, when we reflect on March, when the first lockdown was announced, our overriding thought was around duty. The sense of duty we had to make sure that families could still be reunited after they had suffered a bereavement. It is an unimaginable sense of achievement to facilitate the arrival of a loved one back home with their family – safe in the knowledge they have reached their final resting place.

During the process of repatriation, the family is often in contact with their repatriation company, and we can hear how anxiously they await the arrival of their brother, sister, mother, father, son, daughter, grandparent and/or friend. You get a short insight into the life of that family and the amount of love that exists between them. It is a real honour to be able to support bereaved families through the ups and downs along the journey, and you feel part of that togetherness. We feel a sense of pride.

No one could have planned for what happened during lockdown, when the aviation industry was forced to cancel flights

and borders were being closed. However, you can imagine how hard it was having to convey that message to a family awaiting the arrival of their loved one. As we stood back helplessly viewing departure boards updated with the word 'CANCELLED', the full impact of the pandemic hit home.

One of the many logistical concerns was around space. Mortuaries were operating at maximum capacity as sudden delays impacted international repatriation. But the industry pulled together and supported one another. Dignity for the deceased was always at the forefront.

Fortunately, airports were not closed for long, but inconsistent schedules and overbooked flights have meant less transparency in pricing because the rates are fluctuating daily, which can lead to increasing costs. And all this at a time when families were already struggling to make ends meet.

Country-specific initiatives exist to help with the financial outlay of repatriating the deceased back to their country of origin. Pakistan International Airlines for example, usually pays the freight charges, but during the pandemic alternative airlines have had to be used who do not offer the same incentives, adding to the financial strain on bereaved families.

Paperwork is something you get used to, working in repatriation. With COVID-19, however, the introduction of more country-specific regulations has doubled processing times and this led to conflict with cultural and religious best practice. For example, burial immediately after death is common practice among certain religions. Flight delays, airline policy on transporting COVID-19 victims, sanitisation requirements and use of municipal graves all impact families' cultural traditions, causing distress.

With an ever-changing regulatory landscape, a good working relationship with embassies is vital. Also, it has been more important than ever to make sure you have a good network of partners in place around the world to help operate in a new COVID-19 world.

No matter how many hurdles have been in place during 2020, we are delighted to continue to reunite loved ones back home to their families. ●

# REMEDIES ARE NO SURPRISE



As the final CMA report lands, Joe Murren of the SAIF-CMA Regulatory Taskgroup examines its remedies for the sector

**A**fter two-and-a-half years of investigation, the Competition and Markets Authority (CMA) issued its final report and remedies for the UK funeral sector on December 18, 2020.

Following the announcement in March 2018 that it was recommending carrying out a market investigation, SAIF gathered together a group of members with appropriate experience and established a CMA Taskgroup. Over the following 32 months, the Taskgroup has attended numerous roundtable discussions and conference calls and pored over thousands of pages of investigation to ensure that we left no stone unturned, including a top tier law firm to support our representation of SAIF's independent funeral directors.

The remedies should come as no surprise as anyone who has spent a number of years in the funeral industry in the UK could not fail to be aware of the problems that beset it. Lack of regulation allowing the uninitiated to open a business with little or no proper facilities; no mutually recognised qualification with the NAFD, SAIF, BIFD and co-operatives all promoting their own training; a reluctance to be transparent on pricing; among some a general avoidance of investing in back-of-house facilities in favour of front of house service such as vehicles; a reluctance to address the problems as a whole sector due to being inward-looking; and as our SAIF National President states "sleepwalking into allowing the public, the CMA and Governments thinking we are a simple unsophisticated industry".

To some, this criticism may sound harsh as generally the vast majority of funeral directors are caring, empathetic individuals going above and beyond to ease the burden of bereavement for the families they serve. They give their very best 24 hours a day, seven days a week, 52 weeks a year in sometimes very trying and difficult situations; and they do so without complaint. However, while we congratulate ourselves in providing a very high level of service, we have failed to deal with the problems despite being allowed the opportunity. We have allowed others – the media, consumer groups, Local Authorities and Governments – to dictate the agenda.

So now, without any more debate we have the CMA remedies which we cannot ignore and will be a challenge for many of our members, especially members with smaller businesses who do not necessarily have the extra human resource or expertise to make the changes. Be assured that both your National and Scottish Executives are ready to assist with those

“WE HAVE ALLOWED  
OTHERS, THE MEDIA,  
CONSUMER GROUPS,  
LOCAL AUTHORITIES  
AND GOVERNMENTS TO  
DICTATE THE AGENDA”



challenges, as they have done throughout this very difficult year in supporting your extraordinary response to this global crisis.

The SAIF-CMA Taskgroup has agreed its programme, taking this forward into 2021, and will be very thorough and persistent when consulting further on the details with the CMA. Here, we give a summary of the main remedies and their effect on our members.

Prior to March 2020, the CMA was considering the following remedies:

- A complex package of information and transparency remedies
- Local Authority procurement of funeral director services. (We will monitor this concerning feature as unfair trading practices by local authorities can occur against the private sector.)
- Price control regulation of funeral director services at the point of need
- Price control regulation of crematoria services

However, with the impact of COVID-19 on the funerals sector, the CMA decided it was not reasonable and practicable to properly specify and implement these measures as part of a package of remedies within the timeframe of the investigation.

It was SAIF's position that the investigation and consideration of remedies be suspended until the full effects of COVID-19 in the sector was fully understood. However, due to legal time constraints on the CMA, this was not possible.

The CMA therefore decided on a reduced number of 'sunlight' remedies to address some of the customer detriment identified during their investigation. It also stated that a further Market Investigation Reference (MIR) may take place when the sector returns to normal to deal with those areas of price currently set aside.

#### Quality regulation of funeral director services

The CMA decided to recommend to the UK Government and the devolved administrations in Northern Ireland and Wales that a registration and inspection regime was established as a first step in a broader regulatory regime for funeral director services in England, Northern Ireland and Wales. The Scottish Government has already developed a Code of Practice for funeral directors and plans to introduce registration for those members operating in Scotland. Scottish members may see the introduction of the Code in 2021, however it is unlikely that a statutory quality control inspectorate and regulations for the other areas of the UK will come into force until 2024.

#### The effect of these measures on our members may include:

- Clear requirements for funeral directors in the form of statutory minimum standards
- Effective monitoring and enforcement of standards through a statutory licensing and inspection regime
- An appropriate body to monitor and enforce standards
- The collection and dissemination of information to customers on the quality of services provided by funeral directors

Similar to the work undertaken in Scotland, SAIF and its members must start now to review the requirements for back-of-house facilities to ensure we are ready to meet what we expect the minimum standards to be. The CMA has indicated that requirements may follow what has been established in Scotland so this helps us evaluate the changes that may be required. SAIF will continue in its attempt to become part of any regulatory inspection regime.

#### Price and commercial information and transparency

The CMA has decided to require all funeral directors to provide customers with price information in the form of:

- An itemised price list of frequently purchased products and services in a standardised format in line with a template provided by the CMA (the Standardised Price List)
- The headline price (the Attended Funeral Price) of a combination of products and services, as specified by the CMA. The Standardised Price List will include the headline price and the disaggregated price of the Attended Funeral.

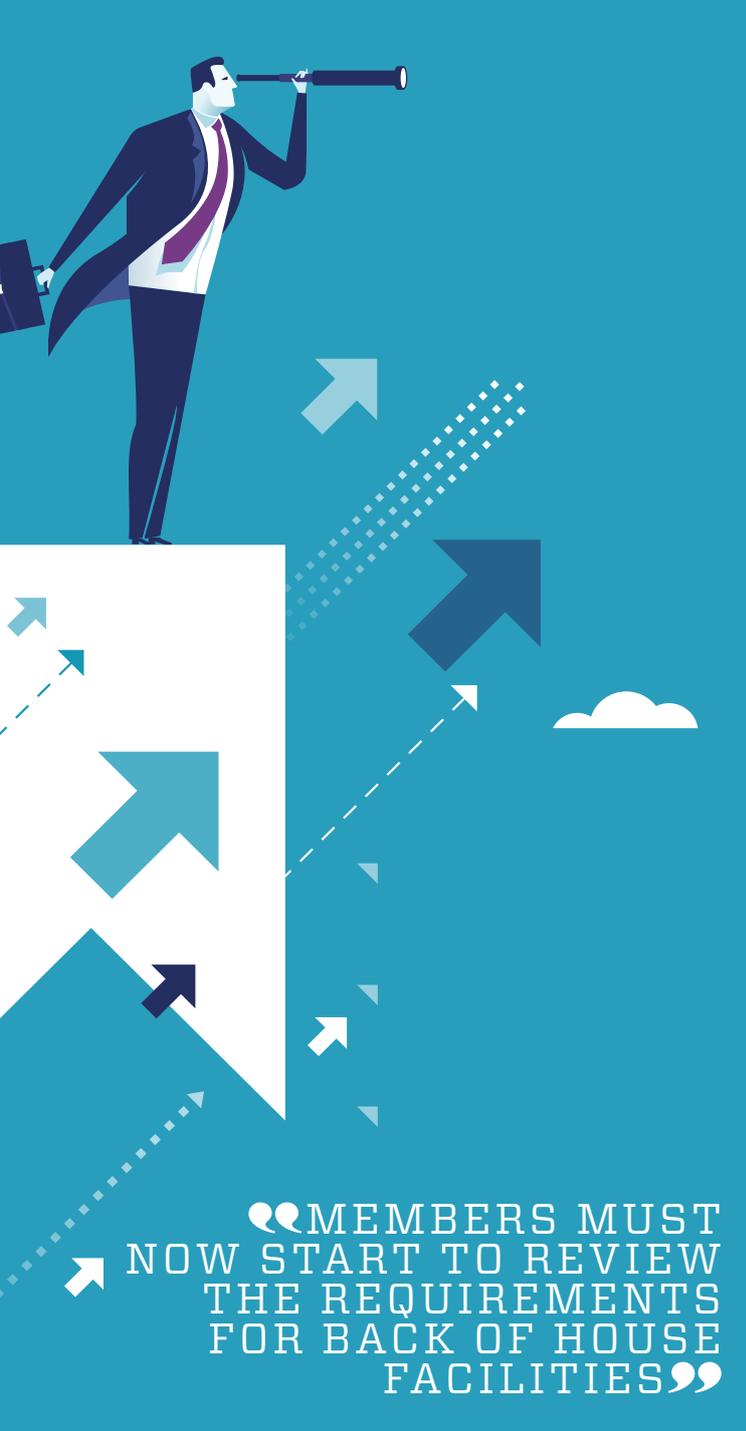
- If the funeral director offers unattended funerals, the headline price (the Unattended Funeral Price) of a combination of products and services, as specified by the CMA
- An itemised price list of all the products and services that the funeral director offers that are not included in the Standardised Price List (the Additional Options Price List)

We believe the SAIF Taskgroup impacted greatly on this section and the requirement of a Standardised Price List runs close to our own simple funeral price. The details of these lists have still to be consulted on and further information will be given during and following these discussions.

Prices will have to be prominently displayed on your premises and on websites or a similar platform if you do not have your own website.

#### Further remedies that will impact members are:

- A requirement on all funeral directors to disclose particular business, financial and commercial information to customers. Members with five or more offices will have to give information every six months. Members with ten or more offices will also be required to give an annual update on compliance
- A prohibition on all funeral directors from: 1) entering into or conducting certain arrangements with a hospital, hospice, care home or other similar institution, which could reasonably be



“MEMBERS MUST NOW START TO REVIEW THE REQUIREMENTS FOR BACK OF HOUSE FACILITIES”

understood to encourage, incentivise or require the institution to refer customers to the funeral director or give that funeral director preference over other funeral directors; and 2) soliciting for business through coroner and police contracts. This is a brief summary of the main remedies. As we further digest and absorb the full implications and impact on members we will keep you informed through this publication, webinars and phone support over the coming months. However, you can be assured that SAIF will always act in the best interests of its independent members. ●

To read the CMA report in full, go to [www.gov.uk/cma-cases/funerals-market-study#final-report](http://www.gov.uk/cma-cases/funerals-market-study#final-report)

**About the author**

Joe Murren is a member of the SAIF-CMA Regulatory Taskgroup, an Executive Member of SAIF Scotland, and its Quality Assurance Inspector.



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# FCA REGULATION: A PARTNERSHIP APPROACH

Malcolm Flanders on adapting to the new statutory regulations around funeral plans

**I**t's been an unprecedented year for funeral directors; providing a frontline response to a global pandemic while navigating the latest regulatory and market changes impacting the sector. We've understood and respected this, recognising the additional pressures being placed on your businesses as we continue to do our utmost to support you on your regulatory journey.

As we enter 2021, with FCA regulation of the funeral plan market in even sharper focus, I'm encouraged by the growing enthusiasm for the customer-led approach that the regulators are seeking. As we have talked about the Funeral Planning

Authority's requirements with funeral directors, including the need for a formal agreement, the level of understanding has grown and the independent sector is signalling to the regulators that it is committed to a partnership with a planning company which will provide families with the assurance they'll always work in their best interests.

And it is true that this is the first time we have introduced a formal agreement in this way. The depth and quality of the conversations we've had with funeral directors on the agreement has undoubtedly helped shape our understanding of the impacts of regulation to individual business ambitions, often around

## THE LONG ROAD TO REGULATION

### Consumer first approach

In 2012, addressing Parliament ahead of the Financial Conduct Authority (FCA) launch, then Chancellor George Osborne said that the new City regulator presented an opportunity to "reset the system of financial regulation" after the perceived regulatory failure of the banks during the 2008 financial crisis.

From its inception, the FCA's core task has been to make financial services and markets work on behalf of consumers. In pursuit of that objective, the watchdog ensures that its 60,000 regulated firms put customers at the heart of how they do business, provide customers with appropriate products and services, and put customer protection ahead of profit. With an eye on consumer choice, the City regulator

also works to promote effective competition on service quality, price, and innovation. It checks that firms help their customers to make sense of the information they receive and can take their business elsewhere if desired.

### Statutory regulation by 2022

Despite these post-crash improvements to regulation of UK financial markets and services, the regulatory exemption for funeral plan providers investing customers' funds in trusts or whole-of-life insurance policies (a hangover from the preceding regulatory regime) remains in place. However, secondary legislation the Government presented to Parliament at the end of November will bring this 20-year exemption to an end.

Welcoming the Government's laying of the legislation, the FCA said

it expects to take responsibility for the sector in summer 2022, after 18 months of consultation and transition. This will include a consultation on the FCA's plans for regulating funeral plans, commencing in spring 2021, with the regulator scheduled to publish the finalised regulatory rulebook for the sector before the end of the year.

### A powerful regulator

As a statutory body, the FCA has additional powers to those held by the current voluntary sector regulator, the Funeral Planning Authority (FPA), although the new FPA Code of Practice has been designed to mirror much of what the FCA has done in other markets.

The financial regulator has the power to launch investigations, take disciplinary action, start criminal

# “UNDER THE FCA’S CURRENT PLANS, FROM SUMMER 2022, IT WILL BE A CRIMINAL OFFENCE FOR ANY PLAN PROVIDER TO CONTINUE SELLING FUNERAL PLANS WITHOUT FCA AUTHORISATION”

continuing to professionalise the already established presence within your communities. This understanding has, in turn, helped us share responses and learnings, answering a range of questions at [partners.goldencharter.co.uk](https://partners.goldencharter.co.uk) and in our online discussion forums, whilst also allowing us to provide greater clarity and context to the agreement itself.

## THE FUNERAL DIRECTOR'S VIEW

In my latest Partnership Podcast, George Locke, of R Locke & Son Funeral Directors in Warwickshire, shares his experience. George initially had some reservations about the FCA changes, and was concerned about the rumours he was hearing. On the podcast, George talks about how he reviewed the agreement with these concerns in mind, but once he had taken the time to fully digest both the Funeral Director Agreement and accompanying Funeral Plan Handbook, he was left with an assurance and confidence about the benefits of regulation in making the market a much safer place for clients.

George said: “I don’t feel it’s going to tie our hands in any way whatsoever. If anything, the way we sell the plans will come across as more professional and we’ll have that extra weight behind us of regulation. It’s a bit like going out to a restaurant and seeing the five star rating,

hopefully that’s what we’re going to be having in our premises.”

Later in the podcast George discusses the confidence he has in his partnership with Golden Charter as a result of the approach which has been taken, as well as the support of his business manager, which from his perspective is hugely positive.

He explained: “I’m very reassured in what Golden Charter are doing and the approach that they’ve taken. I think it’s going to put us as funeral directors in a very strong position to carry on selling

plans in the same way as we’ve done before, with added security and support, and I feel quite excited about what the future’s going to hold.”

I’d encourage you to listen to the full podcast at [goldencharter.buzzsprout.com](https://goldencharter.buzzsprout.com) and also engage with us on our other peer-to-peer and intelligence-sharing calls, to hear about the experiences of George and other funeral directors, and share your own perspectives. This only adds to the collective strength and knowledge of the Independent community.

We’re here to support you in whatever way we can, so please do get in touch with your business manager to discuss how we can help you to navigate the latest regulations. By listening and collaborating, I believe we can create a valued partnership to meet the regulators’ expectations and give families the guarantee that, together, we will always work in their best interests. ●



Malcolm Flanders is Golden Charter’s Director of Emerging Market Insight (Funeral Directors)

proceedings, make public statements, and impose penalties on firms and individuals. The FCA takes individual as well as organisational accountability seriously and requires most senior managers performing key roles at regulated firms to certify as fit to practise. Where malpractice occurs, the FCA can and does ban individuals from working in the financial services industry. This can be for non-financial as well as financial misconduct.

Under the FCA’s current plans, from summer 2022, it will be a criminal offence for any plan provider to continue trading without FCA authorisation, and the regulator has warned firms that don’t intend to seek authorisation to start planning “how to wind down business in an orderly way” before regulation comes into force.

## ARs and Principles

While the funeral sector will have to wait until the regulatory watchdog consults in the spring to get a fuller sense of its proposals, the Government’s secondary legislation makes clear that the FCA will not directly regulate independent funeral directors selling third party funeral plans. Instead, FCA- authorised plan providers, known as principle firms, will name appointed representatives (ARs).

Under this model, an independent funeral director, as an AR, would be able to carry out regulated activity as an agent of Golden Charter, providing that there is a written contract between the plan provider and the independent funeral director documenting the arrangement. This written arrangement is a legal requirement,

and without it, any selling activity could result in criminal proceedings.

## A confident start to 2021

In March 2020, HM Treasury estimated that the initial cost of implementing regulation would reach £3.1 million. This includes a one-off cost of £1million for administering an appointed representative system. Plan providers expect the FCA to formally consult on authorisation fees during 2021.

While the profession will have to wait for the FCA to commence its formal consultation before assessing the details, after years of anticipation, the Government’s decision to lay legislation before parliament in December means the funeral profession is starting 2021 with much more certainty about its future than it had this time last year.

# Business Matters

RENEW YOUR MEMBERSHIP + MAINTAINING INDEPENDENCE + SAFE DRIVING

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## MEET THE TEAM

Many of you may have spoken to the SAIF Business Centre at one time or another, but apart from continuing to provide the support to our members, each of the team has a key responsibility:

**Terry Tennens**  
Chief Executive.

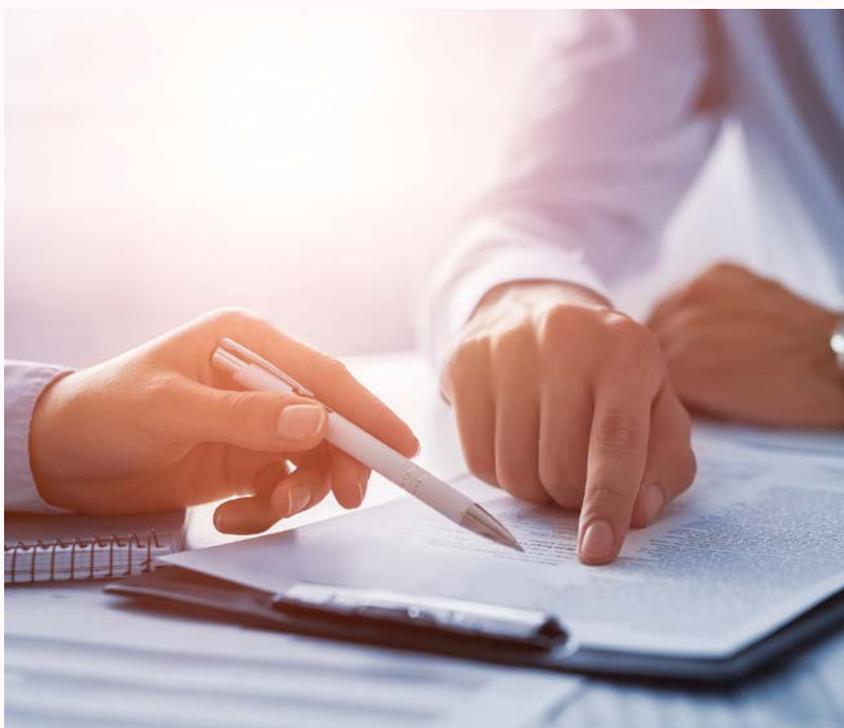
**Claire Day**  
Administration Manager.

**Corinne Pengelly**  
The administrator for The Independent Funeral Directors' (IFD) College.

**Maria Sherlock**  
Administers the new application process.

**Sam Reynolds**  
Administers the quality assurance inspections and the annual subscription renewals.

**Angela Camp**  
Administers the digital arena including the SAIF website, SAIF briefings, social media and webinars, as well as arranging and co-ordinating regional meetings.



## SAIF ACQUISITIONS - KEEPING INDEPENDENTS INDEPENDENT

## SAIF ANNUAL SUBSCRIPTION RENEWAL

Thank you to members who have already renewed their subscriptions. If you have still to renew, please ensure the SAIF Business Centre receives this as soon as possible to ensure that your membership and accompanying benefits continue.

Due to COVID-19 and working restrictions, we would ask if you can pay electronically by either BACS, debit or credit card, or online by visiting the members' area, rather than by cheque. However, we will still accept cheques if you are unable to pay electronically.

**B**ack in 2018, we launched SAIF Acquisitions, a professional brokerage service aimed at helping independent funeral directors to sell their business to other independent funeral directors.

SAIF Acquisitions was introduced in answer to the rise in independent funeral businesses being snapped up by corporate businesses. By registering with the service, buyers and sellers are afforded the protection of the business they have nurtured and grown, and will be safe in the knowledge that the business can continue to provide the unique service only an independent funeral director can provide to bereaved families.

If you are a SAIF member who is interested in purchasing an independent funeral business, or a SAIF or non-SAIF member who is looking to sell their business to another independent, then this service could benefit you. All buyers and sellers will be protected by a non-disclosure agreement.

**SAIF will provide the above information but it will be the seller who determines the buyer firm and, if applicable, the agent or consultant.**

This is an opt-in scheme with SAIF claiming 0.5% of the selling fee to cover costs of advertising and facilitation services.

For further information, please contact Claire Day at [claire@saif.org.uk](mailto:claire@saif.org.uk) in the strictest confidence and with no obligation. ●



# SITE SAFETY: VEHICLE USE

**Simon Bloxham** on reducing risks for both your staff and the families you serve when using your fleet

**T**he areas in which we work can be a major source of risk, particularly outside. I know that many of you own and house limousines, hearses and other vehicles in garage space and yards where both employees and members of the public regularly move around.

This can pose a particular risk to employees or visitors of being injured while vehicles are being driven around the yard – particularly when they are being reversed. But the risk doesn't stop there. What about on the road? You might not have experienced it, but we do hear, from time to time, about accidents happening where members of the public are accidentally run over by hearse drivers.

### What can I do?

Complete a risk assessment of your yard and garage areas and answer the following questions:

- Are the entry and exit gates wide enough?
- Can vehicles manoeuvre easily?
- Does the site layout minimise vehicle reversing?
- Are procedures in place for reversing vehicles?
- Is the view restricted when entering or leaving the site?
- Is the road surface in good repair?
- Are vulnerable areas, such as exit doors, protected?
- Are mirrors placed in blind spots?
- Are lighting levels adequate?
- Are pedestrians kept totally separate from traffic routes? If not, are their movements across traffic routes minimised?
- Make sure your drivers are capable of driving safely

This last point is really important. Drivers take responsibility when behind a wheel but if you knowingly allow a less able driver to move your vehicles around, the investigation will not overlook this.

### Procedures

This will identify actions that you can take to minimise risk such as:

- Installing a mirror at a blind spot
- Defining areas for pedestrians by appropriate signage or painted walkways
- Implementing appropriate manoeuvring procedures



The procedures could contain some or all of the following:

- Before entering the yard, the driver should ensure that the way is clear to enter
- Only authorised persons should be allowed in the yard where vehicles are stored or moved
- Visitors must be accompanied at all times
- Vehicles should be reversed only when necessary and with the assistance of a colleague
- When leaving the vehicle, drivers should ensure that the engine is off, the handbrake applied and the keys removed. This is to avoid the vehicle moving without warning and particularly applies when leaving a vehicle on the road.
- If the view is restricted at the exit of the yard, then the driver should ask a colleague to see them out

### Driving

Driving is in itself a hazardous activity and you should always ensure that your employees are aware of their own personal safety while driving. Advice we would suggest is:

- Avoid driving for long hours and take sensible breaks
  - Plan the journey such that they know precisely where they are going
  - Always wear the seatbelt
  - Never use a mobile phone while driving unless hands-free. Even with hands-free kits, keep the use of mobiles to a minimum and assess the risk before using one.
  - Keep car doors locked when driving in towns or cities
  - Park in a safe, well-lit area especially if returning in the dark
  - Always lock the car when leaving it – with valuables out of sight (preferably in the boot)
  - Always approach the vehicle with the key/alarm sender in hand and be aware of people around you
- When an employee drives for the first time, then you may wish to assess the specific risks and complete certain checks to ensure that the employee knows and understands all the procedures applicable. Check that they have a valid licence and can legally drive. ●



## HELP IS AT HAND

### Getting the best from your SAIF approved health and safety advisors

Occupational Safety Systems Ltd, now Safety For Business Ltd, has been providing health and safety advice to SAIF members for many years. But just what is this help that's available?

Well, firstly, we are there to provide free telephone and email guidance to all members of SAIF. It is part of your membership plan and is as simple as that. If you are uncertain about a matter to do with health and safety, you are entitled to use our support service completely free of charge.

If you think you might need a more permanent relationship with us, we can do two things for you. Initially, we can visit you to see where you are with health and safety, and provide you with a full report on what we found and what you need to do (if anything) to improve health and safety. This really beneficial service costs just the price of the travel. If you do want our assistance to fully comply with health and safety legislation, the next thing we can do for you, as part of your SAIF membership, is offer a sizeable discount on our fees. This stands at 20% at the moment so why not take advantage now. Go on, talk to a safety professional at Safety For Business today by calling **08456 344164**.



# GRIEF ON HOLD

This year could see a tidal wave of emotion as people reflect on what they have lost

WORDS: DR BILL WEBSTER

**2020** has been described as the year the world pressed the pause button, because so many things had to be put on hold. Some of life's most meaningful celebrations and rituals were limited if not cancelled. Whether we are talking funerals, weddings, birthday or anniversary celebrations, graduations or just simply family get-togethers, those rituals have not been an option in the last year.

When you think about it, many of our rituals are centred around community. With social distancing restrictions, perhaps this is what we have missed most. We are after all people who need people.

It is important to understand we have been grieving more than simply those who died. We are lamenting life as we knew it.

But now that vaccines have been approved, surely the New Year of 2021 holds the prospect of a much brighter future. Certainly there will be relief after the crisis is over, when people are vaccinated and fear of the virus has dissipated.

Nevertheless, while I have no wish to be a prophet of doom and gloom, I hate to say it but there is another looming predicament for 2021. I foresee an explosion of grief in coming months over all we have lost. Now I know very few will be thrilled by this prediction, so let me explain.

There are two kinds of courage, the courage to *act* and the courage to *feel*. In crises, heroes leap into action often in spite of personal risk or threat; they respond to dangerous situations where split second decisions must be made, and do courageous things without even thinking. In spite of difficulties and dangers, they 'get on with it'.

It's only later they consider what they have been through, the danger or risks they have endured, that they can *feel* an emotional reaction to it.

Their response at that point may seem inconsistent. After being so strong, they can later seem to be falling apart in what is sometimes termed a post-traumatic

stress reaction.

My point is this. What happens in 2021 may not be as bad as 2020, but the grief people *feel* will probably burst wide open.

No one truly understands how different the grieving process has been during this year of COVID grief.

Suzan lost her brother 10 months ago. Her statement in our Zoom support programme hit me like a thunderbolt. "COVID has put my grief on hold," she said. "I manage to convince myself that the reason I haven't seen my brother is not because he has died, it's because of COVID." In other words she is telling us that dealing with COVID has allowed people to delay their grief or, even more significantly, extend the disbelief of their loss.

This is grief on hold, or to be more clinical about it, delayed grief. I predict a tsunami of grief in individuals and communities in the coming months.

So how are funeral directors going to respond?

I asked my good friend John that question, and he responded in three terse words: "Are you kidding?"

"Grief and the



world may have been on hold, but we funeral directors and other front line workers have been on 'fast forward' for a year. We're too busy to worry about aftercare and delayed grief right now."

I get it! It's understandable! We all need to recognise the sacrifices that frontline workers have made to help us through 2020, and we thank you. Then John relaxed and gave me his characteristic friendly smirk. "You're the grief counsellor!" he said. "What are you going to do about it?"

If that is *your* question, I am glad you asked, and want to help with that.

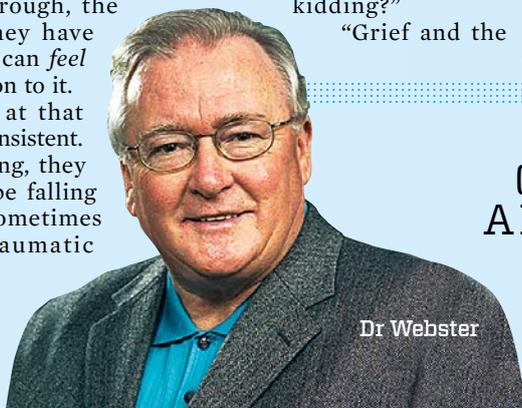
I just had a significant birthday, and as part of my legacy in grief support, we have produced a new website which you can offer your families and in your communities.

You will find it at [www.griefjourney.com](http://www.griefjourney.com) and grieving people will benefit from my videos, articles, virtual grief counsellor and other resources.

I believe grieving people are looking for practical help that offers maximum benefit with minimal effort or expense. This initiative also is a memorial to my son Steve, who died tragically two years ago, as part of his legacy.

Think of it as my 75th birthday gift to grieving people. Oh, but let me also say, I am not finished yet, and the best is yet to come.

Here's hoping that 2021 is a better year for us all. ●



Dr Webster

“I PREDICT A TSUNAMI OF GRIEF IN INDIVIDUALS AND COMMUNITIES IN THE COMING MONTHS”

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# WHY NOW IS THE RIGHT TIME FOR BUSINESSES TO EXPLORE OPTIONS

By Ian Durie, Corporate Finance Partner, Armstrong Watson LLP

**T**he last year has seen economic conditions and financial challenges which none of us could ever have foreseen as being possible in our business lives, never mind the impact brought about by COVID-19 on the personal lives of ourselves, our families, friends and colleagues.

Depending on what sector a business operates in, many will have faced difficult times, while others will have benefitted from the conditions we have all had to deal with, and there will be few, if any, that have felt no impact at all.

While perception might be that the pandemic will have resulted in boom conditions for funeral directors, my recent experience from working with a number of businesses in this sector is that, while volumes are up, this has not resulted in significant increases in turnover. Restrictions on the number of people able to attend funerals have resulted in a decrease in demand for cars and other ancillary items, meaning that the average cost has fallen as a result.

With support for businesses starting to unwind, nuances of lockdowns, and the increasing realisation of the economic and social impact of the pandemic, it is now more important than ever for business owners to keep focused on why they do what they do.

So what options should a business and its owners consider in these unprecedented times?

### Expansion and diversification

Sadly, it appears inevitable some businesses will not survive the current climate. Credible business valuations for businesses in difficulty will reflect the prevalent risk and now might be an opportune moment to expand via acquisition. Bolting on an acquisition could help shield your own position but you may have to move fast in an accelerated process.

You might look to protect your local presence, expand your range of services, access new markets, or to deny a competitor access to your market.

Whatever the scenario, it will be critical to assess the impact of the purchase on your business (while also considering the impact of doing nothing), identify the key relationships for your business and open up an honest and frank dialogue with each.

### Selling your business

For many, plans of an exit have been shelved as business owners have inevitably shifted their focus to protecting the value in their business in these unprecedented times.

While it might seem counter intuitive to sell at the moment, if you can demonstrate robust profitability and cash flow in the toughest of conditions, there is every reason to believe the business provides a model platform from which a new owner will be able to leverage and build on as the situation improves. [See information on SAIF Acquisitions on page 32.]

### Weather the storm

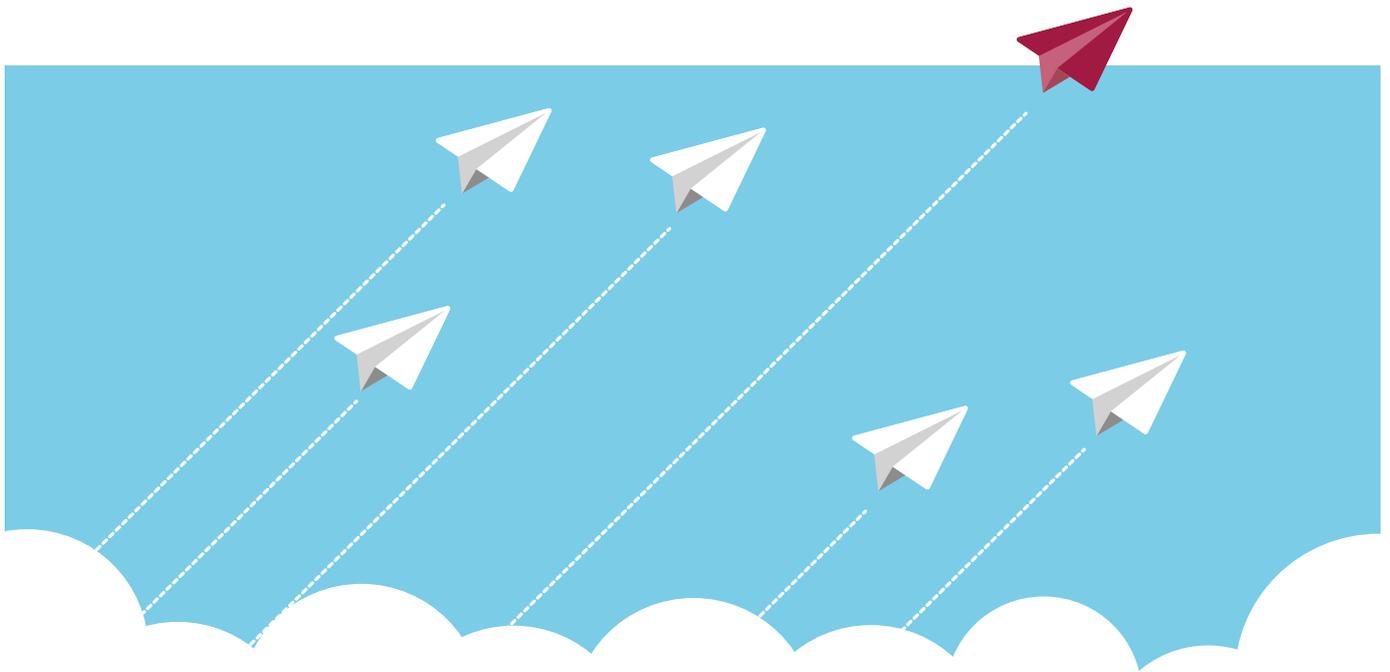
It may well be the case that you're happy with the way your business is performing, or, even if you're not, your instinct is to not change things or rock the boat, if for no other reason than avoiding making changes for the sake of it. If that's the case, wait and see is always an option.

In the most part, you will know what's best for you and your business, but, in saying that, it does no harm to occasionally turn the stone just to see what might be underneath. In doing so, be prepared to talk to people, whether inside or outside your business. You never know what ideas might come out of this and where it might lead to as a result.

Whether you see the next 12 months as an opportunity to seek out acquisitions, to batten down the hatches and ride out the storm, or the catalyst to seek an exit, it is now more important than ever to not lose sight of your strategic objectives and to be prepared to act! ●



Ian Durie is a Chartered Accountant with a reputation for corporate finance expertise. His areas of specialism include acquisitions and disposals, management buyouts, finance raising, due diligence and valuations. He also provides strategic advice to a number of clients. Ian has been a Group Finance Director for an international business, a Partner at Deloitte, RMD and PWC and has over 20 years' experience as a corporate finance Partner. He can be contacted on 07860 910397 or by email at [ian.durie@armstrongwatson.co.uk](mailto:ian.durie@armstrongwatson.co.uk)



# INDEPENDENTS LEADING THE WAY

SAIFCharter Chair **Adam K Ginder** reflects on the monumental challenges experienced by the funeral profession in 2020 and looks ahead to the association's priorities for the coming year...

**AT** the time of writing this update, with 2020 drawing to a close, I can truly say it has been a year like no other for the funeral profession. We have played, and continue to play, a fundamental role in the country's response to the ongoing coronavirus pandemic, while navigating the latest in market and regulatory change impacting the funeral sector.

It is clear to see independent funeral directors are widely respected within communities in these most difficult of times, supporting the bereaved, caring for the deceased and generally leading the way in the provision of at-need services. I believe Independents must now lead the way in the provision of the highest standard of pre-need services too, and show our customers, our competitors, and the regulators that doing the right thing for customers is at the heart of every aspect of our business.

The reality of statutory regulation of the pre-need market was brought into sharp focus at the end of 2020, with the laying of secondary legislation before Parliament

to bring funeral plans within the remit of the Financial Conduct Authority (FCA).

The FCA is ultimately seeking to provide reassurance and protection to families, giving them the comfort that they will be treated properly and receive the funeral they have paid for when needed. I have no doubt this principle is at the heart of all of our businesses, and I firmly believe Independents offer families the highest quality, most personal experience, through established relationships developed with our communities over generations.

We need to have confidence that our plan provider shares these customer first values and knows we are working with a provider which not only meets the highest professional standards itself, but also expects the same from its partners. That is why I would urge you to be prepared to move into this new FCA-regulated world confidently, by meeting the requirements the Funeral Planning Authority expects of us all now. I'm pleased that so many of our members have already done so, by signing the Golden Charter Funeral Director Agreement, underlining their commitment to these customer focused principles.

Customer demand, typically at its highest between January and March, is being impacted further by the pandemic, with the latest mortality figures exceeding last spring's peak, and there is support at Golden Charter for those who would like it. Your Business Manager can work alongside you, bolstering your business and freeing you up to focus on at-need work. This includes digital support, marketing campaign planning and enquiry follow-up by their experienced team.

Please do get in touch with your business manager to discuss how the team can help you stay connected with your community and manage enquiries, as we transition through the most challenging winter months. And, as always, myself and your Executive team are on hand to offer any support we can.

**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.

# YOUR SAIF EXECUTIVES

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

## NATIONAL



**Mark Porteous**  
National President



**Darren Carpenter**  
Executive Committee



**Gemma O'Driscoll**  
Executive Committee



**Jo Parker**  
1st Vice President



**Daniel Ginder**  
Executive Committee



**Liam Roberts**  
Executive Committee



**Mark Horton**  
2nd Vice President



**Simon Helliar-Moore**  
Executive Committee



**Paul Sillett**  
Executive Committee



**Jim Auld**  
Immediate Past President



**Ross Hickton**  
Executive Committee



**Jeremy West F.SAIF**  
Executive Committee



**Terry Tennens**  
Chief Executive & Secretary



**Sean Martin**  
Executive Committee



**James Carcary**  
Scottish President



**Paul Allcock**  
Executive Committee



**Gary Staker**  
Co-opted Executive Committee



**Suzanne Grahame**  
Golden Charter

## SCOTLAND



**James Carcary**  
President /  
Complaints & Standards



**Gavin Henshelwood**  
Secretary



**Terry Tennens**  
Chief Executive  
National SAIF



**James Morris**  
1st Vice President



**Joe Murren**  
Scottish Government  
Liaison Officer



**Tim Weir**  
Executive  
Committee



**Declan Maguire**  
2nd Vice President,  
Treasurer & Membership



**Paul Stevenson**  
Past President

**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

BUSINESS DEVELOPMENT

**Simon Pearson**  
 South Business Development Manager  
**M:** 07713 383 945  
**E:** simon.pearson@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 Claire Roberts**  
 West Midlands and North Wales ABM  
**M:** 07714 923 342  
**E:** claire.roberts@goldencharter.co.uk



**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:** sallydyson@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



## 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:** anthonyfitzpatrick@  
goldencharter.co.uk



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



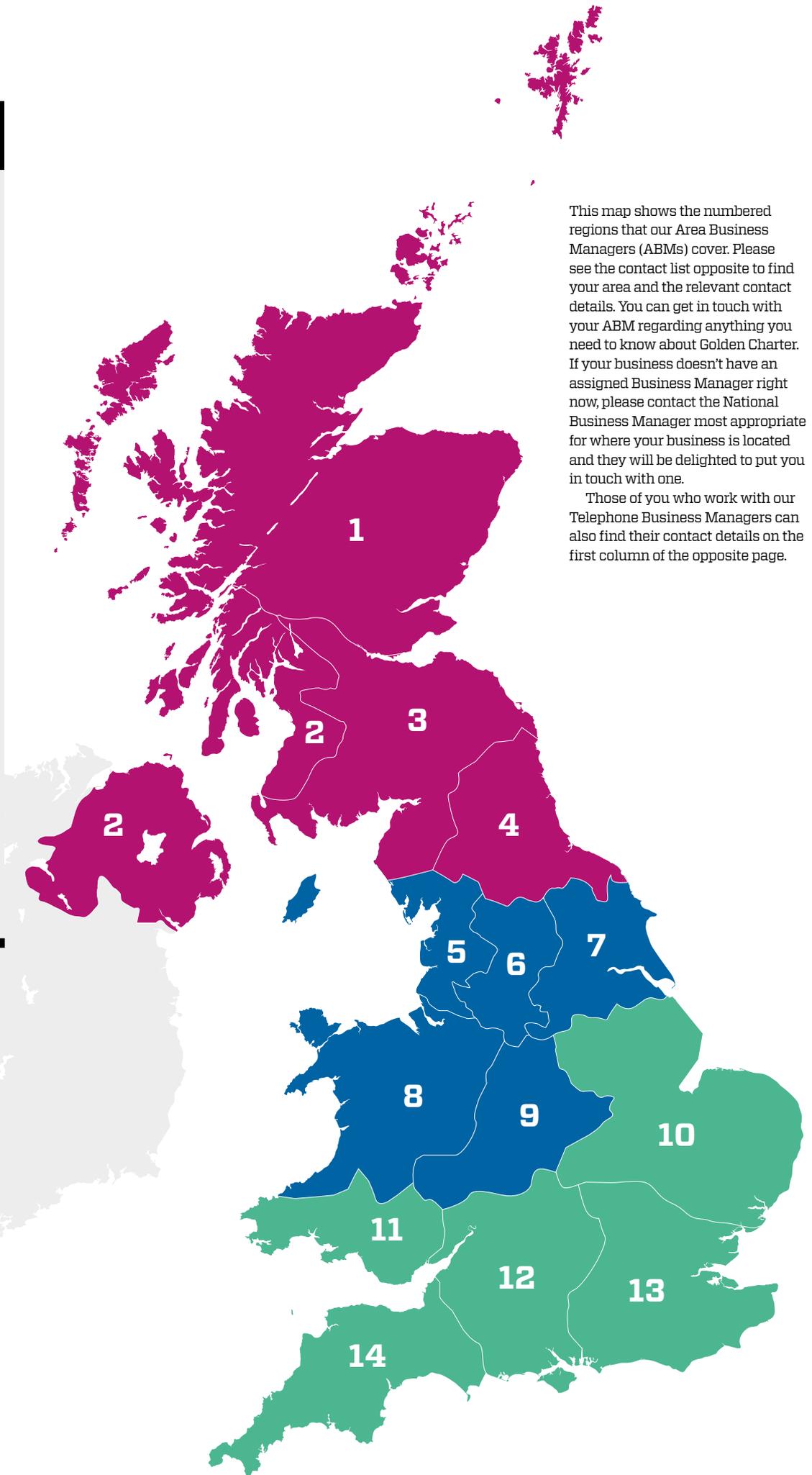
**Morgan Murray**  
Telephone Business  
Manager  
**M:** 07927 668 508  
**E:** morgan.murray@  
goldencharter.co.uk



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



**Caroline Taylor**  
Telephone Business  
Manager  
**M:** 07921 064 146  
**E:** caroline.taylor@  
goldencharter.co.uk





# Membership

## FULL MEMBERSHIP PENDING

**Stephen Brown**  
**Blyth Family Funerals**  
**Incorporating Stephen Brown Funerals**  
27 Bridge Street, Blyth, Northumberland NE24 2AA  
Previously advertised on website  
Close date: 10th December 2020

**Mr James Matthews**  
**Watermans Independent Family Funeral Directors**  
40 High Street, Sittingbourne, Kent ME10 4PB  
Previously advertised on website  
Close date: 30th December 2020

**Andrew Roughley**  
**Andrew Roughley Independent Funeral Directors Ltd**  
13-14 Central Square, Maghull Liverpool, Merseyside L31 0AE  
Previously advertised on website  
Close date: 13th January 2021

## PROBATIONARY MEMBERSHIP PENDING

**Paul Warren and Stacey Warren**  
**Southwest Funeral Care Ltd**  
333 Southway Centre, Southway Drive, Plymouth, Devon PL6 6QR  
Previously advertised on website  
Close date: 13th January 2021

## ASSOCIATE MEMBERSHIP PENDING

**Robin Watson**  
**Procession Markers Ltd**  
**t/a The Plume**  
1 Cosmia Court, Vale Road, Bushey, Hertfordshire WD23 2PH  
Previously advertised on website  
Close date: 16th December 2020

**Anthony Lorge**  
**OpusXenta**  
59-60 Thames Street, Windsor, Berkshire SL4 1TX  
Previously advertised on website  
Close date: 22nd December 2020

**Mr Ben Cohen**  
**Fidelity Payment Processing Limited**  
Unit 2, 1 Tapper Walk, Kings Cross, London N1C 4AQ  
Previously advertised on website  
Close date: 30th December 2020

## ACCEPTANCE INTO FULL MEMBERSHIP

**Lisa Dolby**  
**Dolby Funeral Services Ltd**  
98 Lowtown Street, Worksop Nottinghamshire S80 2JR

**Mr Mark Hancock**  
**Special Send-Offs**  
36 Newlands Park Drive, Scarborough, North Yorkshire YO12 6DJ

**Linda Gauron**  
**Varley and Varley Ltd**  
96 Bromley Road, Beckenham, Kent BR3 5NP

## FULL MEMBER BRANCH CLOSED

**Mr S Gay**  
**Stephen P Gay Memorials Ltd**  
120 Old Road West, Gravesend, Kent DA11 0LR

**Mr A Amis**  
**Amis Independent Funeral Services**  
37 Bull Street, Holt, Norfolk NR25 6HP

## FULL MEMBER NEW BRANCH

**Legacy Funeral Care (branch of Lightfoots Funeral Services)**  
144-154 Hurdsfield Road, Macclesfield, Cheshire SK10 2PY

**Mr P Bailey**  
**Brian Sharples & Son Ltd (High Lane)**  
126 Buxton Road, High Lane, Cheshire SK6 8ED

**Mr R Hickton**  
**Trevor E W Hickton Ltd**  
**t/a Hickton Family Funeral Directors**  
9 Billbrook Road, Codsall, Wolverhampton WV8 1EU

**Mrs L Arnold**  
**R Arnold Family Funeral Service Ltd**  
21 Station Road, Woodhall Spa, Lincolnshire LN10 6QL

**Mr P Thomas**  
**Saints Funeral Services**  
King George V Memorial Walk, Phillack, Hayle, Cornwall TR27 5AA

**Ms A Phillips/Mr T Jones**  
**Averil Phillips & Family Funeral Directors**  
The Angel, St Osyth's Lane, Uundle, Peterborough PE8 4BG

**Mr M Francis**  
**The White Lilly Centre**  
Bereavement Centre, 103 Peartree Avenue, Southampton SO19 7JJ

## FULL MEMBER CHANGE OF DETAILS/ADDRESS

**Mr P Oxley**  
**P G Oxley Ltd**  
112 Connaugh Avenue, Frinton on Sea, Essex CO13 9AA  
(Previously at 101 Pole Barn Lane, CO13 9NQ)

**Mr S Thompson**  
**Arthur Jary & Sons Ltd**  
The Street, Acle, Norfolk NR13 3DY  
(Previously at Galthorpe Green, Acle, NR13 3QL)

**Mr P Hollowell**  
**B Hollowells Ltd**  
148 Beech Avenue, Northampton NN3 2JN  
(Formerly called B Hollowell & Son (Hollowells Funeral Directors))

## ASSOCIATES CHANGE OF DETAILS /ADDRESS

**Mortuary Equipment Direct Ltd**  
Unit 1 Lodge Farm, North Warnborough, Hook, Hampshire RG29 1HA  
(Formerly called THW Refrigeration)

## NO LONGER A MEMBER

**Mr S Sim**  
**Sim & Son Funeral Directors**  
211 Knightswood Road, Glasgow G13 2EX  
(Acquired by Funeral Partners)



**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



## KEEPING THE FUNERAL INDUSTRY INFORMED

TO ADVERTISE CONTACT  
Elliot Whitehead  
0131 561 0020



# SAIF Associates Directory 2021

## 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@hallidaytld.  
co.uk • www.hallidaytld.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@jcwawalwyn.co.uk  
• www.jcwawalwyn.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

### Mortuary Equipment Direct Ltd

Mr W Quail (Hants)  
• 01276 601 039 • william@  
mortuaryequipmentdirect.co.uk  
• 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 BV**

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

**Goldray Funeral  
Consultancy Ltd**

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

**G Turner Consulting Ltd**

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

**Kings Court Trust Ltd  
(Estate Administration)**

Ms Jill Clayton (Bristol)  
0300 3039000 • info@kctrust.  
co.uk • www.kctrust.co.uk

**Laurelo Ltd**

**(Probate Advisors)**

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 Coo (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  
(Semer, Ipswich) • 01473 823  
700 • carl@tridentmarketinguk.  
com • www.tridentmarketinguk.  
com

**Trust Inheritance Ltd**

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

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• admin@uk200group.co.uk  
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www.independentcelebrants.com

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Mr R Prout • 020 7324 3060 •  
ceremonies@humanism.org.uk •  
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**Civil Ceremonies Ltd**

Anne Barber (Northamptonshire)  
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civilceremonies.co.uk  
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**County Celebrants Network**

Mr Eric Gill (Wiltshire) • 07770  
625 378 • ericgillcelebrant@  
outlook.co.uk • www.county  
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**Fellowship of Professional  
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celebranttraining@gmail.com •  
www.professionalcelebrants.org.uk

**Institute of Civil Funerals**

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**I-NETCO Ltd (Web design)**

Mr G King (Newcastle) • 0191 242  
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**Funeral Service Journal (FSJ)**

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**Funeral Guide**

**(Funeral resource for the public)**

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**Professional Help Ltd**

Mrs C Betley (Burton in Kendal) • 01524 782 910 • info@

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**Rowland Brothers International**

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**Staffords Repatriation Services**

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**TCB Group**

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

**TCS Repatriation**

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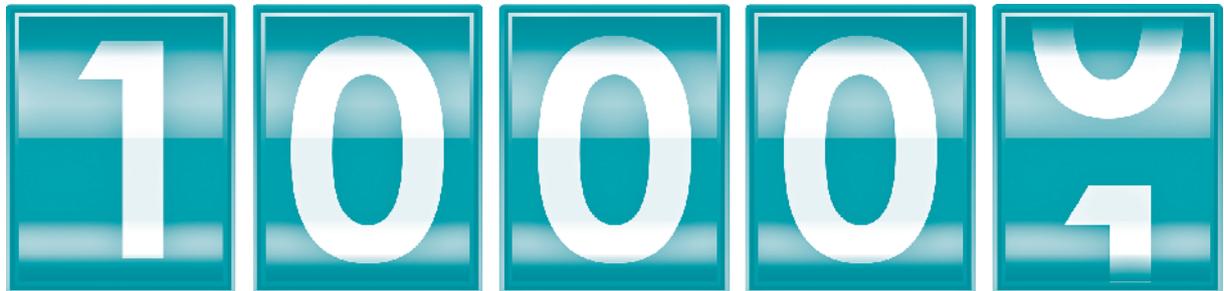
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