



SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight

“
THE EFFECT
ON MENTAL
HEALTH HAS
ONLY JUST
BEGUN
”

GETTING HELP
FOR YOU AND
YOUR TEAM
PAGE 26

EXCESS DEATHS

WHAT'S IN STORE
WHEN THE PANDEMIC
FINALLY EASES?



Focus on what you do best.

While SAIF promotes and protects your independent interests.

We know how much you value your independence.

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

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

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





Insight

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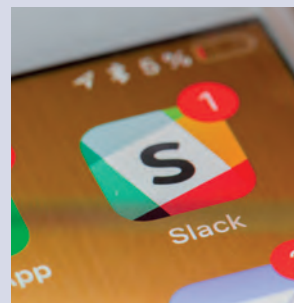
SAIF'S COVID-19 CONTINGENCY PLAN

To support our members during this extremely difficult period, we have put a Winter COVID-19 Contingency Plan in place. The new dedicated support service is available free of charge to all members using a new platform – the SAIF Slack app for smartphones, tablet and PCs.

The SAIF Slack workspace will also become the main communication portal for information dissemination to members.

To join Slack, just follow the steps below: If you are a member, please either call the SAIF Business Centre on **01279 726777** or email info@saif.org.uk. You will then be sent a link to join the SAIF Slack COVID-19 app on your mobile phone, tablet or PC.

Simply click the link and follow the instructions. Once you have access to the application,



we will add you into your Local Resilience Forum (LRF) region to access the latest information on COVID-19 and support measures in your area.

If you are not a SAIF member, please contact the SAIF Business Centre for a membership pack and details of how to join the Slack COVID-19 app.

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TERRY TENNENS

SAIF CHIEF EXECUTIVE

The next paradigm shift

SAIF CEO Terry Tennens on environmentalism and the funeral profession

The UN COP26

When the UK hosts the UN Conference of Parties (COP26) in Glasgow this November, it will address the urgent matter of climate change. In 2015, in Paris, world leaders committed to a historic agreement to hold the increase in the global average temperature to well below 2°C above pre-industrial levels and to pursue efforts to limit the rise to 1.5°C. It was one of the first actions of President Biden to rejoin the Paris Agreement in January 2021.

SAIF is also committed to supporting change. In the summer of 2020, we shared an exploratory paper on the funeral profession and the environment to the Deceased Management Advisory Group. This month colleagues at the Federation of Burial and Cremation Authorities are leading a webinar on 'The Climate Emergency' and what crematoria, funeral homes and cemeteries can do to reduce the carbon impact on the environment.

The next edition of *SAIF Insight* will focus on the environment and we hope to grow the thought leadership for environmental care among funeral professionals. SAIF Education Day, webinars and papers will be part of exploring how we safeguard our planet whilst honouring our profession.

We welcome interest from our members, so if you wish to contribute to the thought leadership as part of SAIF, please contact the SAIF Business Centre on Slack or info@saif.org.uk, specifying your interest and contributory skills.

Funeral director fined

It was alarming for members to read in the national press of a £10,000 automatic fine to a funeral director in January. It followed an incident in 2020 which saw one of our members interviewed under police caution for having too many mourners in attendance, despite fully collaborating with the police prior to the funeral.

In January, SAIF wrote to the Minister for Policing, Rt Hon Kit Malthouse MP, to urgently address the uncertainty in understanding this matter. SAIF also wrote

to the Chair of the National Police Chief's Council (NPCC), Chief Constable Martin Hewitt, asking for a national protocol to reassure members.

SAIF has also engaged with the devolved governments of Wales, Scotland and Northern Ireland on these matters, and had earnest conversations with two Chief Inspectors from Bedfordshire and Hertfordshire, as well as Leeds City Council.

It is evident that funeral directors must clearly advise their clients of mourner numbers. Also, any public obituary notice must highlight individual restricted numbers and that attendance is by invitation only. If there are concerns, members should contact their local police service liaison.

Nevertheless, we are pursuing further clarity with the support of DMAG colleagues.

Vaccine win for funeral directors

My hope is that members will have received their first vaccination by now. If not, and you have not heard from the health authority, please contact the SAIF Business Centre so we can enquire on your behalf. SAIF's health and safety specialist, Simon Bloxham, has contributed an excellent article (see page 33) on reporting infectious diseases as part of your employer responsibilities.

This issue of *SAIF Insight* also highlights your responsibilities as an employer if an employee opts not to take the vaccination. Joanne Strachan, of the UK200 Group, details your role on page 35.

Webinar with the FCA

A Financial Conduct Authority (FCA) representative will be joining SAIF's webinar series on Tuesday 9 March to explain and discuss its consultation for the pre-paid funeral plan market. The FCA will regulate the market from the summer 2022, and it is important that during 2021 you pay attention to being regulation ready with your funeral plan provider. This webinar will provide an overview so please book in once the invitations are sent out.

The SAIF Executive Committee has a specialist FCA Taskgroup dedicated to

representing your interests as independent funeral directors.

There will be two models for independent funeral directors to promote funeral plans to clients:

1. An Introducer Appointed Representative (IAR). This passes the customer details to the funeral plan provider to follow up on.
2. An Approved Representative (AR). This model allows the funeral director to effect the sale of the funeral plan following regulations imposed on the funeral plan provider by the FCA.

During 2021 plan providers will liaise with you to ensure you are regulation ready when the FCA rules take effect in 2022.

The Competition and Markets Authority – next steps

The CMA issued its final report in December 2020, and the UK Government, Ministry of Justice (MOJ) has until the end of March 2021 to respond to the report on quality assurance of funeral homes, and whether it will go with a full statutory regulator in England, Wales and Northern Ireland, as per Scotland. Or if it will permit self-regulation or move to 'co-regulation' with the Trade Associations playing a significant part.

Also, the CMA is consulting on the specification for online pricing and SAIF is responding to its request. The SAIF CMA Taskgroup continues to dedicate its time and expertise in advocating for members.

The CMA must have legal orders for online pricing in place by 17 June 2021, so SAIF will brief members as soon as the CMA's final draft is published.

Thank you for the amazing service you continue to offer your clients during this awful second wave. SAIF Business Centre staff are proud of your unstinting service! ●

terry@saif.org.uk



Helping you stay connected with your community

It can be tricky to stay in touch with customers at the moment. But there's a way we can help make things easier.

Our latest research shows that customers are now as comfortable using a video call, as a telephone call – and they're happy to buy a funeral plan that way.[†]

We can help you get started, for the best video call experience

Zoom, Teams and Skype are just some of the popular options. We can help you choose the right one for you and your customers, assist with setting things up, and help you get the most out of every call.

To find out more, contact your Golden Charter Business Manager or email the Marketing Team at: marketingsupport@goldencharter.co.uk



**We can
help with
Zoom, Teams
& Skype**

[†]Attitudes and intentions tracker run by James Law Research Associates, November 2020. Sample of 521 individuals aged 55 and over who currently don't have a funeral plan.



SUZANNE GRAHAME
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

What support can mean

2021 isn't slowing down for the funeral profession.
How can we help?

Throughout the whole of last year funeral directors were facing new challenges on more than one front, and so far 2021 has provided more of the same.

Independents know all too well that the toll of COVID-19 has hit new peaks in hospitalisations and untimely deaths, and even signs of progress such as vaccinations for your staff come with local challenges.

Inevitably, alongside all this comes regulation. Last issue Joe Murren of the SAIF-CMA Regulatory Taskgroup went into detail on the Competition and Markets Authority's final report, while our own Malcolm Flanders laid out coming funeral plan regulation.

Since then pre-need regulation has taken further significant steps. Parliament has approved the Government's proposed legislation (see page 12), fully cementing the decision to place pre-need within the remit of the Financial Conduct Authority (FCA), which is now free to consult this spring on its proposed rules and approach. The FCA has said it expects to take full responsibility 18 months after the legislation is made; now that has happened, we know the regulator is squarely on target for its proposed date of summer 2022.

Life with the FCA

While we can't know exactly what the FCA plans until spring's consultation begins, January's debates in Parliament gave us a glimpse of lawmakers' views on some of the key issues.

John Glen, Economic Secretary to the Treasury, responded directly to questions

around supporting smaller, often family-run businesses. He said he was conscious that these types of Independents were "not financial services firms", describing the Appointed Representative model as a proportionate response. I'm not sure that all Independents will subscribe to that view.

As Malcolm has outlined, that model would see you, the funeral director, acting as the Appointed Representative of funeral plan providers, meaning you needn't go through full FCA authorisation but instead would commit to following FCA rules as an agent of the funeral plan provider.

Fundamental to that approach is a written contract documenting the arrangement.

This will be a familiar concept to anyone working with Golden Charter – at such an overwhelming time in your at-need work it has been heartening to see that most Independents who offer our plans have appreciated the merits and signed their Funeral Director Agreement. Seeing funeral directors of so many different sizes, locations and situations move ahead with us into a regulated future has been a great vote of confidence.

As ever, if you have any questions about the agreement, or regulation more broadly, you have a local Business Manager ready to speak to you.

The right level of support

Last spring we were conscious that your at-need work was not just a priority but was in many cases the only area you could focus on, and I offered a different kind of support. Again during this winter

peak we are here to provide the level of support you ask for.

In many of your communities, research continues to show demand for funeral plans; demand it might be difficult to focus on right now. We have experienced staff available to help you with the enquiries you do receive, and to free you up to focus on today's funerals without sidelining enquiring families – ask your Business Manager about enquiry support to learn more about what is possible there.

In January's Partnership Podcast, Charlotte Wathall talked about her family firm's approach to marketing during the pandemic, and her digital work was a great example of how Golden Charter's support goes far beyond leaflet drops. Take a listen on **goldencharter.buzzsprout.com** if you have 15 minutes, and hear how one Independent has kept innovating during a unique year.

Even in the daily interactions we have, there will be ways we can make things simpler. Feel free to suggest what would make your life easier to us, and conversely we are working to provide you with an ongoing series of 'quick tips' covering the simple day-to-day work we do together.

In short, we don't want to put a limit on the support we offer you. A pandemic and approaching regulation are more than enough to keep your hands full, so when we can help with anything else, please don't hesitate to ask. ●

suzanne.grahame@goldencharter.co.uk

Donations boost for veterans

Funeral directors thanked for Remembrance Day activity

The Royal British Legion (RBL) has thanked funeral directors and Golden Charter for the latest Remembrance period's donations, in what it acknowledges was a challenging period.

"We are so pleased that through the tremendous hard work and dedication of Golden Charter, we were still able to fulfil our duty of Remembrance and provide the country with ways to get involved remotely," said Ben France, Head of Corporate Partnerships at RBL. "I would like to thank you for Golden

Charter's recent donation of £62,300. This takes our overall partnership total to £477,200 since September 2016.

"Along with our inspiring frontline NHS and key workers such as your associates across your funeral director network, the Armed Forces are doing a truly exceptional job.

"They have helped to build hospitals across

the country, have delivered vital PPE equipment and are helping to transport critically ill patients to hospital.

"As we are reminded once again of the important role our Armed Forces play in our society, it makes all of us at the Legion feel even more determined to provide the best support we can when they come to us in their time of need."

As Golden Charter's support for the Royal British Legion and Poppyscotland is now in its fifth year, Ben added: "We are

incredibly grateful for your continued support. Your donation has never been so important as the Legion has a crucial part to play in supporting our Armed Forces community during this pandemic crisis."

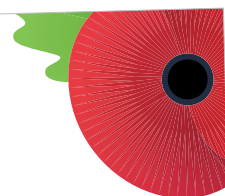
What the donation will help fund...

This year the Royal British Legion (RBL) has been supporting members of the Armed Forces community who never imagined they would need support. Calls for assistance for accessing food have increased dramatically as people need help to feed themselves and their families. Despite the pandemic, RBL has continued to provide help, advice and financial support to people in need.

Protecting older veterans continues to be a major priority as they are at increased risk of loneliness. RBL is

also increasing the number of staff in its six care homes and specialist dementia units to ensure its homes can withstand the challenges resulting from COVID-19.

RBL's Admiral Nurse support, which is a lifeline to Forces families living with dementia, is now an isolation-friendly phone service and has been significantly expanded to national coverage so that no family has to face dementia alone, while its Telephone Buddies service is providing much-needed companionship and comradeship for veterans who are isolated at home.



**£25
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Proud to support



Group helps smash fundraising goal

Whitehouse Funeral Service in Darlington has been inspired by the community spirit of its Sharing Together community group as it raised funds in memory of a local girl.

Not even COVID-19 could stop fundraising for the Rollercoaster Group in memory of Emily Moore, a thoughtful and kind girl who had battled with mental health issues for four years before she finally found her peace aged just 18 years.

Emily's Gift was set up in conjunction with the Rollercoaster Support Group, which has helped so many families in a similar situation. Emily's parents, Susan and David Moore, also organised an event in Emily's memory to distribute "Distraction Boxes" to young people who struggle at times.

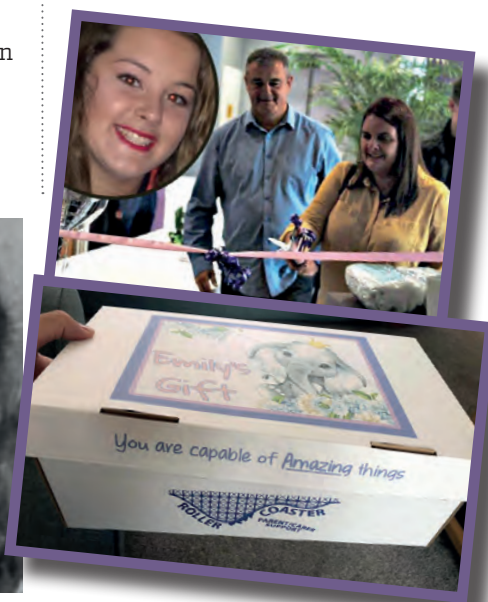
The Sharing Together group set up online raffles and games, plus deliveries of Christmas cakes and afternoon teas, and smashed the target

of £1,000, raising more than £2,200.

Julie Whitehouse, from Whitehouse Funeral Service, said: "We were delighted with the Sharing Together Community Group, and their success in raising such an incredible amount in such difficult times.

"Support for teenage mental health has never been more important. Charities that are committed to improving the wellbeing and mental

health of children and young people play a vital role and we feel honoured to have helped such a worthy cause."



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Webinar call for FPA update

FPA's Chief Executive to speak with funeral directors in March

Funeral Planning Authority (FPA) Chief Executive Graeme McAusland will be speaking about regulation on a webinar this March, and all independent funeral directors are invited to attend free of charge.

Hosted by Golden Charter on Thursday 4 March from 4-5pm, the webinar is open to funeral directors across the UK. Independents will have the opportunity to pose questions to Graeme and Alison Wilson, Golden Charter's Director of Compliance.



Topics will include the FPA's current requirements, and upcoming regulatory changes affecting the funeral planning market and your business.

Both FPA and Financial Conduct Authority regulations will be addressed, alongside questions raised by attendees.

Alison said: "This is an excellent opportunity to hear directly from the FPA and ask your own questions."

"Graeme and I can explain how the new requirements will help ensure the whole market treats customers fairly, how to best prepare your business and how the changes will prepare us for ultimate oversight by the Financial Conduct Authority."

✓ The webinar is open to anyone within your business. Go to saifinsight.co.uk/fpa-webinar to register online.

ESSENTIAL TOOLS

In partnership with Golden Charter you can access a comprehensive range of tools to help you on your regulatory journey including:

- A dedicated Business Manager, available to answer your questions about regulation
- Support via our Funeral Director Agreement and Funeral Plan Handbook, available at partners.goldencharter.co.uk
- Peer-to-peer calls
- Monthly intelligence sharing calls

RECYCLING INITIATIVE BOOSTS CHARITY

The City of Belfast Crematorium recently presented a £10,000 cheque to TinyLife, Northern Ireland's premature baby charity.

The donation was raised through a charitable scheme, operated by the Institute of Cemetery and Crematorium Management, of which the City of Belfast Crematorium is a member. The scheme involves metal from medical implants being recycled after cremation, with the consent of the family of the deceased.

The institute asks scheme members to nominate local charities they would like to receive a donation and to date

£58,000 has been donated.

This year the Funeral Directors Forum chose to support the fundraising work of TinyLife.

Crematorium Administrator Kathy Mageean and her daughter Matilda were delighted to present this cheque to TinyLife as a way of saying thank you for all the help they have received.

Matilda was born 10 weeks before her due date, weighing just 2lbs 12ozs. TinyLife was able to offer practical advice, emotional support and give a helping hand during and after Matilda's stay in the neonatal intensive care unit.



Little Matilda hands over the cheque to TinyLife's representative, with her mother Kathy and funeral director Ken Gilmore watching on

Nominees sought for national day of thanks

A new initiative has been launched to celebrate the unsung 'invisible' heroes who have shown outstanding resilience throughout the pandemic. Named after Aneurin (Nye) Bevan, who founded the NHS in 1948, the Aneurin Bevan and Peoples NHS Day will take place on July 5.

In the run-up to the day, the public will be urged to recognise and celebrate all those who remained in the background, both in and out of the NHS, as some of the most visible people in communities are also the most 'invisible'!

Nominations for a host of awards are being requested from all sectors and outstanding members of local communities can be recognised via the event's social media platforms.

Find out more at www.nyebevanandpeoplesnhsday.co.uk



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Funeral director leads new crem team

As site manager at Sirhowy Valley Crematorium, former funeral director Jon Deacon led the team to open the new facility at the start of February.

Jon said: "I am looking forward to serving our local communities at the time when they're experiencing exceptional levels of pain and heartache from losing a loved one.

"Our new premises, set within beautiful grounds, coupled with our absolute commitment to delivering uniquely personal services, will provide a dignified place of rest or final tribute."

People living in Caerphilly County Borough had previously faced a cortege journey of more than 30 minutes and at least 10 miles to reach their nearest crematorium, but Sirhowy Valley Crematorium provides a more convenient service for more than 100,000 residents.



See www.sirhowyvalleycrem.co.uk



Access to vaccines clarified

On 21 January, the UK Government's Joint Committee of Vaccination and Immunisation (JCVI) published its provisional recommendations for the coronavirus immunisation programme.

Noting that many funeral directors spend considerable time in care homes and hospitals, it recommended the UK Government include frontline funeral operatives, mortuary technicians and embalmers on the priority occupation immunisation programme.

The JCVI recommendation leaves uncertainty in Scotland and Wales. While Jeremy Balfour MSP, co-chair of the Scottish Parliament's funerals and bereavement cross-party group, tabled a written question on the matter, the Scottish Government failed to provide a substantive response before the deadline, prompting Mr Balfour to question the reason for the delay.

Likewise, in Wales, Huw Irranca-

Davies MS (Labour) tabled a question asking the Welsh Government to "add frontline funeral workers" to the priority list for vaccinations. Health Minister Vaughan Gething is yet to provide an answer.

While opposition parties have welcomed the announcement on vaccinations for funeral directors in England, disputes remain over funeral directors' access to PPE and the assessment of risk to the profession. Financial Secretary to the Treasury Jess Norman has rejected calls from Labour MPs to add funeral directors to the list of social care businesses in England eligible for free personal protective equipment (PPE) until March 2021, stating that funeral directors should procure PPE through their "usual supply routes". Similarly, Health Minister Jess Churchill revealed that SAGE has not made a specific assessment on the risk of coronavirus infection within the funeral sector.

COFFIN SUPPLIER STEPS UP SERVICE

Colourful Coffins kicked off 2021 by upgrading its delivery service at no additional cost to funeral directors. From February, all of its picture coffins will be delivered by a two-man team, ensuring each one arrives in tip top condition. In a further new move, the coffins will be unpacked on arrival with all packaging materials removed and taken away for recycling.

Mary Tomes, Managing Director of

Colourful Coffins, said: "A huge amount of love, care and pride goes into the way we design and produce our picture coffins in-house, so it is only right that the delivery process gets the same level of attention.

"We want to make absolutely sure that when our picture coffins arrive with funeral directors, they are in the same condition as they were when they left our factory and upgrading our delivery operation is the best way to do so."





BRADNAM JOINERY

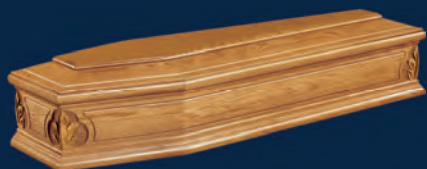
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Italian Last Supper Coffin

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COMMUNICATION IS KEY

SAIF President Mark Porteous on why it's important to talk... and walk

Since being appointed your President, it has been extremely frustrating not to have had the opportunity to be able to visit members in person. I am hoping, however, that this may change in the next few months as the vaccine and relaxation of the current lockdown restrictions kick in.

I have not let this stop me from meeting members, albeit online via video conferencing. Recently, SAIF created SAIF Support Zoom call meetings which are open to all members on the third Thursday of the month, and Local Resilience Forum meetings every other Wednesday, and I am delighted that we usually have 10-20 people in attendance.

The meetings are an excellent opportunity to discuss your concerns with other funeral directors, or simply to ask questions about any current relevant subjects that affect us all. We know how difficult the last year has been, so just chatting with other funeral directors can be extremely beneficial. Terry Tennens, our CEO, gives an update on CMA and any current COVID-19-related issues but there is no formal agenda as such; just an opportunity to see how other independents have coped through the pandemic. It is a great opportunity to share ideas, learn from others' experiences and to hopefully help other members with useful advice and guidance.

Meetings start at 9am and we usually try and keep them to around 45 minutes, so please feel free to participate. Contact the SAIF Business Centre for further details.

I have also taken part in a new Communication Task Group, which was also recently set up. The group consists of Terry Tennens, CEO, Mark Binnersley, SAIF's PR and Communications Officer, Claire and Angela from the Business Centre and myself.

The purpose of this group is to look at our communications strategy, specifically how we develop our website, magazine and new Slack platform, and how we can communicate and promote Independents to the



public. In connection with this, we will shortly be creating a focus group and members will receive a survey to complete in due course.

There are many more meetings in the pipeline, and I am very much looking forward to having discussions online with our members in Northern Ireland and Wales in due course.

Also on the agenda, COVID-19 permitted, is my President's Challenge. The charity I have chosen to support throughout my presidency is Winston's Wish. It provides invaluable emotional and practical bereavement support to children, young people and those who care for them. Their expert team offer one off and ongoing bereavement support and they also provide online resources, specialist publications and training for professionals.

My President's Challenge fundraising event for Winston's Wish is a walking challenge in the Lake District and I would like to take this opportunity to thank Brian Hart from SAIFInsure for organising this for me. It will be held on the weekend commencing Saturday June 12.

The challenge consists of completing 25K, 50K or if you think you're hard enough, 100K! Most of those who have already committed to take part are signed up for the 50K, although Brian Hart is bravely (or foolishly?) doing the 100k – so a coffin and hearse may be required for him at the end!

The charity, like many others of course, has struggled during the pandemic to raise the funds it so desperately needs. If you cannot physically take part, sponsoring someone or donations would be so gratefully received.

If anyone is interested in taking part, please email me at mark@porteousfunerals.com. We have set up a JustGiving page, so if you would like to donate to the charity, just go to www.justgiving.com/fundraising/the-national-society-of-allied-independent-funeral-directors. For further information on how to sponsor someone or to donate, contact the SAIF Business Centre.

Mark Porteous, SAIF National President ●

“SAIF SUPPORT ZOOM CALLS ARE A GREAT OPPORTUNITY TO SHARE IDEAS AND LEARN FROM OTHERS' EXPERIENCES”

SCOTTISH GOVERNMENT SEEKS SMALL FUNERAL FIRMS

After a two year postponement, the Scottish Government is seeking to re-engage the funeral profession on its draft Code of Practice for funeral directors.

In 2019, it launched a consultation on its draft Code but, with the Competition and Markets Authority (CMA) initiating a UK-wide funeral market investigation only months later, the Government delayed publishing its response.

The CMA's Final Report has given governments across the UK some certainty on its expectations and, consequently, the Scottish Government is now seeking small, independent funeral directors, particularly in rural locations, to participate in focus groups on its draft.

Following on from the CMA's Final Report, the Scottish Government has also appointed Gordon Swanson QPM and Professor Gordon Findlater as Scotland's new Inspectors of Burial, Cremation and Funeral Directors, further indicating its re-engagement with the at-need regulatory programme.

✓ Funeral directors interested in participating can email BurialandCremation@gov.scot



PARLIAMENT APPROVES STATUTORY FUNERAL PLAN REGULATION

Following approval by the House of Lords, the House of Commons has now ratified the Government's proposals to bring funeral plan providers under the regulatory umbrella of the Financial Conduct Authority (FCA).

Presenting the legislation to members, Economic Secretary to the Treasury John Glen said that bringing the pre-paid market within the remit of the FCA would "ensure that funeral plan providers are subject to robust and enforceable conduct standards" and would "protect consumers from further harm".

In the interim, Mr Glen urged providers to retain their Funeral Planning Authority (FPA) registration and "abide by the authority's code of conduct in this transitional period", reiterating fellow Treasury minister Baroness Penn, who also noted that "most reports of poor activities can be attributed to those providers that have chosen not to register with the FPA".

Before the debate, the chair of the cross-party group on funerals, Sir John Hayes MP, wrote to the minister seeking assurances that the new regulatory regime would work for small and micro funeral directors. Responding, Mr Glen said that he is mindful that small, often family-run funeral directors are "not financial services firms" but that he believes the Appointed Representative (AR) model of regulation to be proportionate.

Under the AR regulatory model, funeral plan providers, acting as principal firms, will require independent funeral directors, operating as their Appointed Representatives, to follow the rules that protect consumers, without the funeral director having to undergo full FCA authorisation. Acknowledging Sir John's concerns, the minister said that it is "not dissimilar to a travel agent selling insurance but not actually being responsible individually for being regulated as an insurance provider".

Speaking on behalf of the opposition, shadow Treasury Minister Pat McFadden

Adam Ginder's view on what the FCA regulations mean for Independents

Regulation of the funeral planning market is now officially an impending reality with secondary legislation passing, which will be followed by a period of consultation and transition before the FCA assumes control in 2022. But what does this mean for us as Independents, and what should we be doing now to prepare ourselves?



As Managing Director of our family-run funeral directors, M. K. Ginder & Sons, I have always prided myself on our firm's commitment to put families at the heart of everything we do, so the primary focus of the regulators - to protect families - gives me confidence and reassurance.

Despite being confident of M. K. Ginder & Sons' family-first approach, I'm conscious of the need to work with a plan provider who shares these values and is committed to supporting us. Under an expected future FCA Appointed Representative model we will not



(Labour) welcomed the Government's proposals but noted that the sector's existing voluntary regulator, the Funeral Planning Association (FPA), believes the Government has "exaggerated" allegations of mis-selling and disputes the Treasury's estimates of the costs to the sector.

In the preceding House of Lords debate, Lord Mann (Independent) said protecting plan holders through statutory regulation was about the "ethics of our country", arguing that people who plan for their funerals are the kind "who live in tidy houses with tidy gardens, who

volunteer... the bedrock of everything decent about the country".

Welcoming the Government's laying of the secondary legislation, the FCA has since confirmed it will take responsibility for the regulation of the sector on Friday 29 July, 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 funeral plan sector before the end of the year.

“MOST REPORTS OF POOR ACTIVITIES CAN BE ATTRIBUTED TO PROVIDERS WHO HAVE CHOSEN NOT TO REGISTER WITH THE FPA”

Baroness Penn,
Treasury minister

be required to undergo full FCA regulation ourselves, but rather the funeral plan providers acting as principal firms will be required to be authorised. The funeral planning company will become ultimately accountable to the regulator, and be held responsible for the funeral directors they work with meeting the new standards in protecting the customer.

As an Authorised Representative business our responsibility will be to make sure our team complies with the rules and requirements our plan provider requests of us.

A clear political expectation was voiced for funeral plan providers to remain fully committed to

the sector's existing voluntary regulator, the Funeral Planning Authority (FPA), through the transition process until the FCA assumes control. As a SAIF member I am reassured to know that SAIF requires Associate Funeral Plan Providers to comply with the requirements of the FPA as part of their membership, protecting us, the members.

To begin to prepare our businesses for success in an FCA-regulated marketplace, it is imperative that we rigorously adhere to the FPA's current code. For M. K. Ginder & Sons, the way to achieve this is in partnership with Golden Charter. I believe

it is in the strongest position to support Independents as it has a comprehensive range of resources and a unique ownership structure.

Alongside the information provided by Golden Charter and others in the sector, I would urge you to review the FPA code of practice at [funeralplanningauthority.co.uk/regulations](https://www.funeralplanningauthority.co.uk/regulations) and ensure you are making informed decisions that are right for the future of your business. Together we must ensure the reputation of the funeral planning industry and independent funeral directors continues to be one synonymous with quality and trust.

Deaths as a result of pandemics take many forms, and those directly related to the disease can soon give way to another wave of loss in communities still reeling from the virus itself. What challenges lie ahead?

HOW MANY MORE?

When 2021 began with a spike in COVID-19-related deaths, few would have imagined that the UK would soon have more than 115,000 lives lost to the pandemic. In fact Richard Murray, Chief Executive of The King's Fund, said: "This time last year, it would be

almost impossible to believe that a wealthy island nation with a universal healthcare system would go on to have one of the highest death tolls from the emerging COVID-19 pandemic."

But are we about to experience another surge in excess deaths once these waves finally diminish?

Unfortunately, the indirect death toll may be significant in the months and years ahead, as individuals with long-term conditions, who either avoided treatment or had their appointments postponed, may die 'too soon'. A

document prepared by UK Government civil servants and leaked in September suggested that an additional 31,900 could die over the next five years as a result of missed cancer diagnoses, cancelled operations and the health impacts of a recession. The British Medical Journal now reports that the effect on planned surgery and the resulting backlog is a critical concern for the NHS.

As we enter yet more uncharted waters, we catch up with funeral directors across the country to see how they've been coping so far...

PROFILE
England
and Wales

ENGLAND
CASES

3.97m

DEATHS

114,000

WALES
CASES

197,000

DEATHS

5,001

SOURCE: WHO (11/02/2021)

Jo Parker, of Abbey Funeral Services in Kent, is SAIF's 1st Vice President and has been representing members at the forefront of dealing with the new 'Kent variant' of COVID-19...

"Our area received the brunt of the Kent variant just before the national lockdown, so our hospitals have been packed. We were the first county to open additional mortuary space and use it, but our Local Resilience Forum has been brilliant at listening to us and working with and for the Kent funeral directors.

We've probably got a couple of weeks before we reach our peak. Our hospital capacity is still high, but our additional mortuary use is not as high as it was. The challenge now is that we're still coping with a backlog of delays because the coroner's system has seen such demand. We're weeks behind on coroner's work and the consequence of this is long delays in funerals.

Abbey is only a single branch company and I put out maybe seven funerals last week. I could have put out more but the crematorium is so busy that we were limited on times available. However, in one day we took on six funerals which puts a real strain on my staff. That said, although we're busy, we're not much busier than a normal January. Although COVID-19-related deaths are high the profession is managing well.

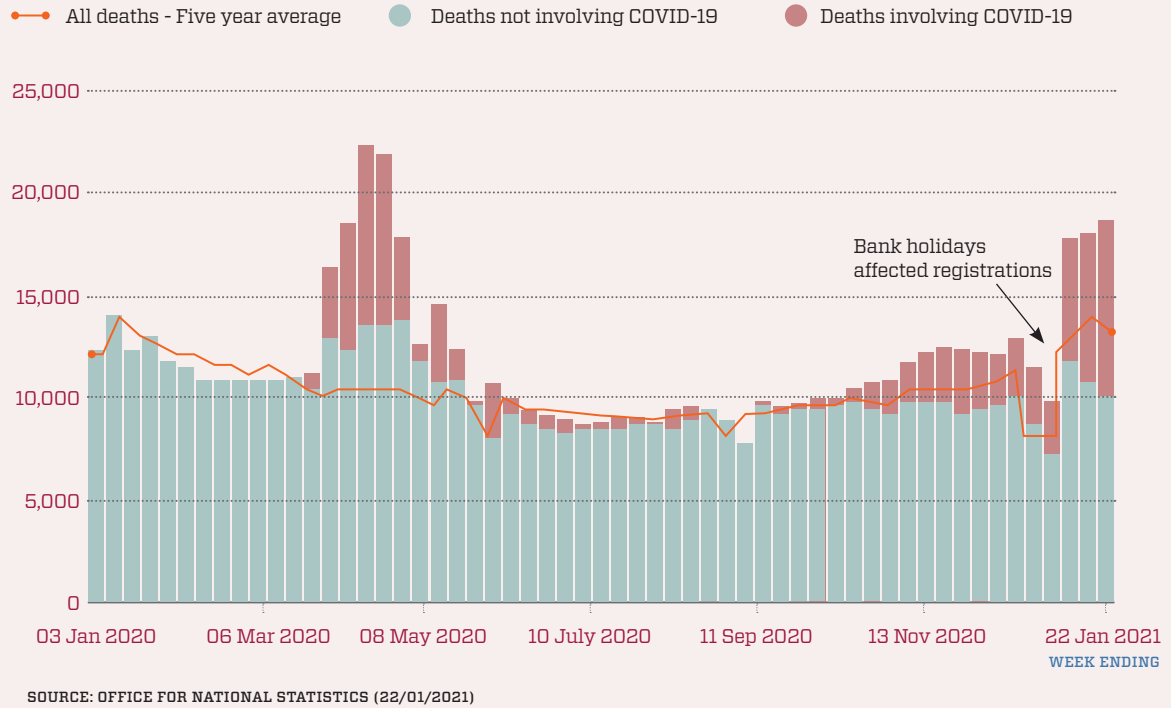
It's very hard work, though, and it has been an exceptionally sad year. I've been working with my parents for over 26 years and this has been the most demoralising year of my career. I'm doing a lot of pandemic work with Kent Resilience and SAIF which I find rewarding, but funerals are much sadder events than they were. Families are so pulled and although we are all working to make the best funeral possible for our families, it can be quite soul destroying.

It's hard to know what's in store for us in the near future. At the beginning of the pandemic, there were a lot of elderly people who died that probably wouldn't have died that year, perhaps over the course of the next four or five years instead. So we may find that the death rate is slightly down because of that but, on the flip side, there are so many delays and cancellations of treatments. A lot of people have been too scared to go to hospital and doctors are seeing people with more progressed illnesses. We could end up having another sad period of the 'wrong' age people dying.

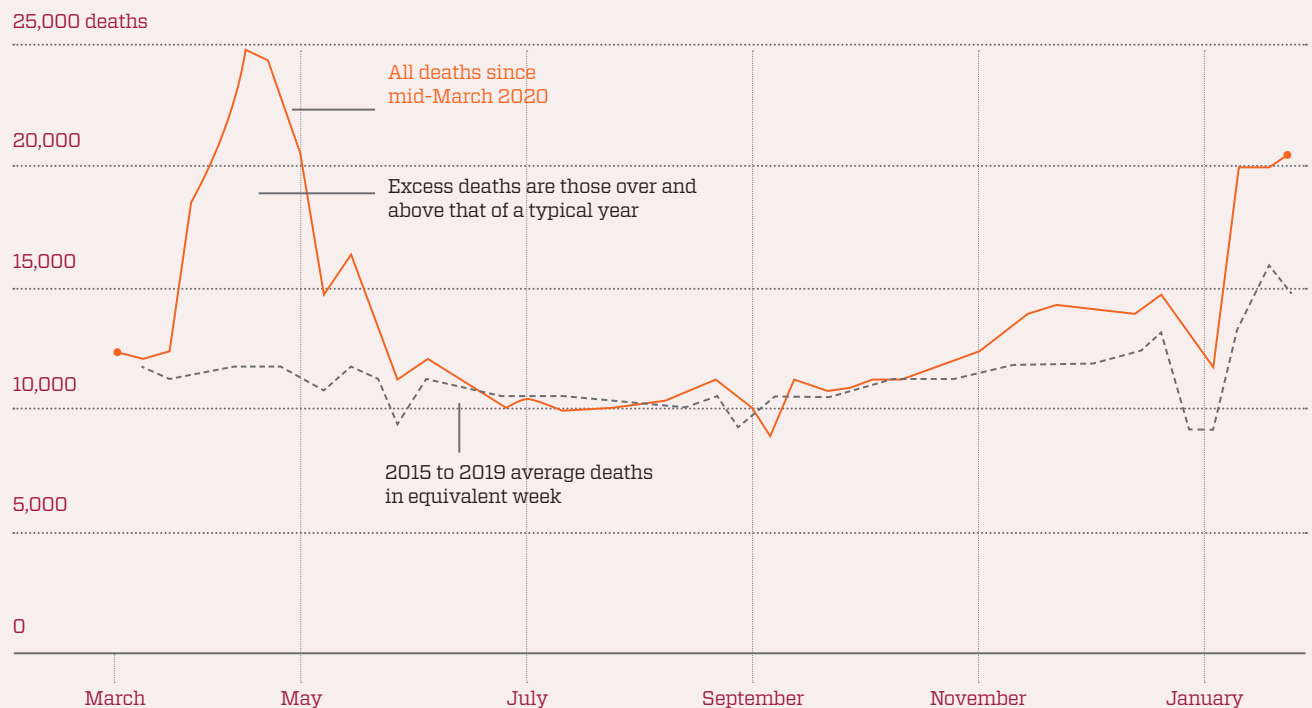
This pandemic has thrown up so many questions that need answered, not least the terrible decisions made in the early days with people dying without their relatives. That has the most awful effect on families trying to cope. We run a bereavement group and the pain and upset is just horrendous. Their treatment was inhumane and it just shouldn't have happened, no one should die alone."

HOW NUMBERS COMPARE TO GLOBAL FIGURES

EXCESS DEATHS: NGLAND AND WALES



EXCESS DEATHS: UK



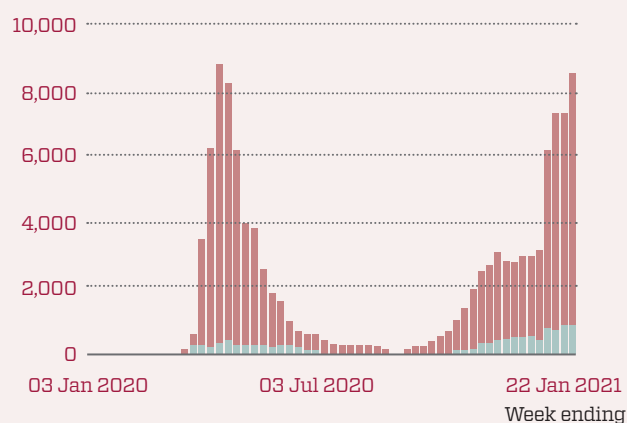
SOURCES: ONS, NRS, NISRA

UK INFLUENZA AND PNEUMONIA-RELATED DEATHS ARE DOWN

Deaths involving Influenza and Pneumonia – five year average Deaths where the disease was a contributing factor Deaths due to the disease

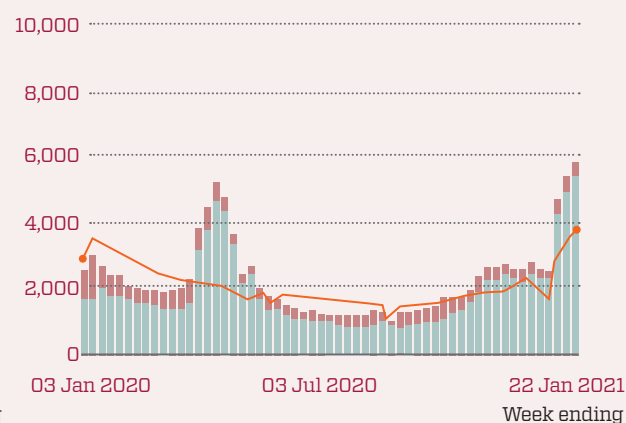
COVID-19

Weekly deaths



Influenza and Pneumonia

Weekly deaths



SOURCE: OFFICE FOR NATIONAL STATISTICS (22/10/2021)

Global excess deaths

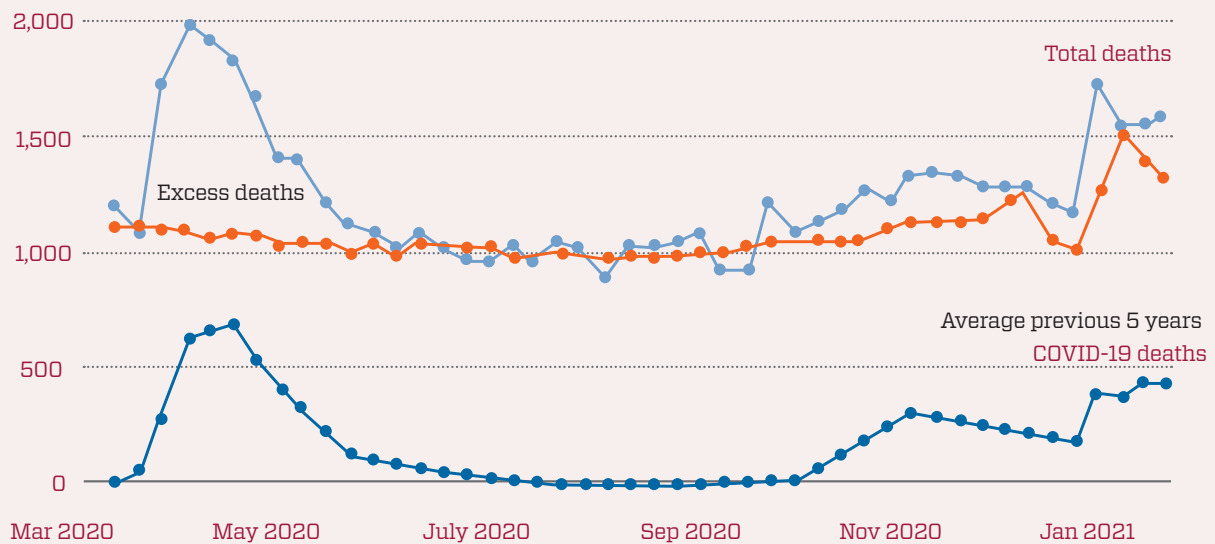
COUNTRY	COVID-19 DEATHS	EXCESS DEATHS	EXCESS DEATHS PER 100K
Bulgaria	8,440	18,740	270
Peru	37,650	85,530	261
Lithuania	2,150	6,360	228
Mexico	113,690	270,980	227
Bolivia	4,960	23,620	203
Ecuador	11,360	34,340	199
South Africa	40,550	110,840	189
Russia	39,470	271,020	185
Poland	31,170	70,700	184
Belgium	20,070	20,190	177
Britain	112,760	106,110	160
Spain	56,680	74,300	159
Czech Republic	10,320	15,570	146
Slovenia	2,320	2,940	140
United States	360,370	44,8550	138

SOURCE: WHO FEB 2, 2021

EXCESS DEATHS

SCOTLAND: EXCESS DEATHS

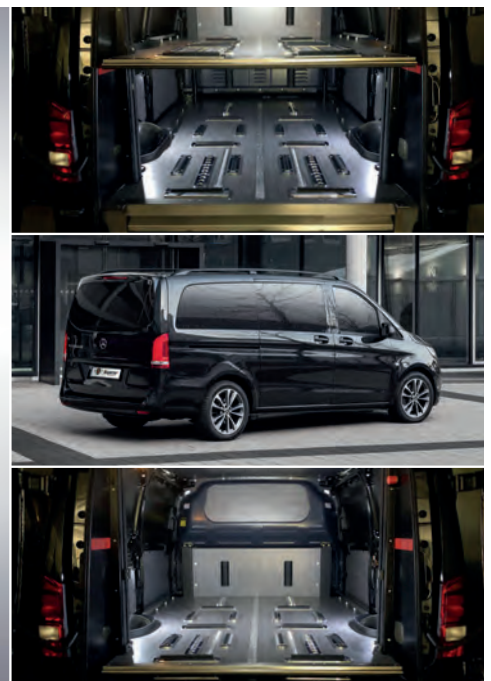
Deaths are 21% above the normal level.



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PROFILE SCOTLAND

CASES
188,000
DEATHS
6,501

SOURCE: WHO (11/02/2021)

Paul Stevenson, immediate past Scottish SAIF President, is based on the west coast where numbers have been alarmingly high...

"I'm the busiest I've been in 26 years of being in the business. We usually look after 25 funerals per month but we are now having to cope with 39 a month.

While we haven't had the volume of deaths that England has had, it has been a challenging time. I was on the committee in 2008/2009 when the SARS outbreak happened. So we have planned for this eventuality. As soon as the World Health Organisation mentioned the word 'pandemic', I made sure I was stocked up and that the troops were organised.

The second wave has been far greater than the first, though, and that has led to challenging times all round. We closed our offices to the public so everything we could possibly do remotely was done that way.

Normally we are a very visible part of the community, with five big windows, window displays, the

works. but just before Christmas we pulled the shutters down and put a doorbell on the door. That was a tough move to make.

It's emotionally difficult as myself and my staff feel as if we are not giving 'proper' funerals. I haven't had the limousines out since March 16 and our normal family-centred service is affected by having to abide by the restrictions.

We have two offices, in Saltcoats and Largs, but we shut the Largs office because there was too much work for each shift. We ended up bringing everything to the Saltcoats office where we could manage everything and make sure everyone was safe.

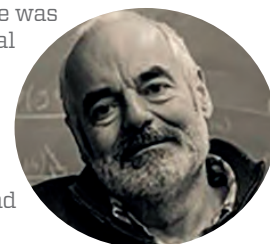
I can't see any light at the end of the tunnel yet. While we're doing everything we possibly can for our families, feeling that we should do more affects our mental health. Of course, we all talk openly about what's on our mind. The stresses the pandemic brings can be the straw on the camel's back for someone who may be feeling low anyway. Looking after ourselves and those around us is not rocket science - talking and sharing experiences is important to keep everyone well."

WHAT THE EXPERTS SAY

Prof Sir David Spiegelhalter

"7,592 deaths with COVID-19 as the primary underlying cause were registered in England and Wales in the week ending January 22nd. And yet only there were only 5,586 excess over the five-year average. So, this means there was a substantial deficit of around 2,000 non-COVID deaths, that's around a sixth of the 12,000 that usually occur. This positive finding will be partly due to social distancing almost eliminating flu, but also because so many vulnerable people, who would have died this winter, have already been part of the 75,000 excess deaths in 2020."

Prof Sir David Spiegelhalter is the Chair of the Winton Centre for Risk and Evidence Communication at the University of Cambridge



Dr Jason Oke

"Unlike the first wave when there was also an excess of non-COVID-19 deaths, deaths from other causes in the second wave have been significantly lower than expected for the time of year. That will be largely because the reductions in social contacts, because of the lockdown restrictions, reduce the transmission of a lot of respiratory and other infectious diseases too, and those diseases are usually important causes of death at this time of year."

Dr Jason Oke is Senior Statistician at the Nuffield Department of Primary Care Health Sciences, University of Oxford



PROFILE NORTHERN IRELAND

CASES

107,000

DEATHS

1,957

SOURCE: WHO (11/02/2021)

Ken Gilmore, of Gilmore Funeral Directors in Northern Ireland, has seen a surge in cases as the second wave hits the country...

"Figures here in Northern Ireland are up around 20% and this wave feels much bigger than the first. This year alone it seems like we have seen more COVID-related deaths than in 2020 and hospitals and nursing homes are at the centre of our working days now. The hospitals are filled to the brim.

The whole situation has brought many challenges, but the biggest one we are facing right now is mourner numbers. We are limited to 25 mourners at funerals, but the problem is that people are gathering on the street outside our premises or at the graveside. We can't take responsibility for that because we are abiding by the rules, asking that funerals are strictly private and not adding any dates or times to public notices. In addition, we take the names and numbers of mourners to ensure the numbers remain in line with guidelines. However, it's alarming that a funeral director in England was fined because a large group of mourners attended a funeral.

We have had funerals where large numbers of mourners have gathered in the street outside the church or have lined the roads, not observing social distancing rules. However, I can't be held accountable for the behaviour of the general public when they are not on my property. I will continue to abide by the Government guidelines and

advise my families to do the same while accommodating their wishes in the same respectful and cognisant way I always have. If I have concerns in advance that there will be an issue with any funeral, I will notify the police.

COVID-19 is a real and present threat to us all. One of my sons had the virus and he's 46 and fit as a fiddle. This disease has no respect for age or physicality, so we all have to have a responsibility to protect the vulnerable.

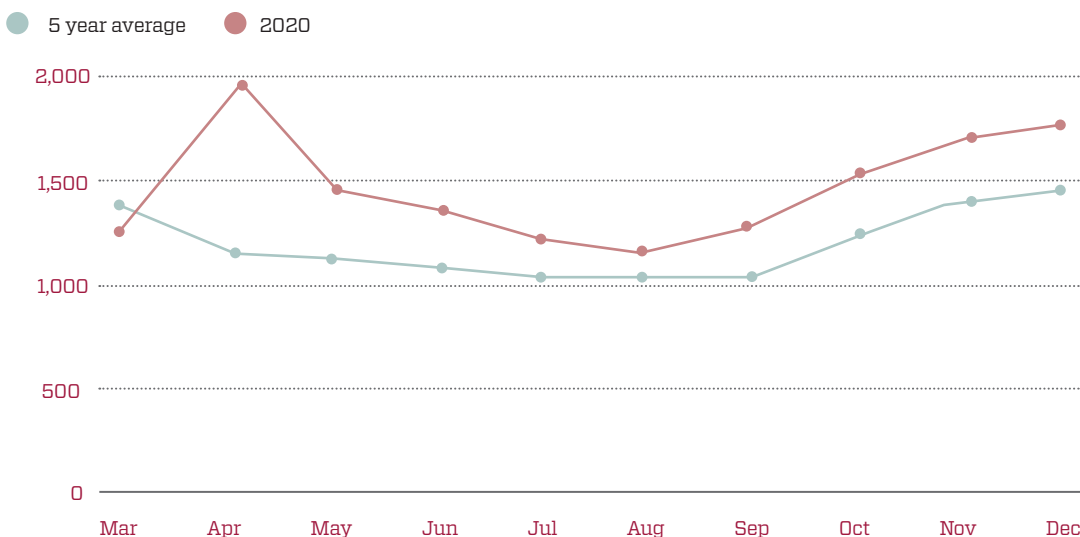
The majority of the deceased we take into our care come directly from hospitals, but when we attend people's homes we have to wear full PPE, which can be upsetting for those already grieving and in shock. We're cautious because we must currently treat all deaths as potentially the result of COVID-19. We reassure families that we have all of the gear on to protect them as well as ourselves.

We have to be flexible and provide solutions to issues. One family had a COVID-19 diagnosis a few days after we had collected their loved one, so we suggested they hold back the funeral until the family members had recovered. That was the best thing for everyone. The protocols in place are only effective if everyone observes them.

It's been an intense period, but I am hopeful that there's a light at the end of the tunnel. While there are still many people in hospital, the rate at which the vaccine is being administered may flatten the curve, giving us all hope.

Our staff have coped really well and I'm very proud of them - we just get on with it and do what we can. We've all had our first vaccine and we're stocked up with PPE, so we're ready for whatever happens."

NORTHERN IRELAND: EXCESS DEATHS 2020





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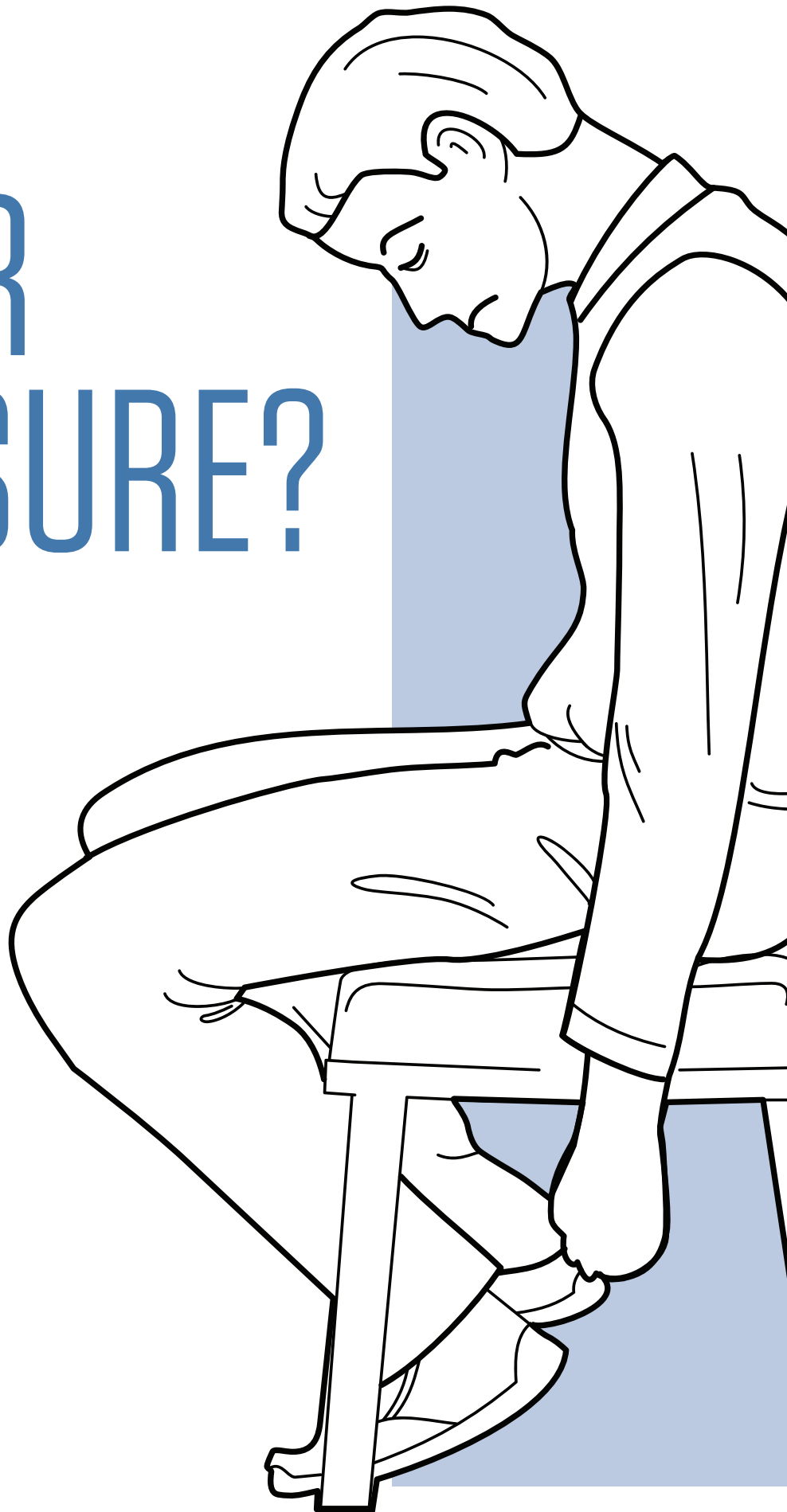
Occupational Health
Advisor **Sam Page** explains
why your wellbeing is more
important than ever...

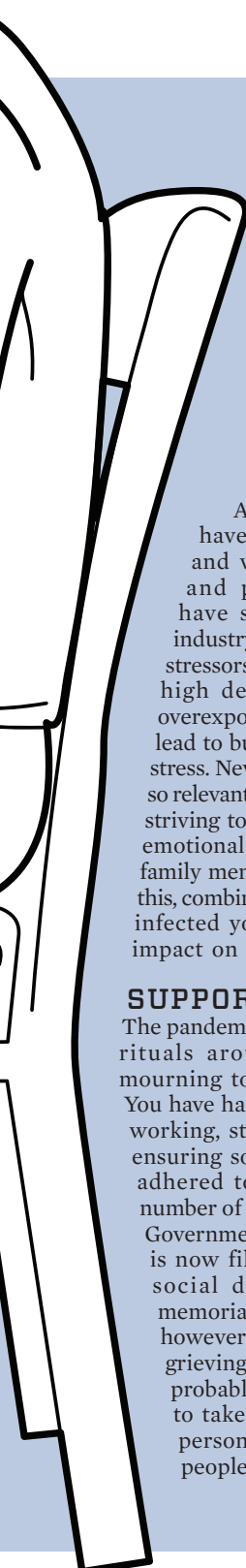
When the COVID-19 crisis hit the UK in March 2020 it was difficult to appreciate how the nation would be collectively impacted by the challenges to mental wellbeing brought about by the pandemic.

The emergence of the virus has led to a massive change in the way that we have all been working, with increased uncertainty and new challenges for many of us.

As essential workers, you will all have been continuing to work during these uncertain times. You may have been affected by illness within your families and needed to self isolate, you may have had to try and juggle work alongside home schooling and the restrictions imposed with the lockdowns has meant that you were unable to see your friends and families. The pandemic has already been responsible for more than 100,000 deaths in the UK and this has undoubtedly had an impact upon you all, and I'm sure that at times it has felt relentless.

Working in the funeral industry, you have had to adopt new procedures to try to keep your staff safe and prevent transmission. You have also had more work than ever before, and the concern about the virus being present in your deceased clients has undoubtedly been at the front of all your minds.





“ CONCERN ABOUT THE VIRUS BEING PRESENT IN YOUR DECEASED CLIENTS HAS UNDOUBTEDLY BEEN AT THE FRONT OF ALL YOUR MINDS ”

All of these concerns can have an impact upon health and wellbeing, both physical and psychological. Studies have shown that the funeral industry can be affected by many stressors – the number of funerals, high demands of the job, and overexposure to death at work can lead to burnout and post-traumatic stress. Never have these factors been so relevant. In addition, you will all be striving to provide the best possible emotional and practical support to family members of the deceased and this, combined with a fear of becoming infected yourself, can have a huge impact on psychological wellbeing.

SUPPORTING FAMILIES

The pandemic has upended traditional rituals around death and forced mourning to take place in isolation. You have had to adapt to new ways of working, streaming funerals online, ensuring social distancing rules are adhered to and ensuring that the number of mourners does not exceed Government guidelines. Technology is now filling the void created by social distancing with digital memorials being the new normal, however this is not always easy for grieving families to accept. It has probably been difficult for you all to take in the immensity of the personal traumas that so many people have gone through.

SUPPORTING STAFF

All businesses have an increasing duty of care to protect the physical and mental health and safety of their people. As you know, the experience of bereavement is unique to each person, but being in a supportive environment which allows someone to express their feelings is often helpful.

The impact of not handling deaths well during COVID-19 may risk mental health issues and post-traumatic stress disorder and there can be serious implications if trauma remains untreated. This applies to families of the deceased and also to you as the funeral director taking care of the deceased and their family. It is not acceptable to suggest that you can cope with the situation you have found yourselves in simply because you work in the funeral industry.

SUPPORTING THE CLINICALLY VULNERABLE

For those shielding and clinically vulnerable, the prospect of return to work carries with it a need to weigh up the potential safety risks to themselves and their family against the need to earn money,

restart the economy or provide service to others.

If you have staff who have been shielding, it's worth approaching a return to work at the end of furlough like a return from a long sickness absence, as a phased return on reduced hours may help them settle back in and allow their confidence to build. I would recommend that you ensure that their doctors are happy for them to resume work and that you communicate with these employees as to how you are providing a COVID-safe workplace. It is important to keep in touch with these employees even though they may not be at work at the present time as it is likely that they too will be feeling the strain and possibly experiencing guilt that they have been unable to work and support their colleagues.

Mental health services across the UK were already stretched before the pandemic and, in my recent experience, the knock-on effect is likely to continue to affect the UK for many years to come.

See next page for Sam's ten tips for staying mentally well ➤

It's always OK to ask for help

Your mental health matters – additional support can be found here.

- saifsupport@professionalhelp.org.uk
- help@saifsupport.org.uk
- www.nhs.uk/conditions/stress-anxiety-depression
- www.nhs.uk/oneyou/every-mind-matters
- www.mind.org.uk/information-support/coronavirus

STAYING MENTALLY WELL

With any period of intense and unrelieved stress, when the stress is lifted, there is sometimes an impact on physical or mental health. It's possible that as lockdown eases, employees may realise how hard it has been and may become unwell or feel low. Just as we all have physical health to look after, we all have mental health to care for too. The following information may help enable you to ensure that your staff feel supported and cared for.

- Advising your staff with regards to any support that you might be able to offer them such as an Employee Assistance Programme (EAP) can be useful. The links at the foot of this article can also offer independent support to employees.
- It is important that your staff are able to use annual leave to recharge, even if their instinct is not to
- Talk to your colleagues – keep in regular contact and try to be honest and acknowledge the uncertainty and the stress that the pandemic has caused
- Try to minimise exposure to social media and the news if they find that this heightens anxiety
- Encourage everyone to focus on the present rather than the future
- Suggest relaxation techniques such as meditation or mindfulness which can help with anxiety
- Advise staff to maintain a regular sleeping pattern and ensure that your sleeping environment is restful
- Encourage exercise as this can help improve mood and anxiety. It is also important for physical wellbeing.

- Hold regular meetings with staff to ensure that they all have an opportunity to raise any concerns or worries that they might have
- Encourage staff to ask for help if they are struggling

One day, this crisis will end. The mental health consequences will only become fully apparent when daily pressure is no longer enough to keep people going. It is important that all of you are afforded

the correct care if needed. You have all taken such amazing care of the deceased at a time of global crisis and the risk for your own lives is not to be underestimated. ●

Sam can assist any SAIF member and their staff – contact her on 07542 784499 or at spageoh@gmail.com.



“ JUST AS WE ALL HAVE PHYSICAL HEALTH TO LOOK AFTER, WE ALL HAVE MENTAL HEALTH TO CARE FOR TOO ”

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SIX STEPS TO A DIGNIFIED FIX

Your guide to ensuring the highest standards in temporary mortuaries

The provision of temporary mortuaries has been an issue that has preoccupied many different people in recent months.

A cursory glance around news websites from around the UK will elicit sobering images of everything from RAF hangars being converted, to hastily-arranged 'super mortuaries' put up in some of our major cities to meet the increased demand brought on by the burgeoning pandemic.

Reading a little further, it is easy to see that the situation is something that has proved logistically challenging for organisations such as local authorities who have had cause to set up such facilities.

Sensitivities around issues such as health and safety have been at the fore, combined with the need at all times to offer dignity for the deceased and their families when it comes to the storage of bodies.

Stories have emerged about scaffolding and warehousing firms and others bidding to offer their services to help equip

the temporary facilities. Often these organisations are providing equipment which is usually destined for building sites, or even marquees more used to playing host to a wedding ceremony.

While the Government has offered some guidelines to funeral directors in respect of temporary facilities, it's well worth taking time to give a little thought to the plans you're making when it comes to the arrangement of temporary facilities, ensuring you're going to be continuing to provide the highest of standards. It may seem an obvious thing to say, but doing so can ensure the equipment you arrange for your premises does precisely the job it is intended to do.

Here are six points to consider when you are looking to choose a supplier of temporary mortuaries.

1 Ensure the equipment you're using is purpose-built
Mortuary racking should always be specific for the job so be sure

to brief your supplier with your precise requirements, and always get a clear idea of what the facility will look like once it's in place. A good supplier will talk you through the aesthetics of what is being provided, as well as the logistical and practical elements including ease of cleaning.

2 Dignity should be the constant watchword

Your supplier should have an innate understanding that dignity is everything when it comes to caring for the deceased. A reputable company will always provide fully rolled equipment, ensuring that there are no manual handling issues for your staff, and that the correct process is followed every time. People whose usual day job is not working within the industry will not be able to bring the necessary skills to bear.

3 Consider flexibility alongside practicality

Funeral directors often have very specific requirements, such as a system that will provide effective yet mobile cooling within the confines of the space



Racking and trays for larger deceased

“ DON'T GO FOR A QUICK FIX - THE CHEAPEST OPTION IS RARELY THE BEST ”



Mortuary racking should always be specific to the job

available. A reputable supplier will always be happy to offer a range of options before arriving at the one which offers the best solution. They will be well versed in issues such as handling of obese bodies and will therefore be able to advise with authority.

- 4 Ensure that health and safety is paramount**
Always ask questions – however obvious you might think they

“IT’S WELL WORTH TAKING TIME TO GIVE A LITTLE THOUGHT TO THE ARRANGEMENT OF TEMPORARY FACILITIES”

are – that give you the confidence you are speaking to a company which is fully professional and has the necessary experience. The materials to be used, specifications and refrigeration techniques can be the basis for a conversation which provides you with the reassurance that you are appointing the right people to the job. Ensure there is enough space to safely move the deceased on and off the racks.

- 5 Talk to the experts**
When you are looking for a temporary mortuary, seek out a company that is established in the field – one which has worked with funeral directors and others and can offer the products and people to provide what you need. It’s often beneficial to look at online reviews or, even better, testimonials from people they have worked with so you can be sure they have the capability and capacity to provide the support where it is needed.

- 6 Don’t go for a quick fix**
The cheapest solution is rarely the best. Take time to look at more than one supplier, and don’t be rushed into a decision, even if you are pushed for time.



The expert’s view

Steve Huggins, Commercial Director at Flexmort, which has designed and manufactured innovative mobile mortuary and body cooling systems supplied all over the world for the past ten years, said companies offering their services yet who were not mortuary specialists brought with them more pitfalls than solutions. “Yes, we are in a pandemic, but there is no excuse for anyone setting up temporary facilities not to offer dignity to the deceased and protection to the staff caring for the bodies. We have been involved in the planning and supply of hundreds of temporary body storage solutions over the years, including some of the more recent large temporary mortuaries. The equipment to do this is readily available, and it’s a crying shame that some organisations are opting for scaffolding while there are British companies who are perfectly able to manufacture mortuary racking where it is required. Always take time to get the right system in place, and if in doubt, then consult an expert who will be happy to help.”



Business Matters

STAYING CONNECTED + SPOT CHECKS + STATUTORY PAY

SAIF
BUSINESS
CENTRE
UPDATE BY
CLAIRE
DAY



HSE inspections

During lockdown, the Health & Safety Executive (HSE) will continue to carry out spot checks and inspections on businesses to check COVID-Secure measures have been implemented in accordance with Government guidance.

Where businesses are not managing this, immediate action will be taken. This can range from:

- Providing specific advice
- Stopping certain work practices until they are made safe
- Issuing enforcement notices
- Prosecution where a business fails to comply

For the latest information search 'coronavirus working safely' on the HSE website.

New Statutory Payment rates

The proposed 2021/22 weekly rates for statutory maternity pay (SMP), statutory paternity pay (SPP), statutory shared parental pay (ShPP), statutory adoption pay (SAP), statutory parental bereavement pay (SPBP) and statutory sick pay (SSP) have been published.

These are subject to parliamentary approval, but this is unlikely to be withheld. The forthcoming changes are:

On 4 April 2021 SMP, SPP, ShPP, SAP and SPBP all rise from £151.20 to £151.97 per week (or 90% of the employee's average weekly earnings if this figure is less than the statutory rate). On 6 April 2021 SSP will increase from £95.85 to £96.35 per week. To qualify for these statutory payments an employee must earn at least the lower earnings limit (LEL) of £120 per week.

A screenshot of the website for Leverton & Sons Ltd. The header shows the company name, address (164 Malden Road, London, Greater London, NW5 4BS), a 5-star rating from 3 reviews, and contact information. A sidebar on the right states 'Fully compliant: Leverton & Sons' listing on Localfuneral.co.uk'. The main content area is titled 'The Simple Funeral' and includes a 'Price Breakdown' section. The price breakdown lists 'Services of the funeral director' at £1,995, 'Coffin' at £400, and 'Doctor's fees' at £164. A 'Get In Touch' section on the right provides a contact form with fields for first name, last name, email address, phone number, and postcode, along with a 'How can we help?' dropdown menu.

ONLINE PRICING TIME TO TAKE STOCK

As you will be aware, the Competition and Markets Authority (CMA) is currently developing an order which will place upon funeral directors certain statutory requirements aimed at increasing price transparency and greater competition. A key component of the order is likely to be the way funeral businesses present price lists, including on websites and potentially other digital platforms.

Many of our members are already demonstrating best practice on digital price transparency with clear and user-friendly price lists that make life easier for bereaved people. We thank you for your commendable work in setting the standard.

In 2020, SAIF's Executive Committee voted to make online pricing a mandatory part of membership, with all member firms expected to display prices on their websites, social media platforms or third-party comparison sites by March 31. Alongside this, the NAFD and the Scottish Government have been developing their own respective codes of practice.

The result of this flurry of activity across the sector is that independent funeral directors, particularly dual members in Scotland, could face the untenable prospect of having to comply with three or more different codes of practice. We believe this would be an unnecessarily complicated situation, creating a burden for businesses and confusion for clients. Additionally, we have received

feedback from some SAIF members that the current pressures of the pandemic means they are struggling to comply with SAIF's original deadline for implementing online pricing.

With that in mind, SAIF is making the code of practice requirement to display prices online by March 31 advisory rather than mandatory while we await news from the CMA. The Authority is due to consult publicly on its proposed order this spring, before making the order in June, with compliance expected by September. SAIF will proactively engage with the CMA during the consultation period and challenge any proposals deemed disproportionate or damaging to Independents.

Nevertheless, we feel that both consumers and our members will be best served by a single, universally-adopted framework for offline and online pricing. Therefore, during this year, SAIF will amend its code of practice to align with the legal requirements set out by the CMA. Funeral directors who are yet to display their prices online should still make it a priority, as this is not a reprieve: online pricing will become a legal requirement this year.

SAIF remains committed to ensuring all funeral directors display their prices on digital platforms in one form or another - and in a way that the public can understand and use effectively to inform purchasing decisions. We again thank members who have worked hard to display prices digitally and encourage others to follow suit. ●

NEW VIRUS RISK: PROSECUTION?

Can you be charged if an employee is diagnosed with coronavirus?

Not only have you got COVID-19 to deal with from day to day, you have now heard that you may be prosecuted if one of your employees catches the disease. Is this right?

Yes, it is. As you know by now, employers owe a duty of care under the Health and Safety at Work etc. Act 1974. They have to ensure, so far as is reasonably practicable, the health, safety and welfare at work of employees. This means you need to do everything you can to make sure your staff are safe at work and, in the case of diseases, you don't expose them to infectious ones.

This is what the HSE says about reporting: *"There is no requirement under RIDDOR (The Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013) to report incidents of disease or deaths of members of the public, patients, care home residents or service users from COVID-19."* OK, so that's clear isn't it? No, it isn't. As usual with health and safety there is something there to mix it up a little. Their advice goes on to say: *the reporting requirements relating to cases of, or deaths from, COVID-19 under RIDDOR apply only to occupational exposure, that is, as a result of a person's work.*

So, what does that mean? I hope the following clears it up for you.

What needs to be reported?

You should only make a report under RIDDOR when one of the following circumstances applies:

- An accident or incident at work has, or could have, led to the release or escape of coronavirus (SARS-CoV-2). This means you need to be storing the virus, like a laboratory does, and you release it. You won't be in this category.
- A person at work (a worker) has been diagnosed as having COVID-19 attributed to an occupational exposure to coronavirus. This must be reported as a case of disease. This is applicable if you can categorically say that the person caught it from your workplace.
- A worker dies as a result of occupational exposure to coronavirus. This must be reported as a work-related death due to exposure to a biological agent. Same answer as above.



The reality is that enforcement of the regulations relating to COVID-19 is a very unlikely outcome. Despite what the HSE says, the likelihood is that few employers will satisfy evidence criteria.

It's all to do with establishing whether or not the individual contracted the disease as a result of their work. Simply put, how on earth can you definitely say that your employee or visitor contracted the disease at your funeral home? This might be expected in a care home or hospital where you are working with COVID-19 patients and residents in other employment spheres, so evidence would always be questionable.

In the majority of cases, unless there is a direct link it will be open to dispute. Word on the grapevine is that there isn't anticipated that there will be any reportable incidents of a general nature. If you can find the figures on this you're a better man/woman than I am, as there is nothing obvious out there.

Still concerned?

If the HSE does get involved it will investigate, and the questions it will be looking for answers to include:

- The extent of the affected person's contact with others at work and socially
- Whether social distancing of two metres or more was possible and implemented consistently
- The extent to which the employer was able to follow Public Health England or other industry guidance
- The availability of hand washing facilities, appropriate signage and adequate PPE
- Whether any training was needed and provided
- Whether there is evidence that people displaying symptoms of COVID-19 had been in the workplace

You should by now be able to provide a big tick to at least the

middle four bullets. If not, why not? You really are pushing the limits if you are not doing the basics and probably deserve a pull by the authorities.

Like all the rest of health and safety, just follow the guidance that is out there and that will make sure you're not in any position where a report and subsequent investigation comes anywhere near you. ●

If you still want support then don't worry, help is at hand! As a member of SAIF you can talk to a safety professional at Safety for Business simply by calling 08456 344164. You are also entitled to a discount on our fees when we help you with your health and safety needs. We can visit you to see how you are doing when it comes to compliance. This is free of charge apart from travel costs. So, what have you got to lose?



IT'S COMPLICATED!

Not all grief is the same, as **Dr Bill Webster** explains...

Viewed with 2020 vision, to say that the last 12 months of pandemic has been 'challenging' is probably the understatement of the century. The year we hoped would be defined by joy was increasingly documented by grief.

In the year 2021, we will face new challenges, including mass immunisation, economic recovery, and rebuilding suspended community services. Equally challenging will be dealing with the inevitable grief over all we have lost, and I fear there may be a 'delayed reaction'.

Admittedly we are seeing issues now. Recently a medical friend exclaimed: "There are so many mental health issues, depression and despair out there... and I can't get a psychiatrist appointment for patients for six to nine months."

But as often happens, people don't always feel the crisis' impact immediately, and it is later the real reaction hits home.

Queen Victoria reigned from 1837 until her death in 1901. She and her husband Prince Albert had nine children before he died in 1861 at age 42. Recently, on the 200th anniversary of Albert's birth, the Royal Collection Trust published Victoria's handwritten diary offering a firsthand account of her overwhelming grief. It took ten years until Victoria could bring herself to write about the day the love of her life died. "I have never had the courage to attempt to describe this dreadful day," she records.

The Queen turned mourning into the chief concern of her existence in the years that followed Albert's passing. For the rest of her reign, she wore only black. The Prince's dressing room was maintained exactly as before, and her servants were instructed to bring his shaving gear and hot water every day. Her mourning came to be viewed by many as obsessive, and public unease arose about the Queen's state of mind.

Certainly, losing a loved one is one of the most distressing experiences human beings face. Normally, people have a period of sorrow with an overwhelming emotional response. But gradually over time these feelings ease, and it becomes possible to begin to move forward.

But for some, feelings of loss are debilitating and don't improve even after a considerable period of time. Today, Queen Victoria



"COMPLICATED GRIEF IS LIKE BEING IN A HEIGHTENED STATE OF MOURNING"

might be diagnosed with complicated grief, sometimes called persistent, complex or chronic bereavement disorder. Complicated grief is like being in a heightened state of mourning. In simple terms, the person gets 'stuck' in their acute grief.

All of us have experienced loss in 2020, some more than others. Some have been able to cope with the situation with relative ease. Others have been in complete denial, another complicated grief reaction which sadly has present and future consequences.

But of course, many have been right in the thick of things, whether as frontline workers or families directly dealing with COVID-related issues. People have died in frightening numbers, often without loved ones having an opportunity to say goodbye. One way or another, the last year for the most part has been traumatic, and for every action there is a reaction.

Now that we might see the

glimmer of light at the end of the tunnel, some may think surely the end is in sight. Unfortunately grief does not work like that. People can cope well in the initial stages of a situation, but it is often shock and adrenaline getting them through the crisis.

Now that we can see the 'beginning of the end', my concern is the effects will begin to set in. How will people be able to find 'closure' (or whatever word you prefer for coming to terms with or reconciling a crisis)? 'Now that' will sadly become 'now what'.

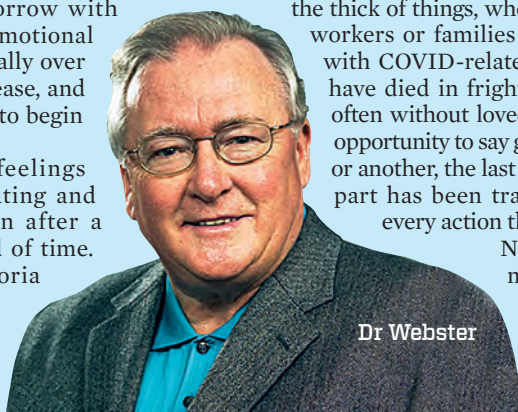
Many of the rituals of grieving, adapting and integrating – essential elements of the grief process – were postponed or cancelled. Funerals have been restricted.

What are we doing to make celebrations of life easier when the crisis is over?

Those of us with the privilege of supporting grieving people must be alert to the possibility of delayed grief due to bereavement overload, whereby overwhelmed people might find it more difficult to work through their own process.

Think of it like baggage. If you carry too much around, like Queen Victoria, you're not going to make your destination. But most of us aren't going anywhere soon, so maybe this would be a good time to begin to unpack. ●

Next month Dr Bill will look at the challenges of COVID-related grief... and how to conquer them.



Dr Webster

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

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Can an employee be forced to have the COVID-19 vaccine?

The widespread administration of the vaccine in the UK is good news for many employers to help working life slowly return to normal in time. But what if one of your employees refuses to have it? The big question being considered by Joanne Stronach, Head of Employment Law and HR at Cartmell Shepherd Solicitors: is can an employer require its employees to have the COVID-19 vaccine?

The quick answer is that the Government has said that the vaccine is not a legal requirement and the Public Health (Control of Disease) Act 1984 prevents a person from being required to undertake medical treatment such as vaccinations. Therefore, it is not possible for employers to force their employees to have the vaccine.

If employers were to try to force their employees to be vaccinated, not only could it give rise to human rights concerns, but there could also be criminal implications. A vaccination requires an individual's informed and voluntary consent.

So how should an employer try to deal with an employee who says they do not want the vaccine?

It is highly unlikely that having any vaccination will already be a specific requirement in an employee's contract of employment or a condition of their employment. So can you make it one now? If that is done without the employee's consent, it will be a unilateral variation to their terms and conditions of employment and may lead to a resignation and a claim for constructive unfair dismissal.

Could it be a reasonable management request that could be a disciplinary matter if they refuse? Or insisting that if they do not have the vaccine that they must be deployed elsewhere in the organisation? Be very careful here. If you have had

the same employees working in the workplace using PPE and all the other COVID secure precautions you have put in place before the vaccine was approved and you risk assessed as being acceptable, what is the difference now for them to continue to work in the same way using the same precautions without being vaccinated? Maybe that reasonable management request is not so reasonable as it first seems?

ACAS guidance recommends that rather than trying to force employees to be vaccinated, employers should first discuss why the employee does not want the vaccine. Refusal can be for a number of different reasons such as religion, health concerns, fear or mistrust.

If someone chooses not to have the vaccine because of their disability or religion, then treating them less favourably or dismissing them because of their decision is likely to result in a claim for discrimination, for which the employee does not need to have two years' continuous service.

If you believe, however, that their refusal is based on misinformation (and there is plenty of that out there on social media) or a misconception, discuss their concerns with them but communicate with them carefully. Providing them with impartial, factual detailed information may help allay some of their concerns.

If dismissed for a refusal to be vaccinated, an employer may face claims for unfair dismissal and/or discrimination. We do not yet know whether the Employment Tribunals are likely to find any vaccine-related dismissals by employers to be reasonable.

This is an area where employers are advised to tread very carefully and to take legal advice on the specific circumstances of each case. ●



Joanne Stronach is a Director and highly experienced employment solicitor heading up the Employment and HR team at Cartmell Shepherd. She has specialised in all aspects of employment law for over 23 years with a particular interest in discrimination cases. Joanne has worked closely with and supported the work of clients' internal HR staff and external HR consultants working with clients, including on business sales, purchases and mergers. For more advice on this, please contact Joanne Stronach or one of the members of the Employment Team at Cartmell Shepherd on 01228 516666.



SAIFCHARTER RENEWALS AND YOUR EXECUTIVE TEAM

SAIFCharter Chair **Adam K Ginder** discusses how the association's elected representatives are there to support members and continue to shape the direction of Golden Charter...

AS the coronavirus pandemic continues and the pressure on funeral directors shows no sign of abating, I'd like to acknowledge the ongoing commitment and professionalism of our members as we support families and communities through this incredibly difficult period. I'm pleased that so many of our members are keeping an eye on their futures during this time too.

During the first wave of the pandemic, we noticed that the direct marketing of the larger funeral director companies continued proactively, whilst we concentrated on looking after our at-need families. I know that during this second wave, we have made sure that our pre-need enquiries are managed effectively, but I understand the difficulties that can pose for some businesses.

I'd like to take this opportunity to commend Golden Charter for its shift in approach with funeral directors, to show its understanding of not only the critical frontline work we are carrying out, but also the pressures we're facing both personally and as business owners.

I have certainly appreciated the funeral director-centric approach from my own business manager, delivered through periodic keep in touch calls focusing on the specific challenges we're experiencing.

I would encourage each of you to reach out to your own Golden Charter representative and be assured that there's a dedicated individual from our company to support you and your business.

Despite the challenges, it's encouraging to see that many of our members are continuing with sensitively positioned marketing campaigns, understanding that, more than ever, families are looking to plan in advance. At our recent SAIFCharter Executive meeting I was pleased to discuss the range of support, including the end-to-end enquiries handling process offered which is proving particularly popular with funeral directors. Please find out more via your business manager. The team is there to help you sell funeral plans to your customers whilst your attention is required elsewhere.

It's my view that it's important to continue to hold SAIFCharter Executive meetings (albeit in a virtual format) and I would like to reassure you that this absolutely is the case. This close relationship ensures Golden Charter continues to benefit from feedback from our elected representatives and we can shape and support the company in line with shareholder interests.

Your renewal declaration

Finally, I'm pleased to confirm that our 2021/22 annual membership renewal

process is now open. I appreciate the huge demands on your time at the moment but I would encourage you to take just a few moments to complete your declaration, confirming you wish for your membership and access to the range of benefits to continue. We have taken the decision to send out fewer reminders this year, but I want to inform you that it is necessary for members to complete their declaration in order to benefit from the advantages of SAIFCharter membership.

You can complete your declaration by clicking on your individual renewal link in the email from our Secretary John Byrne or by logging into the secure members' area of saifcharter.co.uk

As always, if there is anything you would like myself or your Executive team to discuss at our regular meetings, or if you need any support with our renewals process, please don't hesitate to get in touch with myself or one of the team directly. ●

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 or call **0345 230 6777**

NATIONAL



Mark Porteous
National President



Jo Parker
1st Vice President



Mark Horton
2nd Vice President



Jim Auld
Immediate Past President



Terry Tennens
Chief Executive & Secretary



Paul Allcock
Executive Committee



Darren Carpenter
Executive Committee



Daniel Ginder
Executive Committee



Simon Helliard-Moore
Executive Committee



Ross Hickton
Executive Committee



Sean Martin
Executive Committee



Gary Staker
Co-opted Executive Committee



Gemma O'Driscoll
Executive Committee



Liam Roberts
Executive Committee



Paul Sillett
Executive Committee



Jeremy West F.SAIF
Executive Committee



James Carcary
Scottish President



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



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Jim Henshelwood
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Jim Auld
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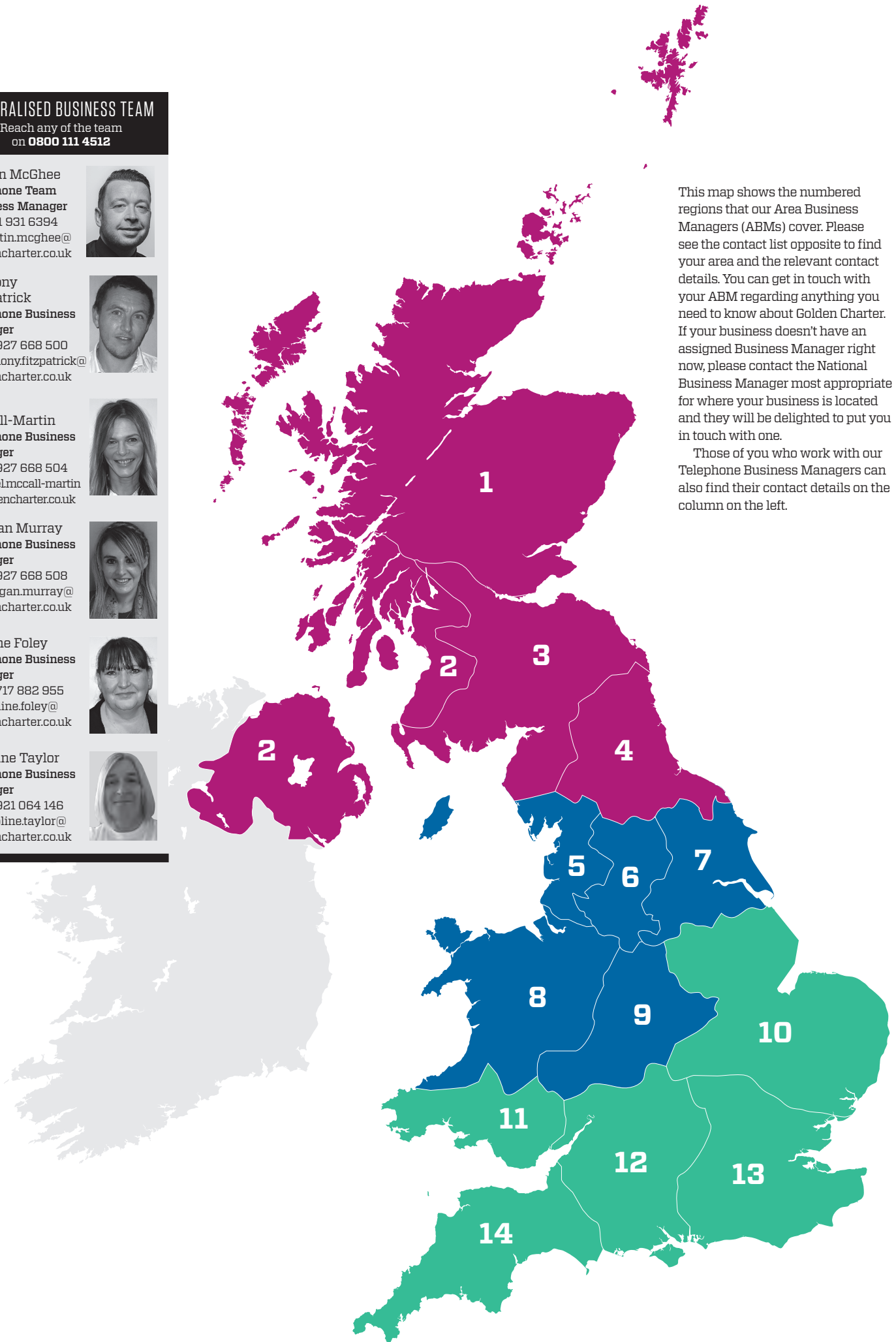


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This map shows the numbered regions that our Area Business Managers (ABMs) cover. Please see the contact list opposite to find your area and the relevant contact details. You can get in touch with your ABM regarding anything you need to know about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

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





Membership



FULL MEMBERSHIP PENDING

Rodney Major
Wells Funeral Services
 21 New Rock Industrial Estate,
 Chilcompton,
 Somerset BA3 4JE
 Previously advertised on
 SAIF website.
 Close Date: 2nd February 2021

Jayne Prior / Nigel Marston
Jayne Prior Funeral Directors
 218 Chester Road,
 Sunderland,
 Tyne & Wear SR4 7HR

Jayne Prior Funeral Directors
(branch of above)
 East Lodge,
 St Helens Close, Eston,
 Middlesbrough TS6 9FB
 Previously advertised on
 SAIF website.
 Close Date: 9th February 2021

Colin Fisher
Fisher Family Funeral Directors
 293 Wickham Road,
 Shirley, Croydon,
 Surrey CR0 8TJ
 Previously advertised on
 SAIF website.
 Close Date: 10th February 2021

ASSOCIATE MEMBERSHIP PENDING

Mark Lynch
Lynch Technical Software Ltd
t/a Lytesoft
 Farnane, Murroe,
 Co. Limerick,
 Ireland V94 N1NH
 Previously advertised on SAIF
 website.
 Close Date: 12th February 2021

ACCEPTANCE INTO FULL MEMBERSHIP

Brian Goodwin
W. Goodwin & Sons
 38 Coventry Street,
 Southam, Warwickshire
 CV47 0EP

ACCEPTANCE INTO FULL MEMBERSHIP (SCOTLAND)

Jamie Pearson
Jamie Pearson Funeral Director
 Fintry Manse, Kippen Road,
 Fintry, Glasgow G63 0YQ

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Robin Watson
Procession Markers Ltd
t/a The Plume
 1 Cosmia Court, Vale Road,
 Bushey, Hertfordshire WD23 2PH

Ben Cohen
Fidelity Payment
Processing Limited
 Unit 2, 1 Tapper Walk,
 Kings Cross, London N1C 4AQ

Scott Storey
Opusxenta
 Regus House, Windmill Hill
 Industrial Park, Whitehill Way,
 Swindon, Wiltshire SN5 6QB

FULL MEMBER BRANCH CLOSED
H Hardman & Co Ltd
 Elizabeth House, 57a Cottage
 Lane, Ormskirk L39 3NF

J Godfrey & Son Ltd
 21 Mill Street, Wantage,
 Oxfordshire OX12 9AB

Finch & Son Family
Funeral Service Ltd
 19 Stratford Road, Wolverton,
 Milton Keynes MK12 5LJ

Manor House
Funeral Services Ltd
 18 Westholme Terrace,
 Grangetown, Sunderland,
 Tyne and Wear SR2 9QA

Manor House
Funeral Services Ltd
 26 Sea Road, Fulwell,
 Sunderland,
 Tyne and Wear SR6 9BX

FULL MEMBER NEW BRANCH

Mr M Robson/Mr G Stephens
Robson & Stephens
Funeral Services
 60 Clare Street, Bridgewater,
 Somerset TA6 3EN

Manor House
Funeral Services Ltd
 57-59 Sea Road, Fulwell,
 Sunderland, Tyne and Wear
 SR6 9BU

FULL MEMBER CHANGE OF OWNERSHIP

Masterson Funeral Home Ltd
 Station Road,
 Old Harlow,
 Essex
 CM17 0AS
 (New owners Daniel Robinson
 & Sons Ltd)

FULL MEMBER CHANGE OF DETAILS/ADDRESS

Mr Jepson
Jepson Funerals Limited
 29 Knowlstone Place, Matlock,
 Derbyshire
 DE4 3BU
 (Formerly known as Thomas
 Greatorex & Sons Ltd)

James' Family Funeral Services
 The Centre, Amesbury,
 Salisbury, Wiltshire
 SP4 7DR
 (Formerly known as James
 Benedict Funeral Services)

Mrs E Bouston
Emma Bouston
Funeral Services
 3 New Road, Bromyard,
 Herefordshire
 HR7 4AH

FULL MEMBER NOT RENEWED
J. A. Gormley Funeral Directors
 1 Main Street, Maghera,
 County Londonderry BT46 5AA

ASSOCIATES NOT RENEWED

Natural Woven Products Ltd
 The Wireworks Estate, Bristol
 Road, Bridgewater, Somerset
 TA6 4AP

Acorn (UK) 2006 Ltd
 Shandon, The Grange, London
 Road, West Kingsdown, Kent
 TN15 6EQ

Stevens and Sons Funeral
Services Ltd
 30 Norfolk Close, East Finchley,
 London N2 8ET



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@hallidayltd.
co.uk • www.hallidayltd.co.uk

J & R Tweedie

Mr R Tweedie (Annan)

• 01461 206 099
• www.jrtweedie.co.uk

JC Atkinson and Son Ltd

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

J. C. Walwyn & Sons Ltd

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

Leslie R Tipping Ltd

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

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@funeralproducts.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 Coe (London)
• 01708 716 000
• www.neopost.co.uk

Occupational Safety Systems (UK) Ltd

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

The Probate Bureau

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

Redwood Collections (Debt collectors)

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

SAIFinsure (Unicorn Insurance Brokers)

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

SAIF Resolve (Scott & Mears) (Debt collectors)

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

Skingle, Helps & Co (Accountants)

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

South Essex Insurance Brokers Ltd

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

The Will Associates t/a Honey Group and Honey Legal

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

Trident Marketing Anglia Ltd (Graphic Design, Website and Marketing)

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

Trust Inheritance Ltd

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

UK200group.co.uk (Association of Independent Accountants & Lawyers)

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

FUNERAL OFFICIANTS

Association of Independent Celebrants

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

Humanists UK

Mr R Prout • 020 7324 3060 • ceremonies@humanism.org.uk • www.humanism.org.uk

Civil Ceremonies Ltd

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

County Celebrants Network

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

Fellowship of Professional Celebrants

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

Institute of Civil Funerals

Susan Flipping (Sittingbourne, Kent) • 01480 861 411 • admin@iocf.org.uk • www.iocf.org.uk

FUNERAL PLANNING

Golden Charter Ltd

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

Golden Leaves Ltd

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

Open Prepaid Funerals Ltd

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

GRAVEDIGGER & EXHUMATION SERVICES DTH Burial & Churchyard Services

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

IT & WEBSITE

Adtrak Media Ltd (Digital marketing consultancy)

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

Comtecs Associates LLP (Development & Design & IT Support)

Mr C Elwood (Tunbridge Wells, Kent) 01892 514 636 • chris@comtecs.co.uk • www.comtecs.co.uk

Donatis Giving Ltd

(Donation management solution)

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

Eulogica (Bespoke funeral software)

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

I-NETCO Ltd (Web design)

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

Lionel John Solutions (Software development & tech support)

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

Search4Local Ltd (Digital Advertising Assistance)

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

MEMORIALS & REMEMBRANCE

Acorn UK (2006) Ltd (Jewellery)

Mrs Wendy Owen (W. Kingsdown, Kent) • 01474 853 672 • 07956 143 049 • enquiries@acorn-uk.co.uk • www.acorn-uk.co.uk

Aura Flights (Ashes into space)

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

Cleverley & Spencer

(Monumental masons)

Mr I R Spencer (Dover) • 01304 206 379 • enquiry@clevspen.co.uk • www.clevspen.co.uk

Fotoplex Grigio Ltd (Personalised photos)

Mr C Gray (Hampshire)
• 01329 311 920 • sales@fotoplex.co.uk • www.fotoplex.co.uk

Groupe Delfosse New Urn

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

Life Expressions

(UK & Europe) Ltd

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

The MuchLoved Charitable Trust

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

Scattering Ashes

Mr R Martin (Devon)
• 01392 581 012 • info@scattering-ashes.co.uk • www.scattering-ashes.co.uk

TO ADVERTISE
HERE, CONTACT
Elliot Whitehead
0131 561 0020

Secure Haven Urns & Keepsakes Ltd

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

Shaw's Funeral Products, Shaw & Sons Ltd

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

Signature Aromas Ltd

Mr Brian Chappell (Sedgley) 01902 678 822 • brianchappell@signaturearomas.co.uk • www.signaturearomas.co.uk

The Natural Burial Company Ltd

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

OTHERS

Grief Journey

Linda D Jones (Harlow, Essex) • 07779 108760 • linda@griefjourney.com • www.griefjourney.com

Funeral Service Journal (FSJ)

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

Funeral Guide

(Funeral resource for the public)

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

LCK Funeral Support Services Ltd

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

Professional Help Ltd

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

professionalhelp.org.uk

• www.professionalhelp.org.uk

The Bereavement Register (Suppressing unwanted mail)

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

Reach Plc

(Multimedia publisher)

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

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

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

The White Dove Co Ltd (releasing doves at funerals)

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

PRINTING & STATIONERY

Gateway Publishing

(Part of Mimeo (UK) Ltd)

Mr M Moore (Huntingdon) • 01480 410 444 • info@gateway-publishing.co.uk • www.gateway-publishing.co.uk

PCD Media (East Anglia) Ltd t/a

Funeral Print UK

Mr Dodd (Ipswich) • 01473 731 225 • tom@funeralprintuk.com • www.funeralprintuk.com

Polstead Press

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

RNS Publications

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

REMOVAL & REPATRIATION

Alba Repatriation & Cremated

Remains Transportation

Mr S Murren (Paisley) 07834 489 766 • info@albarepat.co.uk • www.albarepat.co.uk

Cremated Remains Transport Services

Lord John P A Kersley (Bognor Regis) • 01243 583 913 • advance salesuk@aol.com • www.advance salesuk.com

Euro-City Direct Ltd

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

Guy Elliot Ltd

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

Key Air – The Repatriation People

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

LCK Funeral Support Services Ltd

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

Mears Repatriation

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

National Repatriation

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

Rowland Brothers International

Fiona Greenwood • 0208 684 2324 • info@rowlandbrothers international.com • www.rowland brothersinternational.com

Staffords Repatriation Services

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

TCB Group

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

TCS Repatriation

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

Walkers Repatriation Service

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

SOFT GOODS & FUNERAL SUPPLIES

Allsops CTF Ltd

Mr G Allsop (W. Sussex) • 01903 213 991 • info@allsops.net

Bradnam Joinery Ltd

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

Canfly Marketing Ltd

(Branded luxury rope bags)

(Cheltenham) • 0207 859 4443 • info@canflymarketing.com • canflymarketing.com

Clarke & Strong Ltd

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

Leslie R Tipping Ltd

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

The Mazwell Group (PPE and chemicals)

Mr Caldwell (Whitchurch, Hampshire) • 01256 893 868 • enquiries@themazwellgroup.com • www.themazwellgroup.com

Thorley Smith Ltd

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

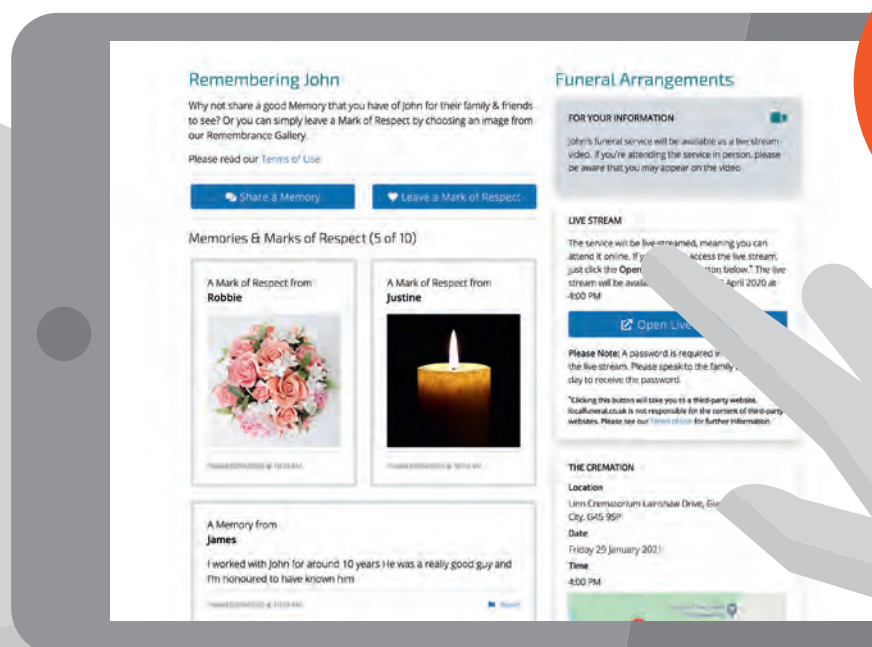
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0131 561 0020



At this difficult time, our funeral notice feature can help make things easier

Average of
200 views
per notice*



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- Friends and family can leave a memory or mark of respect message
- Notices can be shared via social media and email

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*Based on all notices published Apr-Dec 2020 and taken from localfuneral.co.uk database.

Not registered or need help
with your profile page?
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support@localfuneral.co.uk

localfuneral.co.uk 
IT'S TIME FOR SMARTER BUSINESS