



# Insight



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# Insight

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TERRY TENNENS

SAIF CHIEF EXECUTIVE

# The culture club

Now is the time for SMEs to shine brighter

**T**here is a resurgence of appreciation across the UK for small to medium enterprises (SMEs). The beauty of small businesses is their chameleon-like nature – they are able to adapt and change quickly. COVID-19 has shown us that the ability to pivot your business is now the only thing that really matters – and not only for navigating through coronavirus in the short term.

There is a popular saying by Peter Drucker that “culture eats strategy for breakfast”. In other words, your firm’s behaviours will always usurp the direction of the business. Culture will help or hinder your strategy. Organisational culture is defined as a set of expected and demonstrated beliefs and behaviours from the leadership across the staff team.

Building a strong culture is more possible than ever before, but it requires leaders to take a more intentional approach. And if you do it right, you will likely find that your firm’s culture is going to emerge from this crisis stronger than ever.

Amidst the crush of day-to-day firefighting associated with responses to COVID-19, business analysts are seeing three big trends happening to work cultures:

1. Management teams are meeting more frequently, making faster decisions, eliminating organisation silos, and galvanizing themselves and their employees in response to the pandemic.
2. They are taking time to reassess and challenge existing assumptions—what do we really value versus what we say we value? How do we make better decisions, faster? What truly matters, versus what is nice to have?
3. They are communicating more. As a result, they are maximising the strengths of SMEs and becoming more cohesive and dynamic, so releasing fast actions and continuity of alignment in the direction of the business.

Employees are looking at what leaders are doing, and they are seeing the agility of responding to the coronavirus pandemic.

More than ever, owners and managers are setting the tone of the company by their actions. Culture is a powerful competitive differentiator and driver of performance. As a leader how are you setting the culture of your team? How are you changing from the ‘command and control’ structures of traditional funeral businesses and moving into an ‘empowerment’ culture? Your best assets are your people. When culture honours our staff teams, and challenges them to be their best, and invites them to contribute to the strategy, we see acceleration occur in SMEs’ performance output.

Toxic or misaligned cultures often lead to distraction, in-fighting and failure, while high performing culture is focused on winning together. So, the big question is “how can owner-managers shape culture”?

Forget management platitudes and posters on the wall. The most important factor in shaping culture is leadership behaviour. Culture is about relationships, connections, and shared purpose. Management teams must be very intentional about their culture.

These lessons should be considered as company leaders intentionally shape their culture.

- **Focus on your mission:** Ensure your firm’s mission is simple, clear, and understood by all. When everyone is on the same page, and they are enjoying the new sense of focus, you will see growth in confidence and output.
- **Up your communications game:** This is a moment to create new positive behaviours to reinforce the culture and values that you want to have.
- **Stop old routines and rituals and start new ones:** This is a great time to evaluate your reports, meetings, metrics, leader behaviours, and communications that are misaligned with the culture you desire. How do we manage work? How do we learn from mistakes? How do we hold people accountable? What are the positive traditions in our company? Owners and management should be clear on how they really want people to

work together in the future – respect!

- **Use the full range of motivators for your teams:** While bonuses are a tangible recognition of measured performance, mix up the incentives. Intrinsic motivators add meaning to the whole staff team, that their role is important in delivering a first-class experience to your families. Meaning gives a sense of purpose and connectedness. Extrinsic motivators could include offering your staff a chance to serve in the community, to serve a charity aligned to your firm’s ethos, from a hospice to a young people’s mental health charity. Be authentic in honouring your staff with compliments for a job well done. Have you noticed the most successful independent funeral directors have the most loyal teams?

- **What might new cultural behaviours be for your company?** Resetting goals amidst the pandemic for the year ahead. How do your staff have down time? How is respect shown in your business? What are the training goals for equipping the staff as we face statutory regulation? What ways do you allow your employees to feed back with new ways of doing tasks and offering new bespoke services to your families? Do challenge disengaged employees to shape up or ship out. Do be a diverse and inclusive business culture.

The consumer is realising the beauty in small versus big as well. Never have we seen this more than in the fondness that has grown for our independents on the high street. For the first time, consumers understand the vital importance they play in bringing our communities together.

The future will be bright for independents. ●

Best wishes,

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





# Time to spring clean your funeral plan materials?

## Update your toolkit today

If your funeral plan materials need freshening up, visit [mygoldencharter.co.uk](https://mygoldencharter.co.uk)

From leaflets to advertising templates – you'll find everything you need to support your customer communications.

Alternatively, speak to your Golden Charter Business Manager or email [marketingsupport@goldencharter.co.uk](mailto:marketingsupport@goldencharter.co.uk) to find out how we can support you.



**SUZANNE GRAHAME**  
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

# The future has arrived

This month's FCA consultation means significant changes are only months away

**T**his month saw the publication of the Financial Conduct Authority's (FCA) consultation on its proposed regulatory framework. The document is online now and does indeed put forward the appointed representative model we expected, as outlined on page 13.

The FCA will now be moving at a fast pace. Where it has identified the risk of customer detriment, it will be moving to make families' experiences the best they can be as quickly as possible. After the spring consultation, the final rulebook is due this summer, and funeral planning companies will be able to apply for FCA authorisation from autumn. The coming months will finally decide the shape of the regulated funeral planning market.

## Consulting with you

So there is no time to waste. The consultation is open until mid-April and our response will be vital, given that the timetable ahead effectively makes this the last opportunity to have all of our voices heard. You know customers' experiences better than almost anyone, and much of our own response will be led by Independents' thoughts or concerns for the families you work with, so please do feed your thoughts back to us so we can incorporate them into our own thinking.

The timetable outlined also gives us an idea of the scope of the consultation. The consultation is only six weeks long, and if the finalised rulebook will appear a few months afterwards, there's little doubt that the proposed framework we are being consulted about will look very similar to the final product. Everyone should understand that the time when the industry can fundamentally alter the direction of regulation has passed, and where tweaks can still be made, the

“THERE IS NO TIME TO WASTE. THE CONSULTATION IS OPEN UNTIL MID-APRIL AND OUR RESPONSE WILL BE VITAL”

question will be how they impact families and ensure customers are treated fairly. We must concentrate on ensuring the FCA understands where any of its proposals would unfairly disadvantage the families of Independents.

I mentioned that the FCA first visited Golden Charter two years ago in the early planning stages. For all of that time, our market has not just been on their radar, but has been actively under their microscope. Having had years to plan, consult, and investigate the world of pre-paid plans, the regulator's proposed framework is unlikely to change in its fundamentals.

When Golden Charter responds, we will do so knowing that the impact on independent funeral directors is the impact we will feel too, and that we are working together for the good of the same customers. So please do tell us what the proposed framework means for you and your families, and what you feel is important for us to highlight in our response. At this late stage we again have the ear of the lawmakers – now is the time to speak.

## The future

So if FCA regulation is very nearly our present, what else does the future hold? This spring issue is, appropriately enough, focused on green funerals – an ever-present symbol of change in the modern funeral profession.

Treating customer fairly is at the core of all these changes, and green funerals are as much about customers' choice as anything else – something that SAIF associate JC Atkinson echoed when they spoke to the Partnership Podcast in February ([goldencharter.buzzsprout.com](https://goldencharter.buzzsprout.com)). They described how from a coffin manufacturer's perspective, this focus on consumer choice was advancing once more on the back of the pandemic.

COVID-19 itself isn't in the rear view mirror just yet. One way some Independents have lightened their load is of course through our offer of enquiry support, a pilot programme which sees our experienced staff pick up enquiries you might be unable to focus on at the moment. We have seen positive results from those involved in these trials, and they represent another way we can support you as you deal with this crisis and the further issues the future will bring.

Whether it's COVID-19, regulation, or wider consumer choice, 2021 is bringing a lot of big issues to a head. It's exciting that we will finally know exactly what we are facing together in many of these areas – and at the same time, nothing is over yet, making the next few months crucial for helping us shape our collective future, and land on the right solutions for families. ●

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## New Zoom Bereavement Support Group

Grief Journey UK's Linda D Jones  
on Dr Bill Webster's new service

**T**his past year has not only been an historic rollercoaster of so many emotions, fears and indeed losses, but also one that has pushed the NHS, carers and the medical profession to its limits.

But what of the 4th emergency service? I am, of course, speaking about funeral directors and the profession as a whole.

Funeral directors are at the forefront of dealing with the thousands of losses that have been the end result of many COVID-19 victims who have therefore tried to help those bereaved families to have a meaningful funeral for their loved one, which has been far from easy, bearing in mind all the many restrictions and regulations. Nonetheless, they have risen to the demands, going above and beyond to help their clients and families.

In the October 2020 issue of *SAIFInsight*, Dr Bill Webster wrote of 'Making a Difference' irrespective of how small or what, doing something for an individual in their time of need is rewarding and you can make a difference to that one. In his January 2021 article, Dr Bill wrote of how 'Grief is on Hold' and he predicted a tsunami of grief for individuals and communities.

So with the above in mind and although living in Canada, Dr Bill has kept himself very busy and has certainly put into practice his own words.

■ He was commissioned to write a booklet specifically aimed at carers and all medical staff in Canada. This was called 'Not All Heroes Wear Capes' and was received very well, and I am pleased to say



has also been printed here in the UK. (For more information on this booklet please contact me direct)

■ He has updated his highly informative website [www.griefjourney.com](http://www.griefjourney.com) with free videos and bereavement support.

■ He is currently running a Zoom Bereavement Support Group for residents in the UK. (We are halfway through with over 20 participants, so clearly a much-needed resource).

Since leaving SAIF administration office over three years ago, I have been privileged and honoured to work with Dr Bill on his many projects and I have to say that his work, especially this past year, has been particularly inspiring, motivating and encouraging. To quote a well-known saying, "the older you get, the wiser you get".

Dr Bill takes his work very seriously and has helped countless numbers of

people both here and across the water and is still keen to continue his work ethos – so, can you answer yes to the following?

■ Has your local Bereavement Support Group been cancelled due to COVID-19 restrictions?

■ Would you like to offer a Zoom group headed by Dr Bill Webster?

■ Do you want to help your community by offering a more personal, aftercare service?

If so, please contact me in the first instance for more information about Dr Bill's latest venture.

Please also check out [www.griefjourney.com](http://www.griefjourney.com) see how much your clients and families can gain from the free information which you can offer them with a link from your own website.

**Linda D Jones, Grief Journey UK**  
Call 07779 108760 or 01279 899435,  
or email: [linda@griefjourney.com](mailto:linda@griefjourney.com)



## JOHN'S ROYAL APPOINTMENT

Congratulations go to funeral director John Weir, who has been officially appointed by The Queen as the High Sheriff of Kent.

John runs his family funeral businesses in Rainham, Chatham, Parkwood and Gillingham and also served as a Justice of the Peace in Kent for the past 24 years. His new title brings responsibilities of

supporting the Crown and the judiciary, working with crime prevention agencies, the emergency services and the voluntary sector as well as helping the Lord-Lieutenant on royal visits and other similar occasions.

The title dates back to the 11th century and will be held by John for a year.

Well done John!





## GOODWILL GESTURE IS A BOOST FOR FAMILIES

Families who have memorials at crematoria run by the Westerleigh Group are being offered an extra year free of charge.

The goodwill gesture recognises the fact that restrictions placed on people because of the COVID-19 pandemic have meant people have been unable to visit memorials to their loved ones for many months.

Roger McLaughlan, Chief Executive Officer of the Westerleigh Group, said: "Throughout all the lockdown restrictions, our dedicated grounds teams have continued to maintain our gardens to the highest standards.

"But we know that, during the pandemic, the Government restrictions have meant that many people have been unable to visit memorials of their loved ones as they would have wished to.

"Not being able to mark an important date or anniversary by visiting the resting place would have been upsetting for many people.

"Through providing an additional



year to the length of existing memorial dedications at our crematorium, we are aiming to extend the precious opportunity of remembering a loved one.

"We hope that this will provide some comfort to the families we support, and we very much look forward to welcoming them back to our gardens as soon as they're ready to do so."

Anyone interested in finding out more about the offer should contact their local Westerleigh Group crematorium office.

Westerleigh Group is the UK's largest independent owner and operator of crematoria, with 35 sites nationwide. The offer excludes Stirlingshire Crematorium and Sirhowy Valley Crematorium.

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# 'The Funeral Celebrant Accord' - used and adopted nationally

**T**he Funeral Celebrant Accord was launched at the National Funeral Exhibition in June 2019.

Created by the Funeral Celebrancy Council (FCC), the Accord was the outcome of much discussion and is the first-ever non-partisan statement on the gold standard in funeral celebrancy. It is designed to guide and protect both celebrants and the bereaved. Recognising the key, but often overlooked, relationship between funeral director and celebrant, the FCC also created the Funeral Director Checklists which, used together with the Accord, encourage ongoing professional development conversations between funeral directors and celebrants.

The Council looks forward to attending the NFE next year, encouraging both funeral directors and funeral celebrants to share and adopt the Accord and checklists. Straightforward and easy to understand, they are being used widely and to good effect.

Here is a more detailed reminder of what the Accord is about, and answers to some of the questions the Council has been asked since its launch.

## What is the Accord?

Do look at the Accord on this link: [funeralcelebrancycouncil.org.uk/the-funeral-celebrant-accord](https://funeralcelebrancycouncil.org.uk/the-funeral-celebrant-accord)

The Accord defines the attributes and skills required of an excellent funeral celebrant. It is intended to set the standards that all funeral celebrants should aspire and that clients should expect.

An excellent funeral celebrant:

1. Is professional
2. Cares for their clients
3. Is calm and shows natural leadership
4. Writes personalised ceremonies
5. Cares about their self-development

The Accord clarifies the role of a funeral celebrant as being to serve the bereaved and their community by creating and leading a personal, accurate and respectful funeral ceremony. Their work should clearly reflect the life, values and beliefs of the person who has died, give time to their community of

family and friends, and create an environment in which the grieving process can take place and be supported.

## Why is the Accord helpful for funeral directors?

Funeral celebrants are increasing in number and funeral directors are seeking celebrants who provide a truly excellent service. Celebrants who have adopted the Accord are committed to best practice. If a celebrant has adopted the Accord, this badge will be on their literature and website.

Funeral directors also adopt the Accord and display this badge to indicate that they value quality celebrants, and recommend those celebrants who are committed to excellent service. The SAIF website displays the Celebrant Accord badge.

## Who has adopted the Accord?

Both funeral celebrants and funeral directors across the UK have adopted the Accord.

## Working with Funeral Celebrants: Points for Excellence

Also available from the Council are helpful checklists for funeral directors, arrangers, and members of the public meeting a celebrant for the first time.

The checklists can be downloaded at [funeralcelebrancycouncil.org.uk](https://funeralcelebrancycouncil.org.uk)

These offer points to look for in the first meeting with a new celebrant and there is a second checklist for matters after the funeral. Each has ten key points to check. Feedback from funeral directors indicates that funeral arrangers have found these checklists particularly helpful.

## What is the Funeral Celebrancy Council?

The Funeral Celebrancy Council works away in the background of the funeral industry, focused on raising the quality of funeral celebrancy and helping with

numerous issues affecting funeral celebrants.

The Council representatives are:

- Civil Ceremonies - Anne Barber and Barbara Pearce
- Good Funeral Guild - Fran Hall and Isabel Russo

- Green Fuse - Simon Smith and Jane Morrell

- Humanists UK - Teddy Prout and Deborah Hooper
- Institute of Civil Funerals - represented by Sue Holden
- All independent celebrants and those unrepresented by another FCC representative - Emma Curtis
- NAFD - David Barrington
- SAIF - Terry Tennens

## What does the Funeral Celebrancy Council do?

The Funeral Celebrancy Council results from established professional associations and training providers within the funeral celebrancy sector working together for the first time. Funeral celebrants are increasingly becoming the first choice for many bereaved people. More people are choosing to work as funeral celebrants either with or without training, creating a real need for a set of common standards.

Recognising that the funeral ceremony should be a positive part of the grieving process but that the quality of ceremonies varies significantly, the Funeral Celebrancy Council has sought to define best practice so everyone can access the best funeral ceremony possible.

During the past year, the Council has created guidelines for celebrants during the pandemic. The Council hopes you decide to adopt the Accord and use the checklists to encourage conversation and best practice. If you have any questions, please get in touch via the contact form on their website.

[www.funeralcelebrancycouncil.org.uk](https://www.funeralcelebrancycouncil.org.uk)



## FCA REGULATION TIMELINE: WHAT YOU NEED TO DO

In July 2022, the Financial Conduct Authority is taking responsibility for regulating the pre-paid funeral plans sector. Funeral plan providers and intermediaries (i.e. those who sell funeral plans) have just over a year to get ready.

### NOW

The FCA is consulting on its draft rules for regulating funeral plan providers. Under its proposals, independent funeral directors selling third party plans wouldn't need FCA authorisation, but they would need to apply to become an Appointed Representative (AR) of an FCA authorised plan provider. You can read the full set of proposals on the FCA's website. Consultation closes on 13 April 2021.

### SUMMER 2021

Between July and September, the FCA will publish a Policy Statement confirming the final rules for the funeral plan sector. We already know the high-level principles that the FCA expects regulated firms to abide by. This includes the principles that regulated firms must conduct their business with due skill, care, diligence and integrity and that firms must pay due regard to their customers' interests and treat them fairly.

### AUTUMN 2021

From September, plan providers will be able to apply to the FCA for authorisation. As part of the process, providers will have to explain their business objectives, marketing and investment strategies, governance framework and key personnel. Plan providers who intend to become Principals to a network of ARs will also have to detail how they will ensure that their ARs comply with the FCA's regulatory standards.

### 29 JULY 2022

#### FCA REGULATION COMES INTO FORCE

Once in force, funeral directors either will need to apply for authorisation or become an AR of an authorised firm if they want to continue selling funeral plans. Continuing with what will then be regulated activity without being either FCA authorised or an AR of an authorised provider will be a criminal offence.

See what this means for funeral directors on page 13.

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# An interview with the inspectors

Scotland's two new Inspectors of Burial, Cremation and Funeral Directors have thoughts on the profession's future across the UK.

**T**his month the Partnership Podcast caught up with Scotland's two newest inspectors: Robert Swanson, Senior Inspector of Burial, Cremation and Funeral Directors, and Professor Gordon Findlater, working with him as Inspector of Burial, Cremation and Funeral Directors.

Both inspectors outlined their backgrounds on the episode: the senior inspector Robert Swanson is well known to many funeral directors in his role as Inspector of Cremations following the Mortonhall baby ashes scandal, while Professor Findlater has been Inspector of Anatomy for Scotland for several years.

## Across the UK

The inspectors had a lot to say about their work and how it impacts funeral directors across the UK.

On UK-wide regulation, Robert said: "It's the same groups that are actually meeting south of the border as north of the border, albeit because legislation is different [...] it's given us basically the powers to take forward the regulations."

Professor Findlater spoke about a meeting with groups "from south of the border about what was happening in Scotland" to inform their work. The senior inspector described this as a regular and ongoing process.

Robert added: "We're not saying what



we're doing is the gold standard for everything, but what we're saying is it works for us, and hopefully it will work, more importantly, for the public."

## Meeting Independents

As a new face to Independents, Professor Gordon Findlater described the impact COVID-19 has had on getting to know the businesses he will be working with. He said: "One of the things I thought I would be doing when I took on this job would be actually going around funeral directors introducing myself. Saying who I was, and just saying a little bit about the code of practice and how things were going to be in the future."

"I think things will get a lot easier when you have the opportunity to actually go around and visit people, and put a face to the name. That often makes a big difference."

Outside of the pandemic, Robert added: "As far as the industry is concerned though, we're very fortunate. Because I've

been round all these 31 [crematoriums] on numerous occasions now, and almost every time I'm at a crematorium, there are going to be funeral directors there. So I end up having a conversation with a lot of funeral directors whilst I'm there to carry out an inspection on the crematoriums."

## Next steps

Further appointments are expected in the future to join the current inspectors.

Robert explained plans for expansion: "The plan is that there will be an inspectorate created, which doesn't exist at the moment. Within that we have the inspectors for [...] burial, cremation, and for the funeral directors. You clearly need a considerable number in certain areas."



The inspectors had much more to say about bringing together their work on burial, cremation and funeral directors during the episode. The full podcast can be heard alongside all previous episodes on [goldencharter.buzzsprout.com](https://goldencharter.buzzsprout.com) or on a wide range of podcast apps including Spotify, Apple Podcasts and Stitcher.

## FCA CONFIRMS PLAN REGULATION FROM JULY 2022

**L**aunching a consultation on its draft regulatory rulebook for the funeral plan sector, the Financial Conduct Authority (FCA) has confirmed that, once the rules are finalised, plan providers can apply for authorisation from September 2021 with the FCA taking responsibility for regulating plan providers from 29 July 2022.

In its consultation document, the FCA sets out proposals to give customers certainty over which funeral director will deliver their funeral, prohibit intermediaries from earning commission from pre-paid plan sales, and appoint the Financial Ombudsman Service to resolve consumer disputes with plan providers.

The FCA also proposes that independent funeral directors wishing

to sell third party funeral plans beyond July 2022 must become an appointed representative (AR) of an appropriately authorised funeral plan provider (known as Principals).

While funeral directors acting as ARs won't need to apply to the FCA for authorisation, the FCA confirmed that, before a funeral director can become an AR, it must enter into a formal contract with its Principal and that the Principal must notify the FCA of the ARs appointment for the regulator to consider.

The regulator will publish the final rulebook for funeral plan providers in the summer. In the interim, before statutory regulation comes into force, the Government encourages all funeral plan providers to maintain registration with the sector's voluntary regulator, the Funeral Planning Authority (FPA).



### 30 attendee funeral limit remains

The existing national lockdown restrictions on funeral attendance across England will remain in place until at least 21 June, the Prime Minister has confirmed. Unveiling a four-step roadmap out of lockdown for England, Boris Johnson said that "caution" would guide the Government's approach "so that we do not undo the progress we have achieved so far".

Under current national restrictions, the Government has capped funeral attendance at 30 mourners with social distancing rules applicable, while linked commemorative events, such as stone settings and ash scatterings, are subject to a six-person limit and social distancing rules.

While the cap will remain in place for funeral services during the first three steps on the roadmap, the attendance limit for wakes, stone settings and ash scatterings could increase from six to 15 mourners from 12 April (step two) and from 15 to 30 mourners from 17 May (step three).

Any change in the wake attendance limit will be subject to an assessment of the data at each step, including hospital admissions, death rates, data on new variants, and continuous monitoring of the vaccine rollout.

If the rollout continues successfully, the UK Government hopes to remove all legal limits on event attendance in England, including for funerals and wakes. In Scotland, First Minister Nicola Sturgeon has said that the Scottish Government hopes to lift the country's stay at home restrictions on 2 April, with retail and hospitality reopening from 26 April. Attendance at funerals, weddings and associated events will also increase to a maximum of 50 from that date.

### CMA TO CONSULT ON TRANSPARENCY ORDER

This spring, the Competition and Markets Authority (CMA) will consult the funeral profession on its draft Order to improve industry transparency. Having published its Final Report on 18 December 2020, the regulatory watchdog has 90 days to publish its draft Order and seek industry feedback.

When the CMA makes its final Order, it's expected that the authority will immediately prohibit funeral directors from soliciting business from or entering into referral arrangements with hospitals, hospices or care homes.

Within three months of the Order, the watchdog is expected to place a duty on funeral directors to disclose any relevant business interests, including financial

interests in price comparison websites. A duty to display price information online and within branches in a standardised price list and to offer customers the option of a basic 'attended' funeral package, as defined by the CMA, are also expected.

The UK, Welsh and Northern Irish Governments have 90 days to consider the CMA's recommendation that each establish a registration and inspection regime for funeral directors, giving each administration until 18 March to respond. The CMA has not made a similar recommendation to the Scottish Government, given the progress the Holyrood administration has already made in this area.





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# DOUBLING UP

SAIF's National President Mark Porteous on an additional year in office

It's hard to believe that it's been nearly a year since we celebrated Jim Auld's AGM and banquet in Glasgow. I never thought that when I was given the honour of becoming your SAIF National President, a global crisis would dictate that I would not have the opportunity to carry out the normal duties expected of me during my year in office as President.

Therefore, due to the pandemic, it was agreed by the National Executive that all of the officers would extend their period in office. Most of you, of course, will already know your officers, but I thought it would be beneficial to remind members old and new of who we are.

In this edition of *SAIF Insight*, as well as offering a bit about my own background, I will introduce Jo Parker, your 1st Vice President; in a future edition I will introduce 2nd Vice President Mark Horton. Both Mark and Jo share the same professional values as I do and their commitment to SAIF over the years has been second to none.

## Mark Porteous, National President

"I started my career in the funeral profession in 1989, working for a large national company before I decided I would prefer to work for myself and purchased a small business in Edinburgh in 1995. In 2006, the Porteous family opened the first funeral home under our own name and I have since expanded my business by adding a further five funeral homes within Edinburgh and the Lothians.

I work closely with my wife Yvonne, my son Grant and a small team of dedicated individuals who, like the family, all demonstrate the same ethos and commitment of care, service and professionalism.

I strongly believe SAIF is the only trade organisation that can truly represent independent funeral directors and since I became one myself, I have been a proud member of SAIF. I joined the Scottish Executive seven years ago and was appointed Scottish President shortly afterwards. The role of Scottish President allowed me to participate in the meetings of National SAIF and three years ago, I was given the huge honour of being asked to become 2nd Vice President of National SAIF.

Continuing into the role of National President last year has been rewarding but also frustrating! Due to COVID, I have not been able to meet members face to face, but hopefully as the year progresses and with the benefit of the earlier lockdown measures that were



imposed and the implementation of vaccines, I will finally be able to meet as many of you as possible."

## Jo Parker, 1st Vice President

"I have been an elected member of SAIF's National Executive for the past seven years and am just about to go into my second year as Vice President (due to COVID) – I've been in the funeral profession for 27 years and both my parents (Jim and Chris Parker) are past Presidents. Our family business, Abbey Funeral Services, is based in Tonbridge, Kent, and we are a small single branch company.

Although now both retired, my father Jim still attends the funerals of people he has known, and my mother Chris has a deep involvement with training and education in the wider

profession, serving the Independent Funeral Directors' College as first Director of Education and then Principal for many years. In addition, my mother Chris and I are involved in running the company's unique bereavement support programme, Friends Together, a charity we established in 2012 that cares for more than 1,500 members in our community. I have been a representative on the Death Management Pathway Group of Kent Resilience since last April and in January this year we had to open additional mortuary storage in Kent for the first time during the pandemic. We are just starting to see things calm down thanks to lockdown."



Before I close, I'd like to remind you about my President's walking challenge to raise funds for my chosen charity Winston's Wish. It will be held on the weekend commencing Saturday June 12. I would be grateful if you might consider sponsoring someone taking part or giving a donation(s). Donations can be sent via the JustGiving page by searching for The National Society of Allied Independent Funeral Directors or contact the SAIF Business Centre.

**Mark Porteous, SAIF National President** ●

“BOTH MARK HORTON AND JO PARKER SHARE THE SAME PROFESSIONAL VALUES AS I DO”





# COULD WE BE GREENER?

As a new Environmental Strategy Group launches in the run-up to November's COP26, *SAIFInsight* begins a series examining the challenges affecting funerals...

With one UK town council set to introduce a carbon tax on chipboard coffins, and environmental issues increasingly important to the public, **Brendan Day**, Secretary and Executive Officer of The Federation of Burial and Cremation Authorities, give his view on the questions facing the funeral sector...

Since Doctor Price introduced cremation in the 19th century, this means of disposal has come a long way. Now around 470,000 people are cremated every year in Britain. If we didn't have cremation we'd be looking at expanding graveyards by approximately 200 acres every year, if you say there are 1,000 graves to an acre, with two people buried in a grave. Local authorities couldn't afford to maintain them and it's why cremation took off after the war. But now obviously, there are new challenges around the environment.

There are a number of key drivers. The first one is public opinion – we've seen that with more science available and television programmes with David Attenborough. This has sparked the public imagination and that is now being reflected in consumer choice. A Deloitte study found that 43% of consumers are now purchasing with the environment in mind. And what follows the public, of course, is the politicians who reflect the will of the people. So, they will introduce more and more laws on the environment, which they're doing. And then the final driver is investors





focusing on green products and practices. Clearly there is a need to change as the drivers are out there.

Back in October, the Federation Executive passed several measures, so the organisation would support members to be proactive on environmental matters. We are inspecting crematoria – we do 60 a year – and we have six areas of interest, covered by 80 questions. We are just in the process of adding a seventh environmental section and each one of those inspections will produce an environmental awareness report for the crematorium. In addition, the Federation has been instrumental, with other sector organisations, in creating the Environmental Strategy Group, formed in March 2021. The first task for the strategy group is identifying where the sector is in relation to environmental matters.

If I was still a crematorium manager and my local politician declared a climate emergency, should I buy a NOx (Nitrous Oxide) emission plant to take the NOx out of the flow coming out of crematorium? NOx is there primarily from three sources

– the human body, the actual combustion, and the coffin construction. Do I spend £20,000 on that, or do I spend it on electric lawnmowers, electric hedge trimmers, and an electric truck to reduce the carbon footprint of the facility? I don't know. And I don't suppose any manager in the country knows. So in its first year, the Environmental Stewardship Group, and the environmental awareness reports the Federation is doing, are gathering this data in.

## “ THE GROUP'S FIRST TASK IS IDENTIFYING WHERE WE ARE IN RELATION TO ENVIRONMENT MATTERS ”

By the time COP26 happens, we will have some idea of what we've all got to do as a sector – that's the key thing that we currently don't know. And a further thing we're doing as a Federation is introducing an environmental policy statement. We're encouraging all of our members to sign up to that, to change the way they operate.

I think it is all about a gradual process. I know everyone wants everything to be done by tomorrow, but I was just reading a report this morning about electric cars – there are far too few of them on the roads and they are being bought far too slowly for the Government to hit its target. Now, I can't turn around to my members and say, 'I want you all to have eco-friendly cremators by this time next year' – it's just not going to happen.

In 1990, the Environmental Protection Act was introduced, so the environment as an issue isn't something that happened yesterday. In the statutory process guidance notes, there are Part As and Part Bs. Part As are dealt with by SEPA in Scotland; in England and Wales, it's the Environment





Agency. Part B processes are less polluting, so the local authority deals with them. Cremation falls under this category because it is a low-polluting producer of emissions. The sector was given five years to comply with the guidance notes and a lead-in period will be necessary for any future changes.

We must take the sector with us, so we need the information out there for those involved and we need to find the answers. Electric cremators are currently being widely discussed as a means of reducing the carbon footprint of crematoria. In Denmark a cremator is just about to be used which will be green as it uses biofuel. And there's a crematorium in the UK which had to rely on LPG as it had no local gas supply, so it now uses biogas instead. So there are a range of measures which could be adopted to reduce the carbon footprint of crematoria.

For the Federation, it's very much about

looking at the things our members need to do. Going forward, how are we going to cremate? What energy source will we use, and how can we harvest excess energy and reuse it to offset our carbon footprint? To carry out a cremation it is necessary to heat the cremator to the required temperature of between 750°C-850°C before the cremation process can be started, which requires a lot of fuel. The amount needed decreases because there's enough calorific value in the coffin and human body to consume itself. But if we're going to continue doing this, what is that source of energy we should use? Is it electric? Is it biogas? Is it hydrogen? And then there are the alternatives... resomation – do we want to go down that road? Or go for composting which is gaining traction? We just do not know because we do not have the necessary evidence.

If I was a manager of a crematorium buying cremators which are going to last twenty years and if my authority declares a climate emergency and is going to be carbon neutral in ten years, then it really is a challenging time to be making decisions about the best equipment to buy because some technology is relatively modern and does not have a UK track record.

Another question, irrespective of whether we use electricity, biogas, gas, hydrogen or whatever, is what will the deceased arrive in at the crematorium? What about coffin technology? Do we really want to be burning chipboard, wood, or anything else? Resomation does not require a traditional coffin. I have also seen a funeral director using a coffin cover. It looks very nice in the hearse, very nice in the service, then in the crematory, you just unfold it, and the deceased is contained in a cardboard box. Should we be moving on to that? I really don't know. And nobody's asked the public.

A further question is, are we going to continue to embalm bodies with chemicals which may potentially damage the environment? Funeral directors may currently put embalming chemicals in a body, then send it off and it's coming into land that I'm responsible for. Any run-off, any leaching in the ground of any carcinogenic chemicals, such as formaldehyde, is going to be my responsibility. The Federation wants that to stop. If funeral directors can find another chemical that breaks down in the environment, fine. All I'm concerned about is chemicals aren't leaching out in my ground. The ethics or whether funeral directors should be embalming people and

## HISTORY OF CREMATION

SOURCE: CREMATION SOCIETY OF GREAT BRITAIN

### PRE-CHRISTIANITY

In early human societies, the practices of burial and cremation coexisted. However, over the first two 'Christian centuries' cremation lost its place to burial.

### 1000 BC

The origin of cremation as a formal method of disposal has been traced to Greece and the Romans adopted cremation toward the end of their Republic.

### 1AD-19TH CENTURY

Cremation was only in exceptional circumstances in Europe: in times of pestilence, and as a form of execution. Religious traditions and cultural norms had condemned its use.

### PRESENT DAY

Almost 80% of deaths in the UK result in cremation.

### 2000

71% by 2000.

### 1968

50% of funerals in the UK involved cremation.

### 1940

Almost 4% of funerals in the UK involved cremation.

### 1918

A rapid suburbanisation of housing meant that cremations became increasingly necessary.

charging families, that's for the funeral directing sector to decide.

The environmental journey is one which cemetery and crematorium managers of a certain vintage have already been on for some years. Back in the 1980s, when I first came to Cardiff, we would spray acres of ground with a weedkiller that was basically Agent Orange and we thought it's the best thing since sliced bread – it killed every weed in sight. Unfortunately, it also killed every wild flower and damaged the local eco systems. Similarly, we used selective herbicides and chemicals such as growth retardants to slow the growth of grass. We created green deserts and polluted the soil, but legislation meant we had to move away from them to chemicals that break down naturally in the environment.

The Federation's view is that having made these changes we don't want anyone to be bringing chemicals to us that cause problems for which we will be held responsible. ●

Next month our Green Futures series examines coffin manufacture with LifeArt, JC Atkinson and Musgrove Willows

## BRENDAN'S CAMEO

Brendan developed CAMEO, the Crematoria Abatement and Mercury Emissions Organisation scheme, which shares the mercury burden across crematoria in the UK.

In the 1990s, DEFRA and SEPA agreed that the sector should abate 50% of the mercury going into the atmosphere, but not all crematoria could fit the required equipment into their buildings. The scheme enabled managers and local authorities to purchase abated cremations from those that had the equipment fitted.

CAMEO acted as the conduit for sharing the burden of installing the equipment.

Now around 75% of crematoria are abated and virtually every new site has abatement plant fitted. The scheme brings in about £900,000 a year from those who haven't yet abated and is paid to those who have. The cost of taking the mercury emission out is approximately £15 million a year and this is included in the cremation fee.



IMAGE: MARGOT KRASOJEVIĆ ARCHITECTS

## GREENER CREMATIONS AROUND THE WORLD

### LA

Architect Margot Krasojević's Eco Cremations (above) proposes powering the facility with solar energy and a backup generator fueled by biomass, biogas or a compressed natural gas (CNG) or piped natural gas (PNG) backup burner. Parabolic reflectors would be installed around the solar cremation chamber to ensure the strongest solar concentration.

### Denmark

When the crematorium serving the Danish town of Aalborg was designed (below), a system utilising energy from combustion was installed. Instead of emitting heat to the surrounding air, it feeds the district heating network, heating around 20 to 25 households.



1873

Professor Brunetti's cremator was exhibited at the Vienna Exposition in 1873. Displayed with the furnace were about four pounds of cremated human remains and a sign which read: "Vermibus erepti-Puro consumimur igni", "Saved from the worms, consumed by the purifying flame" and was seen by Sir Henry Thompson, surgeon to Queen Victoria.

1874

Inspired by Brunetti's cremator, Thompson returned to Britain, and wrote papers advocating cremation. Sir Henry Thompson founded The Cremation Society of Great Britain (then, The Cremation Society of England). Formalised promotion and education of cremation began in Britain.

1884

Dr William Price was put on trial for attempting to cremate his recently deceased five-month-old son. Price lit an open-air pyre on the top of a hill in Llantrisant, which locals saw as a pagan act. Price's arrest and trial signified a turning point in the progress of the legalisation of modern cremation in the UK as it was declared not illegal. Following Price's trial, The Cremation Society publicly announced that it was 'prepared to proceed with the cremation of anyone so requesting it' and purchased land adjoining a cemetery in Woking, where the Society built the UK's first crematorium for public use.

1902

The Cremation Act of 1902 was passed, with regulations following in 1903. The Act, with amendments, remains in force to this day. Britain was the first European country to popularise cremation, developing the process 'quicker than any other Western society' (Rumble et al. 2014, p. 245).

1890s

The number of burials was compromised as cemeteries in the UK had become 'landlocked'.

1885

The first official cremation at Woking Crematorium took place.



GOING ELECTRIC?

# “HYBRID FUNERAL VEHICLES GET YOU ON THE ECO LADDER”

Kevin Smith, of Superior UK, on alternative vehicles...





**K**evin Smith is the managing director of Superior UK, an independent, family owned company which is the UK and Ireland's sole supplier of Pilato vehicles. "Funeral vehicles are such a mainstay of a funeral business and they play a huge role in the livelihood of funeral directors. Regardless of what a funeral director wants their vehicles to look like, they all need their vehicles to perform well and be reliable.

As an automotive fan, I'm excited to think about a fully electric future – but we need to be realistic. The infrastructure in this country isn't quite there yet, and this means fully electric vehicles might not be reliable enough for funeral directors. Especially those in rural areas. I think it will be a few years before funeral directors can confidently rely on fully electric hearses, limousines, and removal vehicles.

But that doesn't matter, because there's a brilliant option available right now which is filling that gap between traditional vehicles and electric. And that's hybrid vehicles. Take the Pilato hearse. It really shows how reliable a hybrid can be – it's a diesel hybrid, so it has the character of a diesel, making maximum torque from very low gear. The driver then has the option of switching to pure electric mode for the funeral procession itself, which means a quieter and more dignified experience (and zero emissions, which is important when driving slowly through a town or past a crowd of people).

The issue of reliability will always be a key focus for funeral directors, and rightly so. You need to be completely confident in the performance of your funeral vehicles.

For funeral directors in built-up areas such as London, Manchester or Birmingham, electric vehicles are a practical option. But what about more rural businesses that need to cover larger areas? Hybrid vehicles offer funeral directors the opportunity to get their foot on the first rung of the alternative vehicle ladder.

We are always happy to speak to anyone thinking of making a switch to a greener funeral vehicle, whether that's a petrol option, a hybrid, or fully electric if that's right for you. We can help funeral directors explore all the options and tailor vehicles to their precise needs.

We are very proud of the Pilato hybrid hearse, and look forward to seeing what Mercedes do with hybrids and electric vehicles in the future." ●

To find out more, go to [www.superioruk.com](http://www.superioruk.com).

## CASE STUDY



## Patrick Ryan & Daughter

Popular London family funeral directors Patrick Ryan & Daughter has been serving the community of Ealing since 1968, when Patrick "Paddy" Ryan founded the business with his wife Marjorie. Patrick and Marjorie's daughter Lynn now runs the business with her husband Paul and children Rob and Catrina.

Lynn told us how the new Pilato Polaris, purchased from Superior UK, is carrying forward her late father's vision for the business.

"The time had come to replace our old Pollmann hearse, and we were struggling to find anything of similar quality," Lynn said. "My father started this business in 1968, and was such a respected member of the local Irish community. He was always the innovator – being one of the first in the UK to import hearses and provide large chapels of rest. He saw the Polaris for what it is: a stunning, innovative vehicle that would take us into the future without losing any of the tradition of our industry."

Lynn and family placed an order for their own Polaris hearse with a petrol engine – chosen for its suitability for the busy London environment of Ealing. The hearse was delivered in 2019, a week before Patrick's passing.

"The Polaris immediately became a key part of our fleet," said Lynn. "It has been in continuous use since 2019 with no issues. Superior have been a fantastic support – when we asked about extra storage compartments, they asked us to send them some of the items we carry on a daily basis and then built bespoke storage in the underdeck pull out drawer."

"We are also really thankful for our recent purchase of a Mercedes Vito removal with hydraulic decks from Superior," she said. "We have been incredible busy during the pandemic and our bespoke Vito has been invaluable."





# FACING UP TO THE CLIMATE EMERGENCY

How you can get involved...

**ON** 17 February, The FBCA (Federation of Burial and Cremation Authorities) and OpusXenta held the first webinar in our environmental series highlighting the environmental impact of the bereavement services sector.

We opened the conversation and looked at what changes funeral directors, crematoria and cemeteries alike can all make to protect our planet. To listen to the recording from our introductory webinar, go to <https://bit.ly/3uqJ4WL>

Following on from this introduction, our second webinar on 17 March looked at how we can contribute to change strategically and locally, and explained the core mission of the newly-launched Environmental Stewardship Group.

## Environmental Stewardship Group

The Environmental Stewardship Group was formed in late 2020 in response to Climate Emergency declarations, and the recognition that the bereavement sector has a substantial part to play in addressing the overarching concerns affecting the UK as a whole.

Collaboration between two key membership organisations, an educational charity and a private company all with many years' experience of the sector, and all with a common purpose to respond to the current crisis, saw the formation of the group.

The Cremation Society of Great Britain provides more than 100 years of detailed knowledge, understanding and educational processes to help the sector and the general public to understand what needs to be done.

The Institute of Cemetery and Crematoria Management (ICCM) and the Federation of Burial and Cremation Authorities (FBCA) between them have more than 200 years of meeting the needs of their members which represent more than 85% of the sector.

The CDS Group has a real passion for the environment and the bereavement sector; responsible for designing and building crematoria and cemeteries, it places the environment at the heart of all its operations.

Each member of the group recognises and understands the nature of the challenge that encompasses the public and private sectors equally, and each can work with its members, supporters and clients to drive remedial activities to address the emergency, as we move forward to a mutually beneficial conclusion.

The first phase of this exciting but challenging activity will bring about a greater understanding of the nature of the emergency and where it impacts upon the sector. It will explore the interdependent relationships between each other and the environment and how together we can make the differences required.

The UK Bereavement Sector is a

£2.5 billion contributor to the UK economy, rarely discussed openly but now in the spotlight in relation to the Climate Emergency and its significant impact on the UK's environment.

Operationally it impacts on the air we breathe, the water we drink, the quality of our soil and the biodiversity of our flora and fauna. As a sector it encompasses owner-operators of crematoria and cemeteries, funeral directors, and a vast array of suppliers as well as Government departments. Therefore there is a significant but real challenge to achieve a meaningful engagement with all of these, and quickly.

By stepping up to the challenge, the Environmental Stewardship Group will provide a focal point for the sector to lead it towards sustainability. It has tasked itself with identifying the bigger picture before October 2021.

Recently published revised targets on reducing emissions have brought forward our 80% carbon reduction by 2050 on 1990 levels by 15 years! A mere 14 years in the future.

Before we can respond with confidence to the challenges, there is the real need to establish exactly where the sector currently sits. What does it know, is it up to date, is it really engaged with this agenda, or does it not believe it is their problem?

The journey has begun. ●

# Go Beyond Bookings with



We are living in extraordinary times, yet you provide comfort and care to the families you serve.

The pandemic is presenting challenges we've never seen before and every second counts. While it may seem that no end is in sight, there is the solution built specifically to help handle the load. byondcloud is the online marketplace that helps funeral homes, cemeteries, and crematoria streamline their bookings process with just a few clicks. Launched as the platform for the UK's National Cremation and Booking Availability Management Portal, byondcloud features:

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Set up calendars online. Review, approve and manage bookings any time - day or night.

## Grow Your Community

Complete transactions with existing trade partners and develop new trade relationships.

## See the Details

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# CHILD'S TALK

Supporting children after the death of a parent or sibling isn't easy, but **Winston's Wish** can help, as Susie Gallagher explains...

**W**hen asked why children might grow up in one parent families, most people would first think of family breakdown or instability. Few people will think that a child may only have one parent because the other parent has died. Yet, every hour in the UK, around four children under 18 are bereaved of a parent:

that's at least 110 bereaved children a day, more than 40,000 bereaved children a year. Many more will experience the death of siblings, grandparents and friends. While the experience of being bereaved in childhood is more common than many realise, how to support bereaved children is rarely mentioned in parenting manuals.

This is where the experience and expertise of funeral directors and others who encounter a grieving family can be so immensely valuable, both in offering direct

support and also in signposting to services that offer guidance to grieving families. This may be around involving and including children in funerals and other memorials or, more broadly, about supporting children's grief now and in the future.

At Winston's Wish, we support children and young people when someone important to them dies. We are very aware of and appreciate the crucial and valued role funeral directors play in sensitively guiding families through what happens after someone has died. We see our role



♥♥ HENRY WANTED TO GO TO HIS FATHER'S FUNERAL BUT SOPHIE WASN'T SURE; THEIR GRANDMOTHER THOUGHT IT MIGHT BE TOO UPSETTING FOR THEM AND I FELT IT WAS IMPORTANT. THE FUNERAL DIRECTOR SUGGESTED I CALL WINSTON'S WISH TO TALK ABOUT IT ♥♥

Katie

at such a time as complementary. Families may come to us after contact with their funeral director and we have the space and time to use our knowledge and experience to explore with parents and carers their individual situations and their individual children.

#### How to talk to children about a death

Parents may feel unprepared to know how best to help their child when someone dies and may feel anxious about talking to children about death and about funerals. However, grieving children tell us that they want people around them to talk about what has happened and they want their questions answered.

Adults may be tempted to use euphemisms when explaining death to children. However, expressions such as 'we've lost your father' (why aren't you looking for him?), 'your Gran passed in her sleep' (I'm not risking going to bed ever again), 'your Mum is the brightest star' (no, that's Polaris) confuse children. Children can begin to understand when adults use simple, straightforward and honest explanations with such words as 'died' and 'dead' – new words for this new situation. Explaining that a person's



## ABOUT WINSTON'S WISH

Winston's Wish is SAIF's National President Mark Porteous' Charity of the Year. A national childhood bereavement charity, it supports children, young people and their families – as well as the professionals supporting them – after the death of a parent or sibling. Founded in 1992, Winston's Wish was the first childhood bereavement charity to be established in the UK, and today continues to lead the way in providing professional guidance, information and practical support to bereaved children, their families and professionals, through its

Freephone National Helpline, online support, publications and training. The charity gives parents, carers and professionals the tools to talk to children about what is happening, and how they may be feeling, when someone close to them is dying or has died, so that – over time – they may be able to make sense of it and learn to live with their loss.

**For more information, advice and guidance from Winston's Wish, visit [www.winstonswish.org](http://www.winstonswish.org) or call the Freephone Helpline on 08088 020 021 (open Monday-Friday from 9am-5pm).**

# WINSTON'S WISH **WW**

**Giving hope to grieving children**





body had stopped working makes sense to children.

Our Helpline team helps families find the words that are appropriate for different age-groups and levels of understanding to describe different causes of death (for example, those that have been expected or those that are sudden, including talking about a death by suicide or violence).

### How children might participate in what happens after someone dies

We are often asked for our guidance in thinking through whether and how to involve children in the practices that happen after someone has died. We can help parents to think about various aspects of 'saying goodbye' such as:

- Viewing the body – and how to prepare children for this
- Whether children will attend the funeral – and how to prepare them for what happens there
- How to involve children in any service or faith practice
- Alternative memorials or ways of marking what has happened (if attendance is not possible for whatever reason, including because of COVID-19 restrictions)
- Ideas for capturing memories at the funeral and afterwards

This is how we might help parents talk about the funeral:

To help a child or young person decide whether or not to attend a funeral, it helps for them to have clear information about what will happen, who will be there, how people may react and whether the funeral will involve a burial or a cremation. Here are some examples of what you might say:

'After someone dies, we have a special service called a funeral. A funeral is a

chance for people to say goodbye to the person who has died. It's also a time for people to be with the family of the person and show them their support. The service is usually held in a special place (for example: church, chapel, synagogue, mosque, or natural burial ground). Usually,

there is some music, there are some prayers, and people say what they remember about the person who has died.'

'On Thursday, we're having Dad's funeral. His body will be there in a special box called a coffin and afterwards, his body in the coffin will be buried or cremated. Many people will be there – all of our family and so many of our friends and Dad's colleagues. People will be upset because it is so very sad that Dad has died but they will also be talking about their memories of him.'

### What helps grieving children

In our work we highlight the things that make a difference to bereaved children (see below). Our team can talk with families about their children's individual responses after someone dies, recognising that every grief is as unique as a fingerprint. We suggest and explore helpful ways of supporting children's grieving, including acknowledging what has happened and



encouraging the safe expression of feelings and thoughts. We provide and recommend useful resources and help families find ways of talking about and remembering the person who has died.

- Bereavement support: grieving children need to receive support (from family, their school and from others)
- Explanations and information: about what has happened, is happening and will happen
- Reassurance: that they are safe and loved
- Expressing their feelings and thoughts: help to find safe ways to share their thoughts and let out some feelings
- Acknowledgment: of their loss and the impact on their life
- Voice in important decisions: being involved and feeling included
- Encouragement to remember: help to remember and know stories about the person who has died
- Memorials and 'rituals': to mark key days
- Established everyday routines: alongside a bit of flexibility and chances to have fun
- Not to blame: and not responsible for the death
- Talking and communicating as a family: sharing and discussing openly

### How we can help

The support Winston's Wish can offer to children, young people and their families may start with such conversations but it also continues into the future, as children understand more about what has happened and the effect this death will have on their lives and their family, and as their reactions and responses change with age.

Our work is based on our belief that there is a future with hope for children who are bereaved and that timely and appropriate support, information and guidance can make a difference. Despite experiencing such loss and change in childhood, with understanding, support and guidance these children can go on to lead full and flourishing lives. ●



# Estate administration support for your clients

**T**he estate administration process can be complex and time-consuming, therefore many people choose to pass that burden on to professionals to handle the administration process with care and expertise. Probate and estate administration provider, Kings Court Trust, take care of the practicalities of dealing with a bereavement to alleviate some of the challenges your clients or their families may face..

Kings Court Trust use their award-winning expertise to take on parts or all of the administration process, from obtaining the Grant of Probate to taking on the legal and financial responsibility from the Executor(s) and managing the full administration of the estate.

Many people opt for the support provided by Kings Court Trust as they provide:

- Peace of mind
- A transparent fixed fee
- An efficient process
- Expert advice
- A personal service
- Free impartial advice about the next steps following a bereavement

As well as supporting your clients at a difficult time, you will also have the opportunity to gain an additional revenue stream for your business through their fee share agreement.

Want to find out more about working in partnership with Kings Court Trust or have a client in need of probate or estate administration support? Get in touch by calling **0333 207 5470** or emailing **partners@kctrust.co.uk**.



## A CLIENT'S VIEW...

Kings Court Trust's client, M Davies, recently provided this five-star review on Trustpilot which highlights how they will go the extra mile for your clients.

"After the death of my dear husband, I could not bring myself to sort out his estate and put everything on 'hold' until I felt I could face the task. Your firm was suggested so I contacted you. From then on, you lifted a great

burden off my shoulders. The lady you appointed to deal with the case listened and guided me through at every step of the way. I couldn't have had better help and understanding, even from my best friend. She made what could have been an ordeal into a friendly experience with a most satisfactory outcome. I thank the company and would certainly recommend your services to anyone."



# DON'T BE CAUGHT SHORT

**Brian Hart**, of SAIFInsure, advises on cover valuations for property and how to avoid under-insurance

It has always been one of the biggest issues in insurance to correctly establish the valuation of a building for reinstatement and insurance purposes and the same could be said for the machinery, plant and contents too.

The ramifications of an inadequate sum insured could lead to a substantially reduced claims payout from insurers. The vast majority of insurance policies apply the "Average Clause", which is the percentage by which a claim may be reduced by insurers relevant to the percentage by which the property is deemed to be under-insured.

## EXAMPLE

If you have a property insured for £500,000 and the true reinstatement sum is established as being £1,000,000, the figure you would receive is likely to be £250,000 as that is 50% of the insured sum and the same percentage by which you have insured the property.

It could very well leave you having to raise substantial funds to reinstate the property and this is the very thing that we at SAIFInsure want you to avoid!

## SAIFINSURE PROPOSAL

We are pleased to be able to offer a desktop valuation service from Barrington, Corp & Harrington (BCH) who have partnered with SAIFInsure and Aviva Insurance to provide a service to our clients that will overcome under-insurance on the property aspects.

Asking for property valuations has always been relatively expensive, with costs starting at around £500 plus VAT, but BCH have developed a professional data-driven desk-based validation service.

## HOW DOES IT WORK?

BCH's qualified surveyors will remotely assess your property and produce a report which utilises their expertise, multiple methods of calculations including variance checks.

SAIFInsure are mindful that we want to save you all valuable time so we will assist in the completion of the simple application which includes downloading the Google images of your property and submission and payment of the fees

and the SAIFInsure team will show you how to do this. The valuation will be provided to you by email within five days of submission and payment.

## THE COSTS TO YOU

BCH offer this service at a cost of £85 plus VAT per property and this works for properties up to £5,000,000 in declared value and can include Grade II listed properties (this facility will not work for Grade II\* and Grade I listed properties).

There is no commission earned or costs applied by SAIFInsure for this as we believe this to be an important feature for our clients and for your financial security.

## THE BENEFITS TO YOU

You can have comfort that you'll receive a professional valuation for the correct reinstatement value of your property, and on the basis that this is adopted into your insurance programme, you can receive further comfort from Aviva that for a period of three years from that valuation, Aviva will not apply an average to that sum insured and its subsequent index-linking increases in the event of a claim.



**SAIFINSURE**

*Quality Insurance for Funeral Directors*

## What to do next

If you wish to proceed with a valuation or indeed wish to know a little more, please contact us by any of the following means:

Email:

**Info@saifinsure.org.uk** or  
**Brian@saifinsure.org.uk**

Call:

**0203 603 4194** or  
**07740 577651**

All current SAIFInsure commercial customers will receive an email over the coming weeks and as part of the renewal discussions detailing this offer we will also be asking them to fully consider their Machinery, Plant, Contents, Computer and Stock sums insured too.

## Non SAIFInsure customers

We are mindful of course that a number of SAIF members don't currently use SAIFInsure for their commercial cover and we would be very keen to offer this to you so please do email us with your existing Commercial policy schedule which will show your renewal date and we'll ensure we submit a comparable insurance quotation while illustrating the broad range of coverage provided.

Please email these to

**Info@saifinsure.org.uk** or  
contact us on **07740 577 651**





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The process is simple and, for faster results, users can leave the air conditioning running so that the ozone will help clean the air con and be distributed throughout the vehicle.

After use just open the car windows and the ozone will quickly disperse, leaving the car fresh for your next appointment. ●

For further information and a trial contact  
Brian Chappell, MD of Signature Aromas Ltd.  
Call the head office on 01902 678 822, email  
brianchappell@signaturearomas.co.uk or go  
to [www.signaturearomas.co.uk](http://www.signaturearomas.co.uk)



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## KEEPING THE FUNERAL INDUSTRY INFORMED

TO ADVERTISE CONTACT  
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# Business Matters

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## NEW GROUP FOR SECTOR

**S**AIF is now a member of the All-Party Parliamentary Group (APPG) for Funerals and Bereavement. The body was formed in December 2020 to bring together all those involved in funerals, burial and cremation to discuss the approach to the challenges and issues that affect the profession.

The Parliamentary Officers are, from left to right above:

### Chair & Registered Contact

■ Sir John Hayes, Conservative

### Vice Chairs

■ Dame Diana Johnson, Labour

- Rosie Cooper, Labour
- Gavin Robinson, Democratic Unionist Party
- Sir David Amess, Conservative
- Mark Pawsey, Conservative
- Robert Goodwill, Conservative

The group's aims and objectives include fair and proportionate regulations, correcting the misconceptions of the sector and greening up the sector.

For more information on the group's purpose, and on members of the Deceased Management Advisory Group, along with briefings and the latest news and events, go to [www.appgfunerals.co.uk](http://www.appgfunerals.co.uk)



## HMRC rates and thresholds 2021-2022

HMRC has published the rates and thresholds to be used for processing payrolls and providing expenses and benefits to employees for the tax year 2021-2022. These can be found at <https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2021-to-2022>

The information includes:

- PAYE tax and Class 1 National Insurance contributions
- Tax thresholds, rates, and codes
- Class 1 National Insurance thresholds
- Class 1 National Insurance rates
- Class 1A National Insurance: expenses and benefits
- Class 1A National Insurance: termination awards and sporting testimonial payments
- Class 1B National Insurance: PAYE Settlement Agreements (PSAs)
- National Minimum Wage
- Statutory Maternity, Paternity, Adoption, Shared Parental and Parental Bereavement Pay
- Statutory Sick Pay (SSP)
- Student loan and postgraduate loan recovery
- Company cars: advisory fuel rates
- Employee vehicles: mileage allowance payments

## Slack – the new communication portal for SAIF funeral directors

If you are a funeral director member and have received an invitation to join Slack, please do.

If you have not received an invitation, then please either call the SAIF Business Centre on 01279 726777 or email [info@saif.org.uk](mailto:info@saif.org.uk)

Once you receive the link simply click on it and follow the instructions, once you have access to the application.

For basic user instructions you can find the webinar, hosted by Declan Maguire, by logging into the secure members' area and visiting the Events & Training page, where this and other previous webinars are recorded.





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# IT'S NOW TIME FOR TRAINING...



I am sure you feel that you have never stopped working during this pandemic, but you can't get away from the fact that it has caused great deal of change throughout the working environment. Take training, for example. COVID meant face-to-face learning stopped (to a degree), and training was placed on the back burner. Zoom and Teams entered the vocabulary. Did you take part in an online training session? What did you think?

Employee training is essential for a business to be a success and, with regard to health and safety, is absolutely expected by all enforcing authorities. They will now start to return to our workplaces expecting your training records to be up to date.

## So what training should you be arranging for employees?

The essentials include:

- Manual handling
- Fire safety
- Infection control
- First aid

The desirables are:

- Display screen equipment (DSE)
- Hazardous substances
- Accident / incident reporting
- General risks – risk assessments, slips, trips and falls

## And in a bit more detail...

### Manual handling

Don't scrimp and save on this one. If an employee is injured as a result of a manual handling incident, they are more likely to make a claim. Couple that with the lost time from that employee and it can be quite a headache. Courses can range from one hour to half a day and should cost between £175 and £295 for a group of up to 10 employees. After an initial course, there should be a refresher every two to three years.

### Fire safety

This should be an annual

course, but the good news is it can be done in a basic in-house update style. My suggestion would be to get some expert training with extinguisher use every three years, then an annual update by the employer, lasting about 10 minutes. Costs from a specialist training provider should be anything from £150 for a group and the duration should be around two hours.

### Infection control

This should concentrate on the basics of the standard precautions needed. You could use a specialist, however you will probably find it is something you have in-house skills to be able to put on yourself.

### First aid

In my opinion first aid is a subject that is so important it should be taught in schools. If you haven't got first aiders in your workplace, then it's time to really consider it. You never know when you might need one. Usually the one-day emergency first aid at work course is sufficient and external courses range from £50 to £90 for one person, although I have seen them offered as low as £35. The course must give an HSE approved certificate which lasts for three years.

### Display screen equipment

This should be for all employees who use a computer a lot while at work. There are some online courses that you could look at but there is some basic information available on the HSE website that employees could look at to help them assess their workstation and work safely.

### Hazardous substances

Training on this depends on whether you use a lot of chemicals at work. Yes, embalmers will do, but you might find their use is minimal.

It could be included in the infection control training to save time and cash.

### Accidents and general risks

Again this could be done in-house. The aim would be to make sure employees are aware of the significant risks around the premises and with the work itself, as well as what to do if an accident happens and the reporting of it.

### New starters

Make sure new employees get an induction right from the start and then ensure that they are trained to the same level as everyone else. The induction must include manual handling and the use of lifting aids and fire safety.

### And finally...

Make sure you get evidence of the training. Most courses provided by outside companies will be certificated, so get the certificate and make some copies for keeping on file. Or, better yet, scan them and keep them on the main computer. Certificates have a tendency to get lost.

If you are providing in-house training yourself, a simple note typed out explaining what the training was, what it included and when it was done along with the names and signatures of attendees would suffice.

**If you still want support, help is at hand!** As a member of SAIF you can talk to a safety professional at Safety for Business 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.



Safety expert  
Simon Bloxham





# THE IMPORTANCE OF A MEANINGFUL GOODBYE

Tragedies often come out of nowhere. They are unexpected, unwanted and often unimaginable. Who would have thought a local virus in a remote part of China could cause a global pandemic that would bring so much of life to an effective standstill?

Many have struggled with losses, including bereavement, inability to visit or comfort the elderly or sick, financial and employment worries, mental health issues and more. We're grieving the world we feel is lost; our "normal" life, routines, seeing friends, going to work. Grief is a natural reaction to any change we didn't want.

This is nothing new, but this article is not a review of the past but a strategy for the future.

The existential philosopher Friedrich Nietzsche wrote: "To live is to suffer; to survive is to find some meaning in the suffering." This is a crucial element of grief. While the crisis is not over yet, we need to begin helping people make sense of it all to help them move forward. Particularly those who have lost loved ones.

When someone dies, our world is turned inside out. Hard enough at the best of times, but during this pandemic, grief has been complicated. Many rituals of grieving, adapting and integrating – essential elements of grief and the search for meaning – have been cancelled, postponed or restricted.

These circumstances have limited the opportunity for many to have the funeral they wanted. Their seeming inability to share in or express a meaningful goodbye will complicate the grieving process.

So how can we acknowledge that our loved one's life was meaningful, even though the circumstances of their death will never make sense to us?

I believe this is the challenge facing people today who, confronted with albeit necessary restrictions and regulation, feel they have not been able to say a meaningful goodbye.

A celebration of life can help people come together to acknowledge this

"I BELIEVE IT IS CRUCIAL TO GIVE PEOPLE THE OPPORTUNITY TO HAVE THEIR OWN CELEBRATION OF LIFE"



life was meaningful, regardless of the circumstances of the death.

Some may ask, "Is it too late?"

"How long since the death?" is the least important question. Can funeral directors offer a creative alternative to people searching for an opportunity to find some closure in a meaningful goodbye?

I believe so! Some years ago, when my son Steve died, circumstances did not allow us to have a traditional funeral immediately. With heavy hearts, we simply had to make arrangements for him to be cremated.

But within a month or so, we had **two** celebrations of life, one in the town of his residence with his many friends, another later in the city where I live and Steve grew up.

These celebrations did not make the tragedy of his death any more meaningful but were of tremendous help in reaffirming the meaningfulness of his life and offering his family and friends a meaningful goodbye.

I believe it is crucial and beneficial to give people the opportunity to have their own celebration of life, especially when they have struggled with feeling they were not able to have the funeral they wanted. Many **want** (and perhaps **need**) to have a more meaningful goodbye. They are just not sure how to go about it.

Let me offer something that may help funeral directors families. What if you had a simple,

practical strategy to communicate to your community how you can assist them in creating meaningful celebrations of life?

I have written a 2,000-word newsletter entitled *The Importance of a Meaningful Goodbye*, with sections on remembrance, reasons for a meaningful goodbye, and saying a meaningful goodbye, with practical components such as eulogies, telling the story of the life and death, and more.

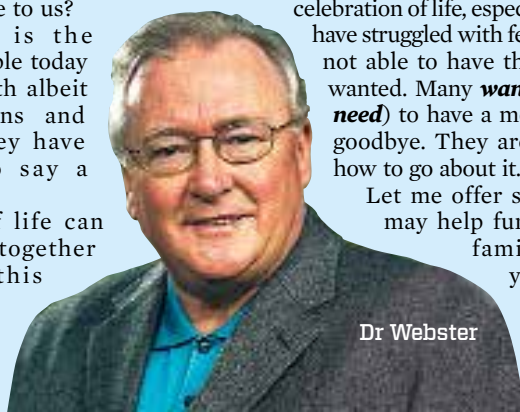
It gives down-to-earth information about the importance of a meaningful goodbye and practical resources and suggestions to accomplish this – and it shows how their friendly local funeral director can assist.

The document comes in a simple Word format which allows you to design, personalise and produce the newsletter in any way you wish, in print or electronically.

If you have families who may have been unhappy or displeased with the restrictions during the difficult COVID situation, and would like to provide them with alternatives, I would be happy to provide you with this resource.

Email Dr Bill at [info@griefjourney.com](mailto:info@griefjourney.com) to request your newsletter, and ask us about a **free** grief support programme you can put on your own website.

Believe me, I know the therapeutic value of a meaningful goodbye from my own experience. Would you like to offer that opportunity to your families and community? Trust me, people are talking and thinking about it – and if **you** don't, others will!



Dr Webster

# IFD College Courses 2021



*Celebrating*  
**25** years  
of excellence in training

**T**he Independent Funeral Directors' (IFD) College is currently scheduling courses via Zoom. Places are limited and courses are booking up quickly so check for availability online at [ifdcollege.org/education/course-dates](https://ifdcollege.org/education/course-dates). Contact the College Administrator, Corinne Pengelly, if you would like more information, or to make a booking by phone on **0345 230 6777**, or email [corinne@saif.org.uk](mailto:corinne@saif.org.uk)

The college offers the following courses:

- Health & Safety for Funeral Staff, units HS1-HS2
- Foundation Funeral Practitioner, units G1-G2
- Funeral Operative, units OP1-OP4 (students need to have completed the Foundation Funeral Practitioner course first)
- Funeral Administrator – Units AD1-AD6 (student needs to have completed

the Foundation Funeral Practitioner course first)

- Arranging Infant and Child Funerals – Unit ICF

All of the courses are accredited by One Awards, which means that students who pass the courses gain a nationally recognised qualification.

Each course commences with workshops. Following the workshops, there is a period of self-study and the student compiles Portfolios of Evidence which are submitted for assessment. During the self-study period an assessor is allocated to each student and is available for advice via email or phone.

On completion of a pre-determined set of units, students are awarded the IFD College Certificate in Funeral Practice, which entitles the student to use the letters Cert.FP after their name. More information on the courses and their content can be found at [ifdcollege.org](https://ifdcollege.org)





# OPTIMISM AND EMBRACING REGULATORY CHANGE



SAIFCharter Chair **Adam K Ginder** reflects on an increasing sense of positivity towards new requirements facing the funeral sector

**AS** we emerge from the winter months with an increasing sense of optimism that we may finally be nearing the end of the pandemic, I'm also sensing an increased positivity across our profession towards the changing regulatory landscape.

There will undoubtedly be new challenges to meet as we transition from oversight by the Funeral Planning Authority to the Financial Conduct Authority over the next 16 months. By aligning with the new requirements and continuing to raise standards, we'll deliver the protections and assurances that families deserve.

I've been encouraged to see this sentiment increasingly reflected by many of our members over the last few weeks and months, and to hear first-hand some of the positive reactions many funeral directors are having in response to upcoming FCA oversight. Ultimately, protecting and serving families underpins the essence

of what it means to be an independent funeral director, so, for the majority of us who already do the right thing, regulation is simply the next logical step in further professionalising our businesses.

Meanwhile, I believe we must continue our focus on sensitively positioned marketing, to let families know we're there to have those important discussions about planning ahead, if they want to. I know some members have been opposed to some types of marketing activity over the last few months, and we completely understand this. It is absolutely right that you must make decisions based on what is right for your business – Golden Charter is there to support with the insight and expertise, but no one knows our local communities better than us.

For M. K. Ginder & Sons, we have continued with our integrated campaigns and enquiry volumes have never been bigger, so I would encourage you to

consider the demand in your community and look at how it is right for you to secure your share of this future at-need market.

## SAIFCharter 2021/22 membership renewal

Finally, if you have not already done so, I'd like to encourage you to submit your annual renewal declaration by clicking on the link in the email sent by our Secretary John Byrne, on 1 March, or by logging in to the secure members' area of [saifcharter.co.uk](http://saifcharter.co.uk).

The declaration takes just a few seconds to complete, asking you to confirm that you are continuing to be a member of SAIF, and wish to promote Golden Charter funeral plans exclusively in order to access the range of benefits.

If you need any support with our renewals process, or have anything to raise through the association, please don't hesitate to get in touch with myself or one of our Executive team. ●

## Your SAIFCharter Executive

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



▼ **Adam K Ginder (Chair and Golden Charter Board representative)**  
M K Ginder & Sons, Watford,  
North London [adam@ginder.co.uk](mailto:adam@ginder.co.uk)

▼ **Helen Wathall (Golden Charter Board representative)**  
G Wathall & Son Ltd, Derby, East  
Midlands [helen@wathall.co.uk](mailto:helen@wathall.co.uk)

▼ **Jeremy West (SAIF representative)**  
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▼ **Arran Brudenell**  
Anstey & District Funeral  
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▼ **James Morris**  
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▼ **Anthony O'Hara**  
Nicholas O'Hara Funeral Directors  
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▼ **John Byrne (Secretary)**  
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[john.byrne@jtbyrne.co.uk](mailto:john.byrne@jtbyrne.co.uk)

▼ **James Tovey (Golden Charter Board representative)**  
Tovey Bros Funeral Directors,  
Newport, South Wales  
[james@toveybros.co.uk](mailto:james@toveybros.co.uk)

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news as we grow our community  
of Independents online.

# YOUR SAIF EXECUTIVES

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

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Executive Committee



## SENIOR MANAGEMENT

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



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



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



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



This team also includes each Regional Business Manager

## BUSINESS DEVELOPMENT

**Simon Pearson**  
South Business Development Manager  
**M:** 07713 383 945  
**E:** simon.pearson@goldencharter.co.uk



## NORTH

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



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



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



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



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



## CENTRAL

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



**5 North West England ABM**  
Contact Amy Smithson (see #6)



**8 Claire Roberts**  
West Midlands and North Wales ABM  
**M:** 07714 923 342  
**E:** claire.roberts@goldencharter.co.uk



**6 Amy Smithson**  
West Yorkshire & East Lancashire ABM  
**M:** 07711 368 112  
**E:** amysmithson@goldencharter.co.uk



**9 Stephen Heath**  
Midlands ABM  
**M:** 07809 320 838  
**E:** stephen.heath@goldencharter.co.uk



**7 Sally Dyson**  
East Yorkshire ABM  
**M:** 07738 741 707  
**E:** sally.dyson@goldencharter.co.uk



## SOUTH

**Steve Driscoll**  
Regional Business Manager South  
**M:** 07808 101 886  
**E:** steven.driscoll@goldencharter.co.uk



**10 Nicholas Dawson**  
East England ABM  
**M:** 07921 066 740  
**E:** nicholas.dawson@goldencharter.co.uk



**13 Iain Catchpole**  
South East England ABM  
**M:** 07568 100 555  
**E:** iain.catchpole@goldencharter.co.uk



**11 Steffan Davies**  
South Wales ABM  
**M:** 07740 239 404  
**E:** steffan.davies@goldencharter.co.uk



**14 Terry Lee**  
South West England ABM  
**M:** 07713 309 750  
**E:** terry.lee@goldencharter.co.uk



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



## CENTRALISED BUSINESS TEAM

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

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



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



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



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



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

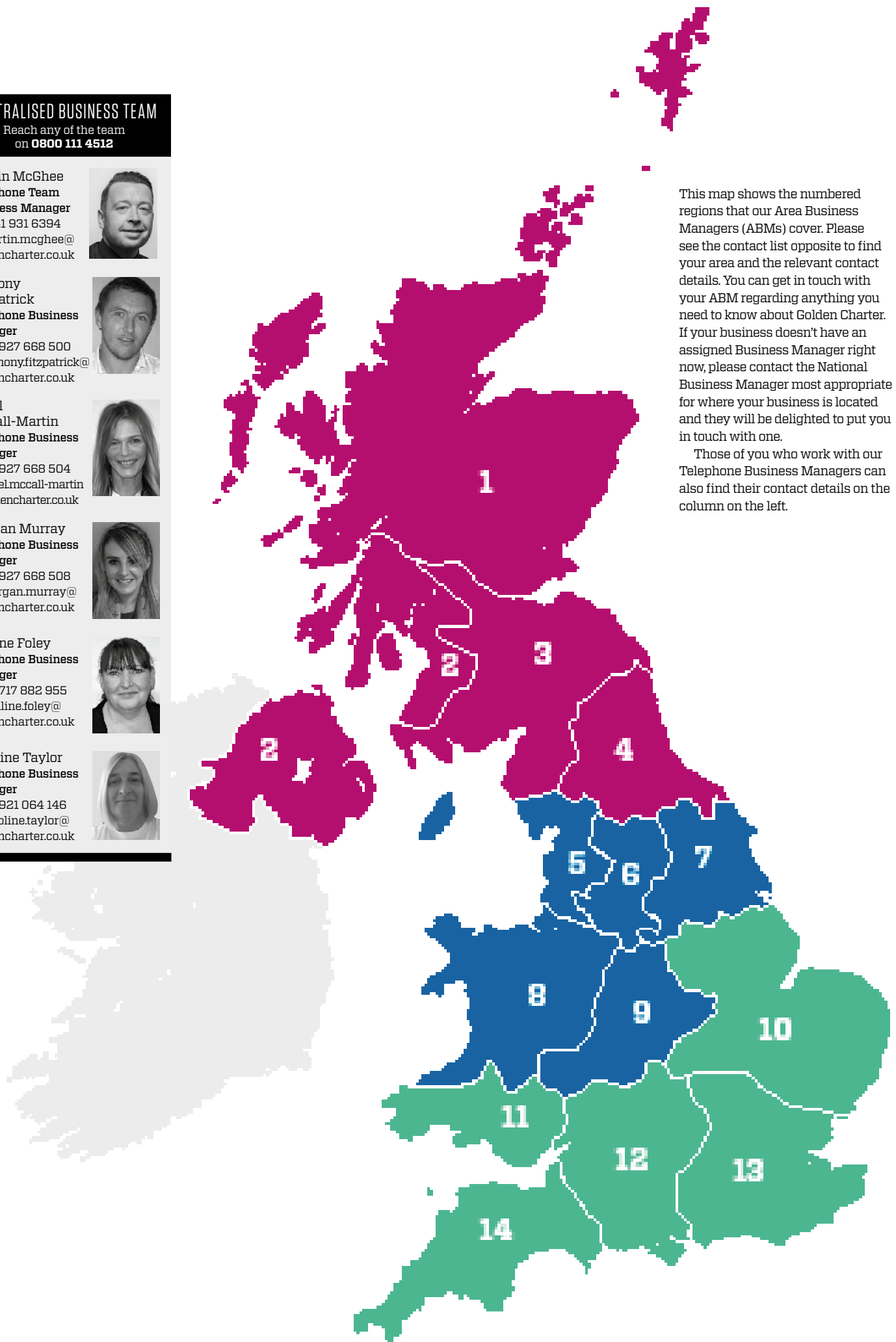


**Caroline Taylor**  
Telephone Business  
Manager  
**M:** 07921 064 146  
**E:** caroline.taylor@  
goldencharter.co.uk



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

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







# Membership



## FULL MEMBERSHIP PENDING

**Ben Simpson and Daniel Wilde**  
**Simpson & Wilde Independent Funeral Directors**  
317 Hartshill Road,  
Hartshill, Stoke on Trent,  
Staffordshire ST4 7NR  
Previously advertised on  
SAIF website.  
Close Date: 4th March 2021

**Mr Kevin Lomax**  
**Kevin Lomax Funerals Ltd**  
385-387 Hoylake Road,  
Moreton, Wirral,  
Cheshire CH46 0RW  
Previously advertised on  
SAIF website.  
Close Date: 4th March 2021

**Mr Ben Pearce**  
**Marwood Funerals**  
10 Marwood Road, Leicester,  
Leicestershire LE4 2ED  
Previously advertised on  
SAIF website.  
Close Date: 17th March 2021

**Mrs Julie Sullivan**  
**J M Sullivan Ltd t/a Julie Sullivan Independent Family Funeral Directors**  
13 High Street,  
Moreton-in-Marsh,  
Gloucester GL56 0AH  
Previously advertised on  
SAIF website.  
Close Date: 25th March 2021

## ASSOCIATE MEMBERSHIP PENDING

**Mr Giles Hankinson**  
**Utility Aid Ltd**  
Union Building,  
Rose Lane, Norwich,  
Norfolk NR1 1BY  
Previously advertised on SAIF website.  
Close Date: 11th March 2021

## ACCEPTANCE INTO FULL MEMBERSHIP

**Mr Steven Carpenter**  
**Penybont Funeral Services**  
Meadow Street Bridgend CF31 1HE

## FULL MEMBER NEW BRANCH

**Neville Funeral Service**  
Globe House, 84-88 High Street  
South, Dunstable,  
Bedfordshire LU6 3HD

**Trevor E W Hickton Ltd t/a Hickton Family Funeral Directors**  
2290 Coventry Rd,  
Sheldon, Birmingham,  
West Midlands B26 3JR

## FULL MEMBER CHANGE OF DETAILS/ADDRESS

**David Crymble & Sons**  
139 Upper Lisburn Road,  
Belfast BT10 0LH  
(Formerly at  
799 Lisburn Road, BT9 7GX)

## G Brown Family Funeral Directors Ltd

The Old Churchyard,  
Brynhoward Terrace,  
Oakdale, Newport,  
Caerphilly NP12 0LE  
(Formerly G Brown & N Prosser  
Funeral Directors)

## FULL MEMBER NOT RENEWED

**Merstow Green Ltd t/a Merstow Green Funeral Home**  
20 Merstow Green, Evesham,  
Worcestershire WR11 4BD

**Patricia Griffiths & Son**  
Parkside Funeral Home Limited,  
Colenso Terrace,  
Rhymney, Tredegar,  
Gwent NP22 5NQ

**Jamie F Knight Independent Family Funeral Directors**  
339 Handsworth Road, Sheffield,  
West Yorkshire S13 9BP

**M Jones & Son Funeral Directors**  
Chapel of Rest, Brook Street,  
Llanidloes, Powys SY18 6AX

**A C Richards & Son**  
Station Approach, New Road,  
Perranporth, Cornwall TR6 0LH

**A C Richards & Son (branch of above)**  
Lane Chapel,  
Treloggan Road, Newquay,  
Cornwall TR8 4QB

**Moksh Funeral Care Ltd (London)**  
425 Honey Pot Lane, Stanmore,  
Middlesex HA7 1JJ

**Sherwood & Hope Ltd**  
277b Gillingham Road,  
Gillingham, Kent ME7 4QX

**ASSOCIATES NOT RENEWED**  
**The Fellowship of Professional Celebrants**  
38 Upton Gardens, Worthing,  
West Sussex BN13 1DA

**PCD Media (East Anglia) Ltd t/a Funeral Print UK**  
Home Barn, Grove Hill, Belstead,  
Ipswich, Suffolk IP8 3LS

**Canfly Marketing Ltd**  
Unit 10, Bramery Business Park,  
Cheltenham, Gloucestershire  
GL51 8HE

**Brahms Electric Vehicles Ltd**  
1 Southbridge Grove, Kents Hill,  
Milton Keynes, Buckinghamshire  
MK7 6HW

**TCB Group**  
Hurst House, 15-19 Corporation  
Square, Belfast, BT1 3AJ

**TCB Group (branch of above)**  
Unit C Roundwood Point,  
Roundwood Drive, St Helens,  
Merseyside WA9 5JD

**Lionel John Solutions**  
5 East Park, Crawley, West  
Sussex RH10 6AN



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

**SAIF**  
INDEPENDENT  
FUNERAL  
DIRECTORS

## KEEPING THE FUNERAL INDUSTRY INFORMED

TO ADVERTISE CONTACT  
Elliot Whitehead  
0131 561 0020



# SAIF Associates Directory 2021

## **CARRIAGE MASTERS & HORSEDRAWN CARRIAGES Motorcycle Funerals Ltd**

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

## **Superior UK Automotive Ltd**

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

## **Wilcox & Co (Limousines) Ltd**

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

## **Volkswagen Funerals**

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

## **Woods Garage (Carriage masters)**

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

## **CASKET & COFFIN MANUFACTURERS Bradnam Joinery Ltd**

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

## **Colourful Coffins**

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

## **DFS Caskets**

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

## **Halliday Funeral Supplies Ltd**

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

## **J & R Tweedie**

Mr R Tweedie (Annan) • 01461 206  
099 • www.jrtweedie.co.uk

## **JC Atkinson and Son Ltd**

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

## **J. C. Walwyn & Sons Ltd**

Mr K Walwyn (Derbyshire) • 01335

345 555 • sales@jcwalwyn.co.uk  
• www.jcwalwyn.co.uk

## **Leslie R Tipping Ltd**

Mr J Tipping (Cheshire) • 0161 480  
7629 • sales@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 (East  
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

# KEEPING THE FUNERAL INDUSTRY INFORMED

TO ADVERTISE CONTACT  
Elliot Whitehead  
0131 561 0020





## 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 (Knuttsford, Cheshire) • 01565 626 001 • info@fpb.org • www.fpb.org

### Funeral Administration Ltd

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

### Frontline Communications Group Ltd (Call handling / delivery service)

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

### Funeral Products BV

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

### Goldray Funeral Consultancy Ltd

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

### G Turner Consulting Ltd

Mr G Turner (Wellington) • 07917 221 497 • g.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

### 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

### 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 •

TO ADVERTISE  
HERE, CONTACT  
Elliot Whitehead  
0131 561 0020

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

**Secure Haven Urns & Keepsakes  
Ltd**  
Mrs C Yarwood (Essex) • 01277  
377 077 • cyarwood@securehaven.  
co.uk • www.securehaven.co.uk

**Shaw's Funeral Products,  
Shaw & Sons Ltd**  
Ms Sarah Smith (Crayford,  
Kent) • 01322 621 100 • sales@  
shaws.co.uk • www.shawsfuneral  
products.co.uk

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

**The Natural Burial  
Company Ltd**  
Mr C Doggett (Leicestershire)  
• 0116 222 0247 • info@thenatural  
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**National Repatriation**

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repatriation.co.uk • www.national  
repatriation.co.uk

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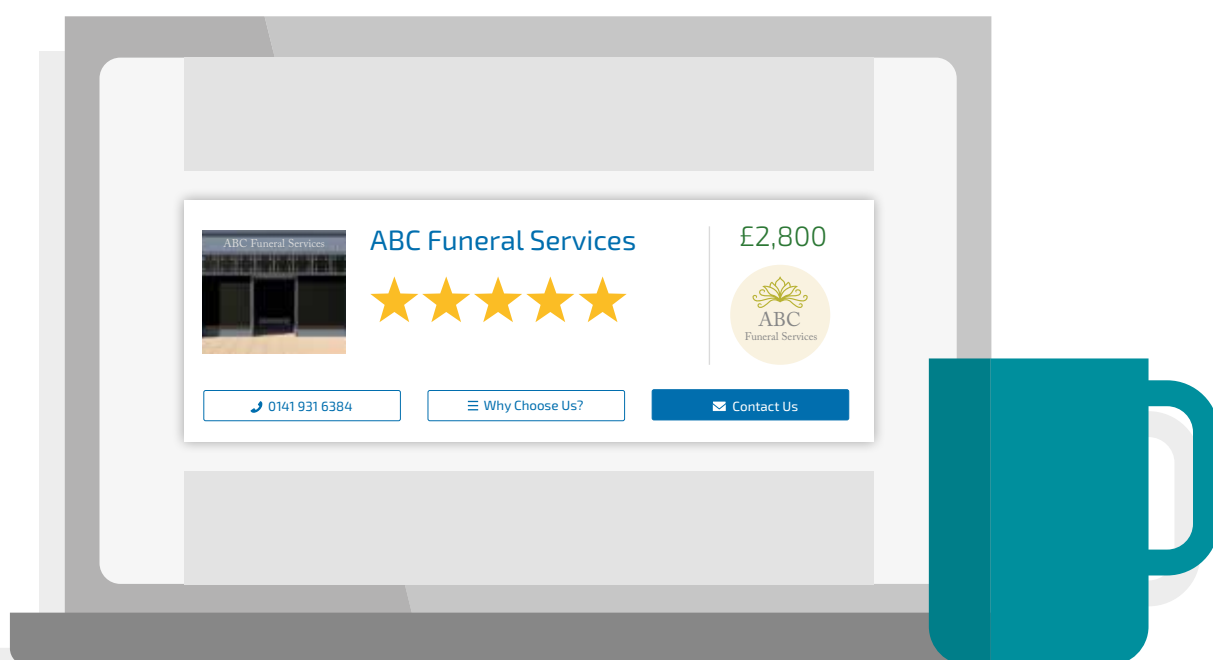
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