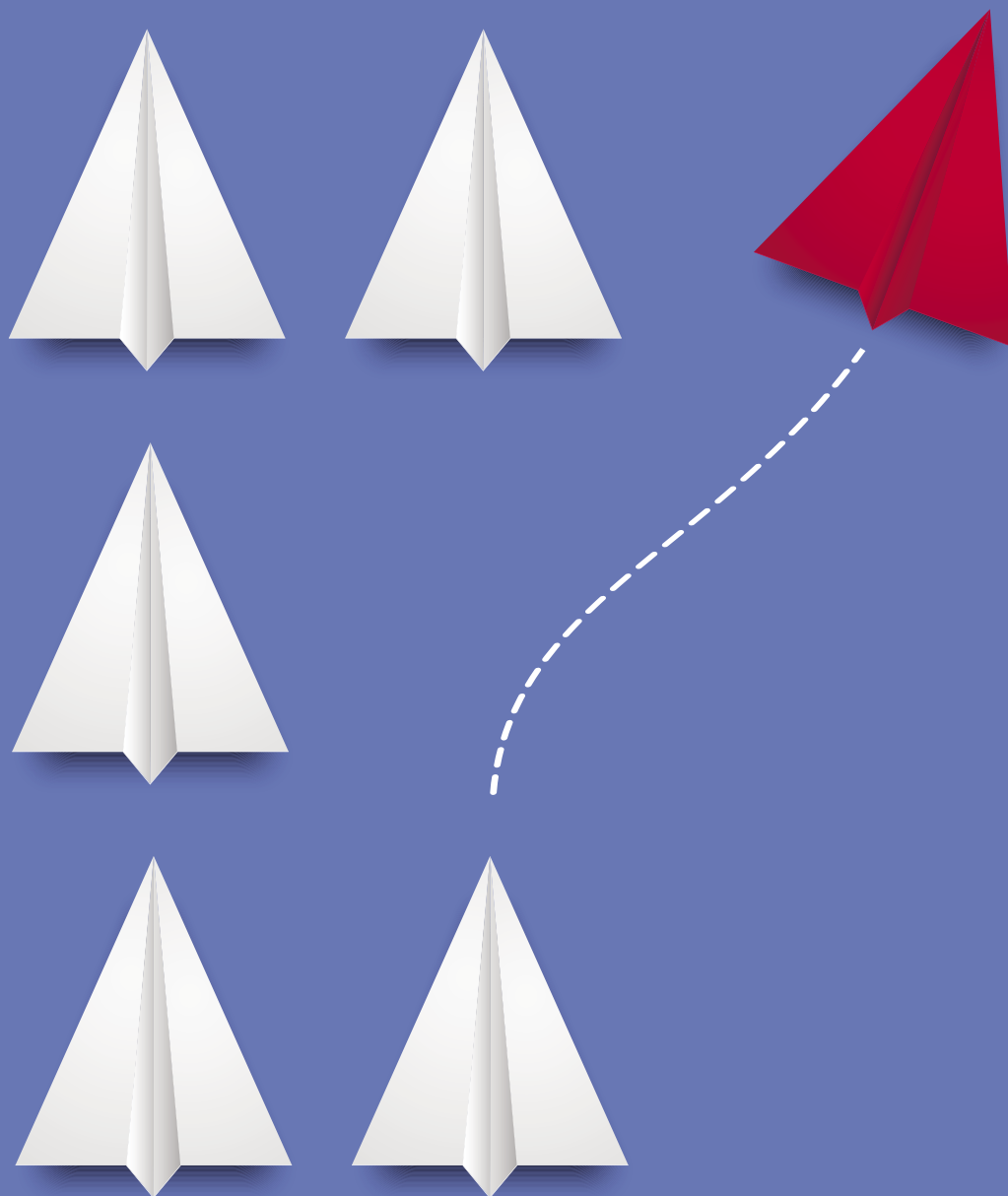




Insight



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HOW INDEPENDENTS CAN SHAPE
THEIR TEAMS, THE PLANET AND THE FUTURE

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We know how much you value your independence.

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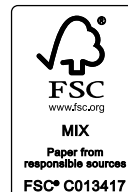
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TERRY TENNENS

SAIF CHIEF EXECUTIVE

Find your 'why'

SAIF CEO Terry Tennens on bringing values to life

Simon Sinek wrote the best-selling book *Find Your Why* to assist entrepreneurs, business owners and team leaders to set ambitious goals. His view was: "People and organisations who know their WHY enjoy greater, long-term success, command greater trust and loyalty among employees and customers and are more forward-thinking and innovative than their competition."

In order to know their why, organisations need to be on the same page, no matter how small the business is. Clear purpose, shared values and a compelling vision are three ingredients that can accelerate your firm from average to excellent.

In the last edition, we considered how our society is seeing the renaissance of independent businesses during the pandemic and the cultural advantages of this. Further advantages of being an SME include:

1. Consumers want authenticity

Consumers need to be able to believe in a brand. This isn't as fluffy as it sounds. You've been in business for a hundred years, so what? To really leverage the value of your family brand, you have to go deeper.

Today consumers can dig around on the internet and discover in five minutes whether you're trying to portray an image you don't live up to in reality, so it's more important than ever to help them get around their inherent distrust. Independent brands

that genuinely help them reduce cost, complexity and confusion are more effective, as are firms that keep their promises.

2. The 'why'

Here's the opportunity for family brands. Consumers will readily identify with a clear sense of purpose, backed up by positive behaviours. 'Why' a business does what it does, as opposed to the 'what' or the 'how', is something few companies articulate. Family and independent businesses tend to be founded with a real sense of purpose and vision, and while this may have been forgotten over time, it can be rediscovered and used to powerful effect.

3 The desire for connections

We live in a digital world where people want to connect and smaller businesses can thrive on building direct links with consumers.

But there is a more profound and long-term need for connection so, in the work we do, empathy and personal relevance have become much more important. These qualities can often be found in abundance in the generational story of a family brand and the new modern funeral director. So, when we tell brand stories, we must make sure we include values that consumers can relate to.

4. Longevity goes a long way

There is, as the old saying goes, a difference between involvement and commitment; like the difference between ham and eggs, the chicken is involved, but the pig is committed. For sure independents are the ham – there is total commitment to ensure your business thrives by succeeding in offering professional care and service for your clients at the worst time of their lives. It's because your name is above the door.

What you see with family businesses is longevity of commitment. There is a deeper emphasis on vision, value and intent than in non-family businesses. This leads to brand consistency and continuity over time. Customers know and trust your name and can predict your behaviour, and this leads to preference and loyalty.

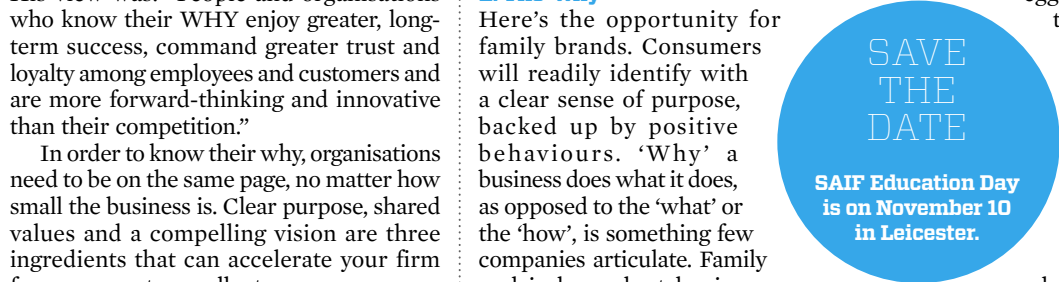
For a family brand, the quality of your relationships can actually become your point of differentiation. You can offer a service that's very similar to a competitor's, but if you've built a relationship with your consumer, they may prefer to stick with you.

The imperative here is to maximise what you stand for as a firm. Articulate very clearly what your values are and emphasise your consistent sense of purpose in everything you say and do. Bring it all to life so people can identify with your story and your brand. That's how you inspire preference and loyalty and achieve commercial advantage.

Finally, I'm pleased to say that SAIF virtual AGM on 21 April 2021 was successful, with annual accounts, reports and election of Executive Members taking place. The 2022 AGM will take place at The Dalmahoy Hotel, Edinburgh, on March 17-20, so please save the date! ●

Best wishes,

terry@saif.org.uk



FCA & CMA UPDATE

The SAIF-FCA Regulatory Taskgroup (Paul Allcock, Sean Martin, Declan Maguire and Jeremy West) has submitted our response to the FCA's consultation paper. More news on this to follow. The CMA's final order for online pricing is due by June 17 and the SAIF-CMA Regulatory Taskgroup will continue to engage with them on this.

We are very encouraged that the UK Government's Ministry of Justice has agreed to experiment with 'co-

regulation' for English funeral directors and we hope the Welsh and Northern Irish Governments will align with this. SAIF looks forward to collaborating and supporting a common quality assurance standard across the three nations. SAIF Scotland is liaising with the Scottish Government, the Inspectors, and the Burial and Cremation team and we await the implementation of their statutory Code of Practice.



Join our funeral director community on Facebook

Our funeral director partners closed group on Facebook is a great way to get the latest insights, support and guidance for your business. Designed for members, it's also a chance to share your views and keep in touch with other Independents across the country.

Join the conversation today



Over 550 members have already joined. To sign-up, visit Facebook and search for **Funeral Director Partners of Golden Charter**.



SUZANNE GRAHAME

GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

Future plans

Supporting plan holders this year and beyond

If spring is a time for new beginnings, that's quite literally the case at Golden Charter, where we have begun our new financial year. This month, I want to set out how I will lead Golden Charter through the next year and beyond.

Like everyone surrounding the funeral profession, including the regulators, my core consideration is serving and protecting the people purchasing funerals. All sides of the regulation discussion have been clear from the beginning that a families-first approach is the only way to organise rules everyone can adhere to. That can mean different things for each of us, yet is also already a philosophy at the heart of many of your businesses, often going back generations.

Recently, we have had a glimpse of how the regulators and Government see customer focus in practice.

Regulation

For the Competition and Markets Authority (CMA), price transparency is key to protecting customers, as its latest draft order emphasises.

Many of you had already moved towards full transparency, including through helpful resources like localfuneral.co.uk, our find-an-Independent site, which has developed to reflect CMA expectations. One of my earliest goals for the year has been to expand how the site helps you meet regulation's requirements. That is now taking concrete form: funeral directors will now be able to list attended and unattended funeral prices. The result: families searching for a local funeral director online can find clear, consistent information meeting the CMA's requirements.

I will ensure such innovative solutions continue to meet future challenges. We diversified what we do early in the pandemic, through localfuneral.co.uk,

in Malcolm Flanders' early online calls which persist to this day, in giving you information by webinar, video and podcast, and in how our Business Managers adapted to support your specific needs.

Financial Conduct Authority (FCA) regulation is also explicitly about customer experience. Its consultation hammered home its aim to ensure products "meet the individual needs of customers".

If you've read my column before, you know how seriously I take regulation, and this year is the culmination of that focus: we will be able to apply for authorisation before the year is out.

With your support of our Handbook and Funeral Director Agreement, you can be reassured you already have the fundamentals in place, and together we can provide families with the reassurance of FCA regulation very soon.

Consultation

Just as the regulators consult ahead of changes, I am committed to engaging with funeral directors as we plan our future together – and not through time-bound consultations. SAIFCharter's working groups are the heart of insight gathering for the decisions Golden Charter makes, as regulation has shown: we've had great input from the Regulatory Working Group to focus our FCA response and wider plans. The group has successfully brought SAIFCharter Executive members together with a wider range of funeral directors, and I thank those such as Michael Hart-Abbott, Ross Hickton, George Locke, Julian Walker and Max Webber for their recent work alongside Executive members.

Working groups go far beyond regulation, and are hugely valuable to me in understanding and planning Golden Charter's future. Spreading our insight gathering net even wider, we are launching revamped funeral director

satisfaction surveys through telephone calls from our research partner. We know from last year's surveys how successful this method is in giving you the space to speak your mind. Together with customer surveys reaching thousands of plan holders every year, we can ensure we capture your customers' varying needs more successfully than ever.

Recognition

I see the fruits of your families-first approach every day in our interactions with customers and what they say about your service. As regulation has shown, it's vital your work with families is recognised.

Our 2019 awards introduced new categories beyond simple funeral plan sales. Now we will go further by re-introducing the 'Independent Funeral Director Business Awards', putting your service to families front and centre.

It feels too soon to plan a mass participation event, so we are exploring options beyond our usual awards dinner. We will update you soon, but rest assured the awards will showcase great customer experiences and I look forward to having the privilege to present these, in whatever format is possible.

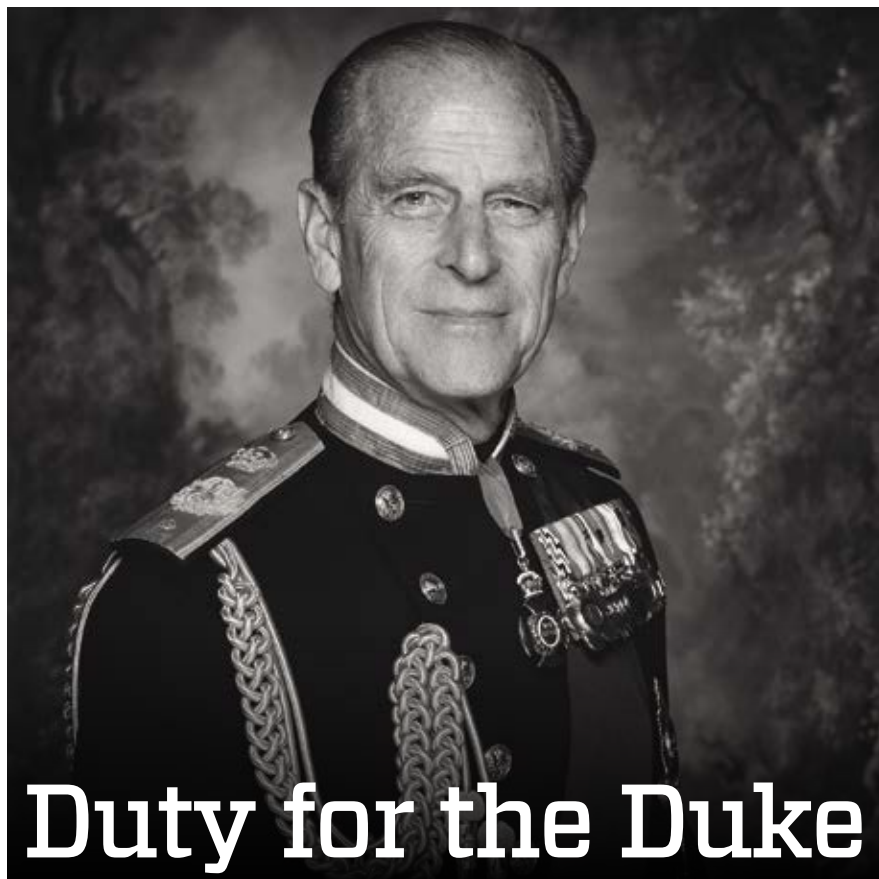
It looks as though we are cautiously moving out of the pandemic, but funeral directors tell me the effects on colleagues have been dramatic. Yet your response has been equally strong.

You have always been at the core of your communities; this year, through regulation, the Government's response to it, and even the Independent Funeral Director Business Awards, the local services you provide to families are being recognised on a national scale. ●

suzanne.grahame@goldencharter.co.uk

Reporter

THE DUKE OF EDINBURGH'S FUNERAL + FIFE FAVE
RETIRES + JOHN WEIR'S THE QUEEN'S CHOICE



Duty for the Duke

Leverton & Sons provide impeccable service for the royal family

SAIF member Leverton & Sons was in the spotlight as the world watched the Duke of Edinburgh's funeral on Sunday, April 17.

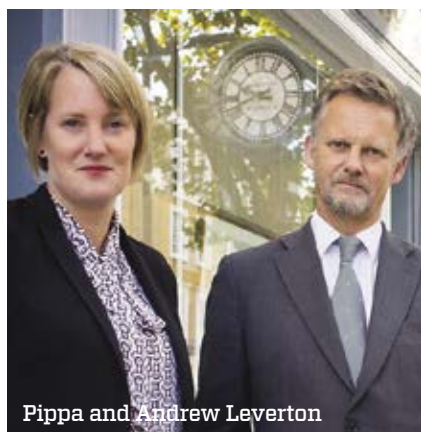
The company is also no stranger to notable funerals over its 200-year history, having looked after those of George Orwell, Sir Henry Royce (co-founder of Rolls-Royce) and Margaret Thatcher. In 1991, Leverton & Sons was

appointed royal undertaker by the Lord Chamberlain's office and has since conducted the funerals of Princess Diana, the Queen Mother and Princess Margaret.

The family firm, which is based in north London and was a founding member of SAIF, is now led by cousins Pippa and Andrew Leverton.

Coverage of the Duke of Edinburgh's military procession to St George's Chapel at Windsor Castle was viewed by more than 13.5 million in the UK alone, while the Queen Mother's funeral was watched by 10.4 million and the Princess of Wales' ceremony had a record 32 million in 1997.

Prior to the Duke of Edinburgh's funeral, SAIF CEO Terry Tennens tweeted: "We were deeply saddened to learn of the passing of HRH The Prince Philip, Duke of Edinburgh. The @NationalSAIF family sends sincere condolences to the Queen and the Royal Family. And know @Levertons will serve the Royal Family with distinction as a founding Independent of SAIF."



Pippa and Andrew Leverton



Plans for the Duke of Edinburgh's funeral were codenamed Operation Forth Bridge, while the Queen's, which were established in the 1960s, are named Operation London Bridge.



The Duke's coffin was draped in his standard, which represented elements of his life, from his Greek heritage to his British titles.



Centre of the procession from the private chapel to the State Entrance of Windsor Castle was the hearse, made from a Land Rover Defender TD5 130 chassis.



In procession behind the specially adapted Land Rover carrying Prince Philip's coffin were princes Charles, Andrew, Edward and Princess Anne, as well as grandsons, princes William and Harry. They were joined by Princess Anne's son Peter Phillips, her husband Vice Admiral Sir Tim Laurence and the Earl of Snowdon.

ALAN'S ADIEU

Alan Morrison, a well-known face at SAIF events, has swapped meetings for the golf course having taken early retirement.

Alan entered the Independent world in 1993 when he swapped the Co-op for Kirkcaldy-based Crosbie Matthew Funeral Directors. It was a decision he did not regret as he became a key player in the business' expansion to Glenrothes, Dalgety Bay and Rosyth.

Key roles in SAIF Scotland followed, and he fondly remembers his first meeting at the Royal Hotel in Perth. "About 100 members were there and it was standing room only – there was a great atmosphere." He was hooked!

A role on SAIF Scotland's executive team followed, then a two-year stint as Vice President of SAIF Scotland under Jim Brodie. "That meant I travelled down to

National SAIF offices in Sawbridgeworth, meeting the likes of Chas Nethercott, Gary Neill, Alun Tucker, Paul Allcock, Helen Whittle, Mervin Tullock, Julie Walker, Clive Leverton and Chris Parker. I got to know a lot of people and the more people you know, the more you get drawn into."

The SAIFinsure Cup (now known as the Gordon Kee Cup) was a good fit for this gregarious golfer and, in 2003, Alan began many years of travelling to Spain, Portugal and Dublin, raising money for charity along the way.

Meanwhile, his SAIF Scotland executive career blossomed into a Treasurer and Membership role, which he stood down from just a couple of years ago.

"I enjoyed all of the years, and looking back at what SAIF Scotland and SAIF have achieved over the years is really rewarding. Developing



the IFD college was a great thing, as was setting the standards for Independents. It's been a rollercoaster ride and I learned so much being part of SAIF – it has been a

privilege but now it's time for the next chapter while I've still got my health"

With his love of golf and cars Alan will no doubt have little difficulty filling his days!

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“It’s a truly amazing honour”

As John Weir settles into his new role as High Sheriff for Kent, *SAIF Insight* gets the inside info on what it involves...

“A part from the funeral business, I’ve spent 24 years as a magistrate, and I was bench chairman for the North Kent bench, but when I was asked if I’d like my name to be put in nomination for the post of High Sheriff of Kent, it took a bit of thinking about. But it’s an amazing honour, it truly is.

At a private ceremony at Windsor Castle on March 10, the Queen picked the sheriffs in a tradition which goes back 1,000 years. What’s amazing, and humbling, is that the sovereign still picks the sheriffs personally using a silver bodkin which Elizabeth I used for the first time in the 16th century. Three names are on a parchment scroll for each area, and she pricks one. That’s done because, years ago, the High Sheriff had tremendous powers including

collecting taxes and, of course, enforcing law and order and there was no choice of being put in nomination. So, when the list was written in ink, people would try to get the names off of it, but when there’s a hole in the parchment there’s no going back.

But it’s not until 12 April, when the confirmation appears in the *London Gazette*, that you can actually press the green button. The Lord Chief Justice issued a word of caution to say whilst he congratulated us all for being in nomination, Her Majesty would be mightily displeased if we were to assume we were going to be chosen.

So, for the next year, I am the Queen’s representative in all things judicial in the county of Kent, making sure her interests in police, prisons, courts

and emergency services are upheld. The courts and the prisons are familiar territories for me, but the role also involves ensuring the welfare of High Court judges when they visit the county to conduct trials, and I will support the Lord Lieutenant in the county and attend any royal visits that may occur.

My diary is beginning to fill up with High Sheriff duties now, but I’m very fortunate that at the office we’ve got a very, very good team. As we are a very large practice, I don’t go out on every funeral, but if any families particularly want me, or if I’m looking after people that I know, that will take precedence. I’m very fortunate that Beverly, my wife, is a very good organiser, as is my PA, Debbie Tunnard, so I’ve just got to turn up.

Because of COVID, I was sworn in on April 16 at St Margaret’s Church, Rainham, with events overseen by His Honour Judge David Griffith-Jones QC, resident judge and honorary recorder at Maidstone Crown Court. Traditionally you’d entertain the people afterwards, provide them with refreshments and so forth, but that wasn’t possible. However I’ve had so many warm wishes from people within the funeral business.

High Sheriffs tend to have a theme for the year. If I were to follow that, my theme would be young people. I’ve chaired a lot of youth courts in the past, and one of my aims is to support the young offender teams in Medway in Kent in an endeavour to keep young people out of the criminal justice system. However, because of the year we’ve just had, I’m going to concentrate on the unsung heroes, to say thank you to those who have kept this county going.

It’s going to be an interesting year.”



John’s High Sheriff uniform is 18th century court dress, consisting of a velvet jacket with steel buttons, breeches, and shoes with steel buckles

About John

John has been in the funeral business for 50 years, since he was 17, and has funeral homes in the Medway towns of Kent: Rainham, Gillingham, Chatham and Parkwood. Medway is the biggest conurbation in the southeast outside of London, with a population of 260,000 people. Along with Terry Tennens, John has represented SAIF members’ interests on a weekly Cabinet Office group throughout the COVID-19 pandemic.

Plan 'pioneer' retires

Colleagues and funeral directors celebrated the achievements of Linda Harvie as she steps down after 23 years of bringing Golden Charter to businesses in the north.

Regional Business Manager, Georgia Henney said: "Linda was key in the expansion of our funeral director network in the north. Her success at Golden Charter is no better articulated than by how highly everyone speaks of her. She has been an incredible asset to Golden Charter and we will miss her

commitment, her style and her banter. All the best for the future, Linda."

What the funeral directors say...

"Linda has been the face of Golden Charter in our company for over 20 years and we miss her already."
Sheila Matthew, Crosbie Matthew Funeral Directors

"Linda has been a shining light in Golden Charter's relationship with funeral directors across Scotland. The integrity with which she has upheld her roles will make her very difficult to replace."
Jim Auld, James Auld Funeral Directors

"Linda deserves a damehood for delivering, so eloquently, the many varied and wonderful messages from above. She was a great ambassador for Golden Charter, and we will miss her."
Ian Sturrock, Sturrock Comb & Davidson

"We can't imagine the next chapter without her. All of our future successes will involve a toast to Linda!"
Vicki Fraser, John Fraser & Son



Linda (left) with Vicki Fraser



ONLINE RESOURCE LAUNCHES

Suicide Bereavement UK, an organisation regarded as a leader in the field of suicide bereavement training and research, has launched a series of training modules. The 'On The Go' modules complement Suicide Bereavement UK's face-to-face training, covering 'Postvention Assisting those Bereaved by Suicide' and 'Emergency Services Postvention Response' training.

The next module, Applying the 'Grief Map' Model to Support People Bereaved by Suicide, is on May 24 at 10am.

For more information go to suicidebereavementuk.com/sbuk-training

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The Peter Grenfell funeral home in Ashington is now a purpose-built funeral home with increased resources

New funeral hub for North East

£1.5 million investment offers five teams state-of-the art facilities

Five Northumberland funeral firms will benefit from a rebrand and major £1.5 million investment as funeral director William Purves brings its northern branches under one banner and adds a new funeral hub for the North East.

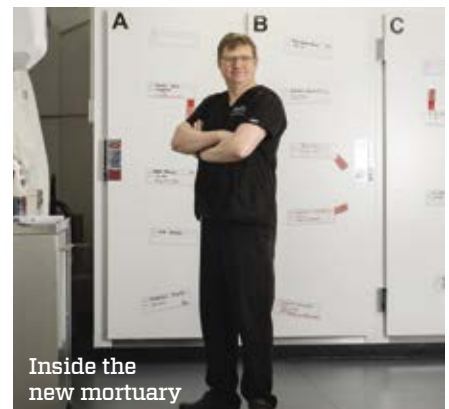
This significant investment from one of the largest independent funeral directors in the UK unites five legacy firms – Gary Staker, Jacob Conroy & Sons, Alistair Turner, Tom Woodhouse and Peter Grenfell – under a single brand identity.

Together as part of William Purves, they

will continue to serve local communities from existing branches and benefit from access to a state-of-the-art central hub at the Peter Grenfell funeral home in Ashington. The building has undergone a £1.5 million refurbishment and is now a purpose-built funeral home with increased resources all of the branches can access.

North East regional manager Gary Staker said: “While local people may notice a new name and identity for the five firms, the biggest changes are behind the scenes. A new mortuary and embalming theatre means that we can really back up what we offer to families and give them more time with their loved one. It has been such a benefit during the second wave of COVID-19 because, with five businesses across seven sites, it meant we could manage the workload and bring staff in to help where needed.”

The acquisition of businesses across Scotland and North East England has been organic as William Purves has been



Inside the new mortuary

approached by businesses looking to sell. Tim Purves, chairman of William Purves, said: “As a fifth generation family business, William Purves is rooted in local communities. Our North East firms are a key part of our family and this investment brings together five of the industry’s best under one banner and ensures they can deliver the highest quality funeral services, today and tomorrow.”



A SAD FAREWELL TO JIMMY



Ben Broadhead, of E Turnbull & Son in North Shields, says goodbye to his grandfather, fifth generation funeral director James Turnbull.

“It is with deep sadness that we announce the death of James Turnbull (Jimmy), aged 86, on April 24. He died peacefully at home surrounded by his loving family. Jimmy was the fifth

generation to run E Turnbull & Son Ltd, a company established in 1790. He started at the tender age of 18 and was still a regular visitor to the office even after his recent retirement. The business continues to be run by his daughter, Jane Broadhead. He will be hugely missed by his family, friends and all the staff at Turnbolls.”

CMA: UK GOVERNMENT URGES ASSOCIATIONS TO AGREE UNIVERSAL STANDARDS FOR ENGLISH FUNERAL DIRECTORS

Responding to the Competition and Markets Authority (CMA)'s recommendations in its Final Report, the UK Government has pledged to work with funeral directors in England to develop a voluntary standards framework for the profession.

Given the effects of the coronavirus pandemic on the funeral sector, the UK Government believes now is not the time for full statutory regulation of the at-need market in England, and wishes to see both trade bodies agree on a universal set of voluntary standards.

While rejecting an immediate move to statutory inspections, the UK Government agrees, in principle, that consumers in England would benefit from a registration and inspection regime in the future. It will closely monitor the effectiveness of the Scottish Government's statutory inspection and registration regime, with a commitment to reviewing England's voluntary arrangement at a future date.

A UK Government spokesperson said: "The funeral sector is often made up of unsung heroes within the community, with much of their work unseen by the public. The Government recognises the hard work of the funeral sector, and further appreciates its dedication through the challenges of the pandemic. Funeral directors have met the demands of this particularly challenging period, often providing informal bereavement support in addition to their usual services."

Alongside Government plans for a voluntary standards framework in England, the CMA has launched a consultation on its draft Order, which will apply by statute in England, Scotland, Wales and Northern Ireland. The CMA would require all funeral directors to offer set attended and unattended funeral packages as defined by the regulator, display standardised price lists, and submit annual compliance statements. The CMA consultation on the draft Order is open until 5pm on Monday 17 May.

FCA consults on regulatory framework for plan providers

The FCA has published its draft rulebook for regulating funeral plan providers, launching a consultation on its proposals.

Among the potential changes, the FCA is consulting on proposals that would require firms to provide all plan holders with an annual statement, notify the plan holder's designated representative upon their death, and, where a customer is paying a plan in instalments beyond 12 months, promise to deliver the funeral if the plan holder dies before they have fully paid for the plan.

Under the draft proposals, plan providers would also have to enhance their oversight of Trust operations, end payments of commission to intermediaries, and set out proposals for stringently vetting and monitoring funeral directors.

The FCA has designed the draft rules with consumers in mind, aiming to improve outcomes for consumers through better value products, sales practices and controls. The regulator will confirm the final rules for the funeral sector this summer, firms will be able to apply for authorisation from autumn 2021, and statutory regulation will commence on 29 July 2022.

Golden Charter calls on next Scottish and Welsh Governments to review impact of bereavement

In advance of this year's Scottish and Welsh parliamentary elections, Golden Charter launched its *Manifesto for the Bereaved*. The plan provider is calling on the next Scottish and Welsh Governments to introduce a named minister with responsibility for bereavement. It argues that in the aftermath of the pandemic, the new administrations will need a named minister to co-ordinate strategy across Government, and ensure that policy makers give bereaved people the priority they deserve at every stage of the grief journey.

According to Golden Charter, one of the first tasks for a named Minister should be to review the financial and social impact

of bereavement on family life.

Following the death of a partner, one in five UK households drops below the official poverty threshold while the social impacts of bereavement can include loneliness, physical health problems often brought on after prolonged periods of depression and anxiety, and even increased likelihood of suicide.

Golden Charter is also calling on the Governments to equip all schools to respond to loss in a pupil's life. This would include taking steps to reduce the rate of funeral poverty, particularly among low-income families with no entitlement to funeral benefit, and encouraging families to plan for the end of life.

Lockdown and loneliness: 3.7 million UK adults feel alone

The proportion of Brits who say they often or always feel lonely has increased from one in 20 during the early pandemic to one in 14, according to a recent report by the Office of National Statistics (ONS).

The ONS said that bereavement, living in a single-person household, relationship difficulties caused by the pandemic, and not having anyone to talk with had all contributed to the increase in loneliness. According to the study, North East England has the highest rate of loneliness, with 8.7% of adults experiencing social isolation, while Scotland had the lowest rates of adult loneliness, at 6.5%.

Noting that loneliness can be as bad for someone's health as having a long-term illness, the Royal College of General Practitioners has called on the Government to do more to tackle social isolation.



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IN CONVERSATION
WITH THE FCA

FUNERAL PLANS: THE FUTURE

As the Financial Conduct Authority (FCA) launches a period of consultation on its proposals, *SAIF Insight* meets Richard Sutcliffe, the FCA's Head of Consumer and Retail Policy...

“ I WORK CLOSELY WITH
FUNERAL DIRECTORS, SO HAVE
AN UNDERSTANDING OF THE
WORK YOU DO AND CHALLENGES
YOU MAY BE FACING ”

Richard Sutcliffe

Can you tell us a bit about the Financial Conduct Authority's (FCA) objectives and your role at the FCA?

“Our aim is to make financial services work well – for people, businesses of all sizes and the wider economy. We want to make sure that financial markets, including the pre-paid funeral plans market, are fair, honest and effective so that consumers get a fair deal.

I'm head of the FCA's funeral plans project, so I'll be leading the implementation of our regulation of funeral plans. I've been at the FCA for about 18 years so have a lot of experience with sectors which are new to regulation. I want to make sure that funeral directors have the smoothest possible transition to regulation, bringing good results for consumers. We'll be helping you along each step of the way. As well as working at the FCA, I'm also a part-time Church of England priest. In this role, I work closely with funeral directors, so have an understanding of the work you do and challenges you may be facing. This experience has been, and will continue to be, valuable in guiding my work during your transition to FCA regulation.”

As a statutory regulator, the FCA seeks to protect consumer interest in financial markets. How will the FCA do this for consumers in the pre-paid funeral plan market?

“First and foremost, our aim for this market is to achieve good outcomes for consumers. That means the funeral plans that firms offer actually meet consumers' needs and provide fair value. We also want to make sure that firms look after consumers' money and use it to deliver the funeral services that customers paid for. To make this happen, we plan to apply new standards and rules to funeral plan firms, to ensure they're treating their customers fairly, keeping their customers' money safe, and creating a level playing field among

firms providing these services. Find out more about our approach to regulating funeral plan firms on our webpages.”

What's the FCA's approach to protecting vulnerable consumers?

“We want vulnerable consumers to experience outcomes that are just as good as those for other consumers, so we expect all firms to pay close attention to fair treatment of vulnerable consumers. Protecting these customers will be particularly important for firms in the funeral plans market. The very nature of the product means that customers are much more likely to be vulnerable at the point of purchase, especially via a funeral director. We've done research into this and a vulnerable customer is someone who, due to their personal circumstances, is especially susceptible to harm. But all customers are at risk of becoming vulnerable, though the risk is greater in certain circumstances, such as having to take on new caring responsibilities or suffering an emotional shock. Clearly, these circumstances can be triggered by issues such as bereavement, and it's during this time of increased vulnerability that a

consumer may be looking to buy a funeral plan. We've produced a short video and have webpages that give more details about protecting vulnerable customers.”

The funeral profession is unusual as most Independents are small and micro businesses; what experience does the FCA have in regulating sectors where small businesses have a large presence?

“We regulate more than 60,000 financial services firms. So, while we regulate the biggest players in UK financial services, the vast majority of the firms we deal with are small. We regulate a very large number of small firms and sole traders in various sectors. For example, we regulate thousands of financial advisers. Some of these may be individuals running a micro business, while others may provide advice as part of their role in a much larger organisation. We expect firms coming into our regulation will meet our specific standards for the sector but, depending on the type of firm, we have a range of initiatives to help them understand and meet the conditions. We also take a



“GOOD REGULATION INSTILS CONSUMER CONFIDENCE, AND GIVES ALL FIRMS OPERATING IN THE SECTOR A LEVEL PLAYING FIELD”

Richard Sutcliffe

proportionate approach to our ongoing supervision of firms, which is tailored to their size and complexity, and the risk of harm that they present.”

Pre-paid funeral plans are only a small part of what most funeral director businesses do, so what's the FCA's experience in regulating a portion of activity?

“Many firms carry out some activities which are regulated, for which they require the correct authorisation from us, as well as others which are not regulated. What is regulated and what is not is set out in legislation from the Treasury. We tend to talk about this distinction in terms of activities within the regulatory ‘perimeter’, which is the boundary, and those outside of it. We have a great deal of experience in working with firms that do activities both inside and outside of the perimeter. In all circumstances, it is crucial that the firm providing or advising on the products and services understands whether it is undertaking regulated activity, and that it has the correct permissions to do so. Consumer credit is an example where firms need FCA authorisation to undertake regulated activities alongside their main business. For instance, a car dealership's main business is to sell cars, but it may need to arrange finance for its customers to buy them. The car dealer will need our

authorisation to help customers get access to a car loan. We've been regulating this sector since 2014, when we took over the regulation of this type of activity from the Office of Fair Trading.”

In what ways can regulation be good for small and micro businesses?

“Good regulation instils consumer confidence, and gives all firms operating in the sector a level playing field. By meeting our standards and following our rules, you and your customers can be confident of fair treatment, and good value services and products. For funeral directors selling other providers' plans, our regulation of providers will mean the plans you are selling meet our standards, as well as helping make sure providers are financially secure, effective and honest firms.”

Once statutory regulation comes into force, independent funeral directors selling third-party plans must be appointed representatives (ARs) of a principal firm or be directly authorised by the FCA. How will these work for independent funeral directors?

“Funeral directors who sell third-party plans can either apply to the FCA to be directly authorised or become an appointed representative (AR) of an appropriately authorised firm (principal), which would

typically be a plan provider. We expect that most funeral directors selling third-party plans will tend to take the AR route. If funeral directors want to continue arranging pre-paid funeral plans as an AR, a principal firm will need to register them with us. We recommend that funeral directors speak with a principal, or principals (as they can be registered with more than one principal) as soon as possible. We expect that funeral directors will probably want to maintain continuity and speak with those firms with which they have already forged existing links. If the principal agrees to appoint a funeral director as an AR, then the principal will become responsible for the AR's conduct within the FCA's rules and regulatory standards. The principal won't be responsible for the business more generally, just for the pre-paid funeral plan activities which we're regulating. Some individuals within your firm may need to be approved by us as part of becoming an AR firm. Find out more about appointed representatives and principals at: www.fca.org.uk/firms/appointed-representatives-principals”

Can you explain how the introducer appointed representatives (IAR) model of regulation will work for independent funeral directors?

“An introducer appointed representative (IAR) is similar to an appointed representative (AR) in that they act for a principal firm. However, they can only make introductions and distribute non-real time adverts (e.g. leaflets) to customers. So a funeral director that becomes an IAR could introduce a customer that wants to take out a pre-paid funeral plan by passing on their contact details to the provider or handing out a provider's leaflet to the customer. These sorts of IAR arrangement exist in a number of different sectors. A typical example is in the motor vehicle sector where car dealers introduce customers to finance or insurance.”

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THE AUTHORISATION GATEWAY OPENS IN SEPTEMBER 2021, SO YOU NEED TO BE GETTING YOUR FIRMS READY FOR REGULATION NOW

Richard Sutcliffe

What can the funeral profession learn from those that currently use the AR-principal model?

“The AR regime allows ‘exempt persons’ to carry on certain regulated activities under the umbrella of a principal firm which does have permission for those activities. For certain types of firm, becoming an appointed representative (AR) of a principal firm may be an appropriate alternative to seeking authorisation. ARs exist in other sectors, such as the general insurance and investment managements sectors. Our thematic reviews in these sectors have underlined the need for principal firms to have a sound understanding of their regulatory obligations and take full responsibility for the conduct of their ARs. Our reviews also show the importance of (1) principal firms having well-defined processes and procedures for ARs to follow and (2) having effective monitoring and supervision over ARs to ensure compliance with our rules.”

What should plan providers and independent funeral directors that hope to continue selling third-party plans as ARs be doing now to prepare for statutory regulation commencing in summer 2022?

“All firms in the pre-paid funeral plans market need to be preparing for FCA regulation. While summer 2022 might seem a way off, the authorisation gateway opens in September 2021, so you need to be getting your firms ready for regulation now. You can find out what you need to do now on our web pages. Make sure you sign up for email updates so that you don’t miss anything.” ●



How it all begins. Planting willow on the Somerset farm

THE GROWTH SECTOR

With green funerals on the rise, *SAIFInsight* goes back to grass roots to find out how Musgrove Willows grows its own coffins

In the run-up to the COP26 summit in Glasgow this November, *SAIFInsight* is shining a light on what the funeral sector is doing to mitigate against climate change. This month we look at natural coffin manufacture.

Across 200 acres on its farm on the Somerset Levels, Musgrove Willows not only makes wicker coffins, but also grows the material from scratch. The family is carrying on a growing and coppicing tradition which Mike Musgrove learned from his father and grandfather. “Our heritage is in growing the willow itself,” explains Ellen, Mike’s wife and business partner. “Originally we supplied large companies which would buy

lorry loads of willow to weave baskets. Then, around 35 years ago, we began supplying the Somerset Willow company when they first started making coffins.”

When an opportunity came along for Musgrove Willows to make its own coffins, it jumped at the chance. The past 20 years have seen huge growth in the company, which now employs around 35 people in the agricultural and workshop aspects of the business. Their son, Jack, and daughter, Holly, have also joined them, which is a source of pride for



The farm has 200 acres of land



Mike strips the willow with specialist machinery



One of the skilled weavers at work



Mike and Jack Musgrove unloading steamed willow from the boiler



Willow is graded and sorted by hand



A bespoke West Ham Utd willow coffin

Ellen: "I'm very pleased they both chose to come into the business. They both had opportunities to do other jobs, but they've taken a massive interest in Musgrove Willows and they're involved in all aspects of it." Jack assists on the agricultural side of things, where he and his dad have built a reputation for producing a high-quality product, while Holly runs the coffin finishing and despatch sections.

Willow is a renewable and sustainable material, which is harvested annually from what's known as withy beds, and it's a cut-

and-come-again crop which absorbs carbon from the atmosphere as it grows.

"We are a carbon negative company," says Ellen. "Each process is as environmentally-friendly as possible – we use minimum intervention with chemicals to grow the willow itself, then rain water, collected in huge tanks, is used to wash the willow and it's hand dyed using natural dyes."

The coffins are lined with calico – the only element not locally-sourced – although the Musgroves are investigating options including material made from bamboo.

Surprisingly, costs compare favourably with that of a middle of the range wooden coffin – even for a customised version. And, in these COVID-19 times, Ellen believes

that personalising coffins has never been more important for families.

"Restrictions could have led to services being austere, but a hand-crafted and environmentally-friendly piece becomes a discussion point for all the right reasons. People appreciate the craftsmanship.

"Because of the efficiency in the production process, we can control costs and pass that on to funeral directors, making the coffins a very attractive alternative for families looking for a greener option."

For more information, go to www.musgrovewillowscoffins.co.uk. Next month, we look at traditional and emerging techniques.



Harvesting the willow

“ EVERYTHING IS DONE WITH THE ENVIRONMENT IN MIND ”

COLLABORATING TO COMBAT CLIMATE CHANGE

Scott Storey, Head of UK Operations at OpusXenta, explains the part the funeral sector has to play

Imagine taking a subject most people don't want to talk about – death – and pairing it with a subject many people know little about – climate change. That's the conundrum facing the death care profession as this century advances.

The health of the planet is top of mind, but so too is the solvency of funeral homes, crematoriums, and cemeteries amid this global challenge. Even if citizens of the world are aware of climate change, many may not realise that funerals, burials, and cremations add to that environmental impact.

That's why in times of crisis, the bereavement services profession has the opportunity to respond with trailblazing solutions. To that end, OpusXenta is working with the Federation of Burial and Cremation Authorities (FBCA) to produce an educational webinar series to help identify, develop and implement green agendas within this sector. The Environmental Stewardship Group (ESG) was also formed in late 2020 in response to climate emergency declarations.

The goal of the Paris Agreement is to keep the increase in global average temperature to well below 2°C above pre-industrial levels and to pursue efforts to limit the increase to 1.5°C in order to substantially reduce the risks and impacts of climate change. One of the main ways of doing this is by reducing emissions, some of which come from cremations.

So, what are the next steps for the death care sector? Essentially, there are four steps worth discussing – people, process, technology, and communication...

People

Part of the problem with climate change is convincing people we all have a role to play. The buy-in, of course, has to be with the living who make decisions for their loved ones.

Acknowledging that choices matter is key, and funeral directors and cemetery owners need to be able to communicate that impact to families. It's a case of changing minds before changing habits.

For example, most families consider cremation a greener alternative to burial. Still,

both have substantial impacts on the environment, ranging from CO2 emissions and fuel use in cremation to issues of deforestation, pollution, and carbon footprint with caskets, monuments, and traditional burials. Likewise, funeral homes and cemetery owners must be on board as well, realising that the profession must do its part in the global community.

Process

How can the industry optimise processes? Or introduce new ones? As stewards of the planet, we must make decisions which help reduce pollution and energy, enhance recycling efforts, and encourage environmentally-friendly grounds management processes.

Some are obvious (and possibly costly), such as seeking out better filters or heat exchangers for retorts. Some are small but noteworthy, such as limiting water use or the use of chemical pesticides in cemeteries. Others take more conscious planning but can make a subtle difference, such as using thoughtful grounds management to secure natural wildlife areas or streamline maintenance protocols.

Funeral directors and crematory operators may also want to explore up-and-coming technologies that could lower the industry's environmental impact. Many are experimental (and sometimes controversial) but cracking open a Pandora's box of possibilities is worth exploring – things like alkaline hydrolysis, Promession, and natural organic reduction. Those, of course, would need to overcome significant cultural and societal challenges,

but no major shifts come overnight or without struggle.

Technology

The year of the pandemic has taught everyone how to use technology to deliver services. It can also be used to assist the profession in optimising processes as well as educating others. Using services such as byondcloud to book services and arrangements increases proficiencies and uses technology to benefit both the profession and the families it serves. Technology could also support online cemetery mapping tools, digital transactions and digital memorials, as well as grounds management tools to schedule maintenance, identify native plants and use alternate fuel sources when possible.

And, yes, while the death care profession is steeped in personal touch and customer service, today's digital native generation is more accustomed to using, and expecting, technology to do business. So it makes good sense for the profession to follow suit.

Communication

The Environmental Stewardship Group is focused on educating those in the profession on recommendations and options for moving forward in a greener way. This will bring about a greater understanding of the nature of the emergency and where it impacts the sector.

But it's not just about communicating within the profession. Understanding and relaying alternatives to burial and cremation to families go hand in hand.

How can the death care profession manage these goals to achieve its goals of being more environmentally friendly stewards of the planet? Collaborations such as the ESG are one step in the right direction. Working to eliminate the taboos around death, and the discussion of final disposition alternatives, is also important.

Every country must deliver a climate strategy to achieve the targets agreed upon in the Paris Agreement, which means every country must reduce CO2 emissions by a minimum of 7.7% every year *starting now*, amounting to an aggregated 65% reduction in CO2 emissions by 2030.

Our planet's population is not getting smaller, and the impact is increasing each day. That's why it's time to introduce end-of-life conversations, with staff and families, that can have meaningful impacts not just for the families, but for Mother Earth.





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COVID-19: SAIF'S RESPONSE

In what has been an incredibly challenging year, members have been a priority for SAIF, as CEO Terry Tennens explains...

When the effects of COVID-19 began to strike the UK in March 2020, confusion reigned. With no previous outbreak on this scale to draw comparison or lessons from, the issues facing the funeral sector were often difficult to navigate in the months that followed. However, SAIF remained committed to getting the best information for members, and recognition of the hugely important role they have played as the nation faced one of its toughest challenges.

Over the next two issues, *SAIF Insight* talks to SAIF's CEO, Terry Tennens, to examine how the challenge has brought improvements to our sector, and what lessons we have learned.

This month, we begin with how independents faced up to the pandemic and how necessity has been the mother of invention for SAIF and its frontline members...

Forming a united front

"On Friday, March 20, 2020, I had a meeting with a number of key sector members from the Association of Private Crematoria and Cemeteries, the Federation of Burial and Cremation Authorities, the Funeral Furnishing Manufacturers' Association, the Institute of Cemetery and Crematorium Management and the National Association of Funeral Directors (NAFD). Then, on March 24, we all met the Cabinet Office and that kicked off a weekly meeting with them. There was a contingency plan, from 2008/2009, which SAIF and the NAFD had agreed with the UK Government, but they just didn't follow it. Instead, we were all scrambling to find out information from Public Health England, the Department of Health, and the devolved Governments. So, we just thought, hang on a minute, we need to

co-ordinate, so the Deceased Management Advisory Group (DMAG) was formed. That meant we could co-ordinate our efforts to find answers, whether it was on clarification of mourner numbers, limousine use, or whether clients could view the deceased. A big challenge for us in the Cabinet Office meetings, and across the Local Resilience Fora was that they just wouldn't share the modelling with us. And we kept petitioning them and arguing our case. We're still meeting weekly, representing the four nations. How we stop delays is the driver for all of these meetings."

Finding answers

"Part of the challenge DMAG faced was that often there weren't immediate solutions to the questions members needed answered. At first it wasn't clear

“WE WERE WORKING 15-HOUR DAYS, SCRAMBLING TO FIND THE ANSWERS TO ISSUES MEMBERS FACED”



whether that was body bags, limousine use or the protection of funeral staff. We did everything possible on our members' behalf, including me fielding calls with the Department of Health to get answers, or else getting them to research things. The HQ team was outstanding, as Claire, Corrine, Angela, Maria and Sam hunted around for PPE suppliers, which was the priority issue to begin with, and offered guidance to the many very distressed funeral directors who called."

Learning processes

"Sharing key information has been hugely beneficial. Take Jo Parker's experience of dealing with the Kent Local Resilience Forum. Care homes asking for funeral staff to be tested on arrival to do a removal was a case in point. However, testing and clearance takes 45 minutes, so it completely messes with any scheduling and was deemed unnecessary as the staff had probably been tested in the office. When the same was mooted in Scotland, Joe Murren was able to really push back to the Burial and Cremation team at Holyrood by illustrating how it would skew the whole management of the death process."

Creating solutions

"Despite lots of frustration among funeral directors who couldn't do what they really wanted to for their families, their agility has been amazing. Their ability to respond to families in the restricted times with FaceTimes, Zoom and drive pasts was admirable. George Locke, in Warwickshire, used Perspex over the coffin so that families could still see their loved one, but obviously, couldn't touch them. That was a very creative solution. And the plastic screens in limousines helped families further."

Improving communication

"We quickly began doing a SAIF bulletin every day to meet the need for answers. I'd have the DMAG meeting each day 4-6pm, then I would work on a bulletin with Mark Binnersley, our PR advisor, to

go out to all members around 8pm. Now we're doing one bulletin a week, which can help us react as members' needs change. For example, when the First Minister of Scotland talked about mourner numbers rising to 50, there were lots of questions around social distancing, so we had more to say as we responded to those issues."

Working differently

"In the SAIF office, we were closely monitoring the situation around the country by phoning SAIF members across the four nations and this was really an early warning sign – if there was a problem emerging, we could spot it. SAIF Scotland's early use of Slack, and its subsequent roll-out across the rest of the SAIF members in the UK, was great too. It's just such a great tool."

Achieving recognition

"The biggest challenge SAIF and the NAFD faced was getting funeral directors recognised as essential workers. Once we had achieved that, getting the vaccination early for funeral directors was the next hurdle. On November 27, I drafted the letter DMAG sent to Professor Pollard, the chair of the Joint Committee on Vaccination and Immunisation (JCVI), warning them that funeral directors were potential super spreaders because they were going into care homes, hospitals and individuals' homes. We felt that they could really ignite an infection rate. When we had no reply, we wrote again, and pressed through the Ministry of Justice, who met with the DMAG. In the second half of December, JCVI changed its guidance to include funeral operatives and, although there was some dissatisfaction in DMAG because it didn't include crematorium or burial and cemetery staff, it meant that funeral directors were part of the vaccination programme when it began in early January. That was a huge win." ●



Next issue we reveal stress points encountered by DMAG, and the sector-wide lessons learned.

what we were dealing with and no one knew what the risks were to funeral staff and their families, so we were slow out the blocks in the first ten days and then as an organisation we really stepped up. During the first wave, from March to July, we were working 15-hour days, scrambling to find the answers to issues members faced,



WORKING TOGETHER

LESSONS IN PARTNERSHIP

Julian Walker assesses the importance of strong direction and key alliances as independent businesses face challenges and changes



“ I DON'T THINK WE'VE GOT ANYTHING TO HIDE ”

Challenges

“When COVID-19 hit, we were in the process of delegating day-to-day responsibility to a new management team. Very quickly, we had to revert back to centralised control as things became very hands-on. I believe we accepted the reality of the emerging threats quite quickly, recognised that we needed to have the moral courage to take the difficult people decisions, including separating groups of employees and certainly restricting their daily work experiences. We have since learnt that by taking the initiative early, we earned the confidence and trust of the team which certainly made things easier.

Because I largely share duties with my brother, we've had the opportunity to focus on the short-term issues as well as the capacity to scan forwards and identify the emerging threats.

We did an awful lot of learning in the first wave, things like how many coffins we might need to stock, or where to find the meagre sources of PPE. But our greatest discovery was about our people and ourselves. How we all react to stress, how we can all be resilient and how we learned to cope.

One of the difficult leadership tasks was identifying in the first phase of the COVID-19 pandemic what roles were no longer needed. We had two people who were fully dedicated to selling funeral plans face to face and, given that opportunity was lost, we went through the furlough process and eventually to redundancy. Likewise, we moved to subcontract our memorial masonry and that reduced our headcount by a further three. That required a different form of leadership – how to continue to manage people who were fearful for their jobs and also to deal with the unpleasant redundancy process that never results in satisfaction on either side.

The pandemic was an opportunity to identify the people with the ability to lead

under pressure, so we have developed a team which is now more robust and capable. Nothing will ever be as difficult as the situations arising from the pandemic, so in many respects we all emerge stronger from it.

Not shying away from difficult decisions, acting quickly and accepting the reality without losing hope enabled us to deal with the lack of centralised support. Certainly, in our experience, assistance or guidance from entities such as a Local Resilience Forum, local authority support and local NHS Trust were wholly ineffective. But this gave us the power to lead ourselves and our clients through the practical and emotional challenges that there were. It was challenging, it was at times frightening but with some forward-scanning, active thought and energy we got through. Being proactive was probably the secret.”

Changes

“Co-ordination of the profession in order to meet the challenges of the Competition and Markets Authority (CMA) and the Financial Conduct Authority (FCA) is critical now, because there is an opportunity for the funeral profession to act quietly in the interests of their communities and be identified as a force for good.

The FCA changes are a matter of working closely with a chosen partner – in our case that's Golden Charter – and understanding the restrictions that regulation brings, then adhering to the rules so that we can effectively sell funeral plans. The banning of commissions and the interrelationship between the funeral director and the funeral plan company are sensible proposals because it's all focused on doing the right thing for the customer. Funeral directors are in the solutions business, sensitively finding solutions for families who are largely reliant on their



About Julian

Along with his brother, Matthew, Julian leads A.B. Walker & Son, a family business which has served the Berkshire area for nearly 200 years. The company has 55 staff across nine branches. The brothers also operate the charitable donations website Memory Giving. After handing on the Chairmanship of SAIF Charter in 2019, Julian re-engaged with his military past and has been appointed the County Colonel for The Rifles Regiment.

funeral director for all practical support. With that mindset, we are probably going to move towards regulation for funeral plans very easily.

I spent six years on the board of Golden Charter and throughout that time, the discussions around regulation were ‘when, not if’: it was always expected to happen. The model by which we had tried to self-regulate through the Funeral Planning Authority (FPA) was focused on the funeral plan as a financial product rather than the execution of the actual funeral: the performance and behaviour of the funeral director on maturity remain critical and will need to form part of the longer-term formal control measures in order to protect the consumer. However, I don't think the vast majority of independent funeral directors have got anything to hide.

We work in partnership with Golden Charter and it's a mutually beneficial arrangement. I know the value of my business is far greater because of the bank of funeral plans. I can use that as an asset in the future if I should dispose of my business or sell some shares. It's probably our family business' closest working partnership.” ●

TOGETHER WE ARE STRONGER

Nathan Martin explores the importance of investing in your team

This year sees me complete 21 years within the funeral profession. During that time, I have seen an abundance of changes, both good and bad. Perhaps the most challenging for me has been overseeing our team through the recent

pandemic, which in itself has tested us all. The past 12 months have not only seen our company grow, but I found myself looking after our team under my new role as Chief Operations Officer. So, while still relatively young in terms of a career, I have more than two decades of

experience which I am keen to share. Never has it been more important to involve the team and support each other, yet in the majority of businesses, the turnover of team members can often be frequent, which can put pressure and unrest on the company and its team.

“ TRY TO GIVE YOUR TEAM AT LEAST TEN OR 15 MINUTES OF YOUR TIME EACH WEEK ”



“ GIVE YOUR GOALS A TARGET DATE ”

Ways to engage

As a newly-appointed leader, I am constantly seeking to engage with our team and find ways to ensure they remain content in their roles, to maintain a solid and stable team where the likelihood of them wishing to leave is minimal.

For me, it is key to show an interest in team members. At times, it is likely that you will spend more time with them than your own family. Conduct regular and confidential one-to-one sessions so you can discuss what they are working on, but also so they can speak openly to you about any concerns they have, both at work and at home. I have found this can initially be awkward, but people soon see these sessions as a safe space for them to talk openly. Offer them 15 minutes first, followed by 15 minutes for you to speak to them. If time is scarce, try to give them at least ten or 15 minutes of your time each week. The reward for this gesture will be returned in abundance.

Within these one-to-one sessions, I have discussed the need for the team member

to constantly be thinking of new ideas and suggestions to help develop the company. This is ‘our company’ and if the idea can be supported, we actively welcome their involvement in helping us to grow. A team will be more effective if its members can see their ideas have come to fruition.

Personally, I have never been one to set myself goals, but I have now seen how important it is to push yourself to achieve your potential and writing down your goals is a constant reminder of what you seek. Giving your goals a target date will also offer you direction. You may not always hit your target, but you will not be far off! Keep pushing!

Training and leadership

Within the last six months, we have restructured the team at Viner & Sons and created new leadership roles. This doesn’t add undue hierarchy, none of us openly display that anyway, but it does give the team members the opportunity to excel in developing their own leadership skills. It also means they have a purpose and are not ‘just’ an employee.

Having completed two diplomas within the profession, I can appreciate how challenging training can be, especially while working full time, so we seek to offer our team support during their ongoing development. A team needs to feel that you, as a leader, are actively helping them to be the very best they can be, and we are currently planning our own in-house training scheme. We have a multi-functional space where we and other organisations can present workshops and hold meetings, so new team members are trained at each level, ensuring they have met their own expectations as well as the requirements of the company standards before moving on to the next stage of development.

Not just family

Staff working for an independent family firm can often feel that progression will be limited for ‘non-family’ members of the team, but this should not be the case. It’s important that it’s possible for anyone with the passion and drive to take a position higher than that of a family member if this will benefit the business. In fact, it is often said that a family business can be broken down into three generations. The first will start the business, the second will seek to develop it in readiness for the next

generation to enhance the business, but sadly, the third will often see its demise as they rest on laurels of the previous generation’s accomplishments. That is testament that a company should not rely on members of its own family. As a leader, you should invest in members of the team who present the best possible opportunities for the company and its team to develop and excel.

A weekly open team meeting helps each member to raise any problems they may have. However encouraging the team to bring solutions to the table is another important factor to encourage. There may well be problems, but to overcome that, we must have a solution, so it is more advantageous for your team members to think about how they can solve a problem and bring that forward for discussion. Regardless, these meetings help strengthen communication within the team.

Leading a team and showing a vested interest in all those who work with you will ensure they invest in their work as well as the company’s future. As the longevity of the company is partly in the hands of its employees, it is my belief that taking the time to empower them will ensure a solid team that can help take your business forward with minimal disruption. ●



About the author

Nathan Martin, Dip.FD. Dip.FAA. MBIFD, is a funeral director and Chief Operating Officer with Viner & Sons, Kent. The firm was established in 1777, making it one of the oldest independent, family-run funeral directors in the UK. Nathan joined the company in 2005 and has recently been promoted to Chief Operating Officer.



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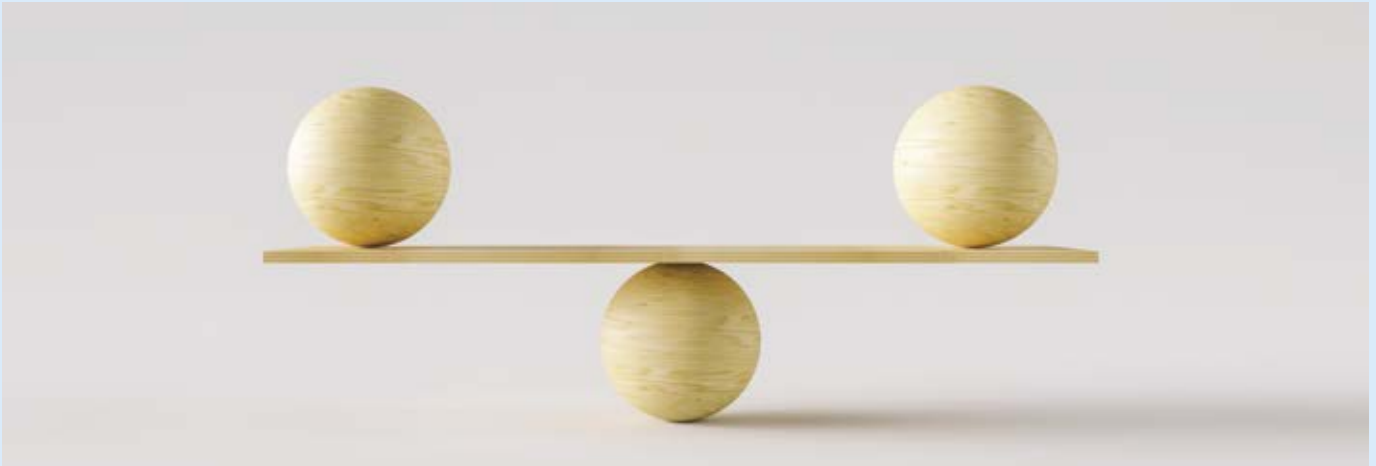
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THE BALANCE OF POWER

Grief Journey's Dr Bill Webster on viewing life through different filters

In the 1970s, there was an adaptation of the famous *Wizard of Oz* story called *The Wiz*. One of my favourite songs from the film, still shown on YouTube, was a song called 'Don't Nobody Bring Me No Bad News'.

Unfortunately, there is bad news these days, and lots of it. And to ignore it would be the ultimate denial. But somehow, media focus seems almost exclusively negative. We hear of rising COVID statistics, imperfect vaccines, and certain people not following rules and recommendations. I hardly want to watch the news.

The question becomes, 'is bad news the only message these days?' Certainly the COVID story has been ghastly, but there have also been positives like the development of vaccines, and the sacrifices of caregivers and first-responders. We rarely hear these 'good news' stories.

Most journalists don't deliberately report falsehoods. The issue is what they emphasise. In truth, the media gives the audience what it feels they want. Perhaps negativity these days is in reaction to politicians, business executives, and personalities portraying themselves in the 'best light'. The media might claim to be cutting through self-promotion to the truth.

But human nature loves bad news, doesn't it?

Like everything else, there has to be balance. My car won't start unless the negative and positive battery charges work together to make it happen. But in life, many are polarised.

The advice often is: 'Stay away from negative people. Surround yourself with optimistic, upbeat and positive folks.'

How's that working for you? The fact is that there will always be negative people around. It can take a toll if we're constantly hearing or telling negative stories, but the same could be said of the Pollyanna positivity some embrace. Neither is the only portrait of reality.

Negativity is defined in the Vocabulary web dictionary as: 'A tendency to be downbeat, disagreeable, and sceptical... a pessimistic attitude that always expects the worst.'

We all know people like that, don't we? But have you ever stopped to ask why?

Negativity is often a product of depression or insecurity. It can stem from difficult life events – break-up, betrayal, bereavement, job loss, illness or accidents, or a lifetime of little assaults on an ego. Even a cheerful person can be laid low by adverse circumstances. So the 'negative' person may be a person who's hurting, needing more 'reach-out' than 'push off'. Sometimes negativity can be an attempt to regain control.

While negativity may be a defence mechanism, it can become a destructive habit.

There will always be negative people around, but there are some ways you can get positive results with negative individuals:

1. View life through different filters

The 'lens' through which we see our world is shaped by life experiences, upbringing and environment. The way I see my world may not be how someone else does.

Understanding this lets us better comprehend why others may think and act differently.

2. Look for the positive in others

It's difficult to find good in someone spewing negativity. Remember this behaviour is often more about the detractor. Try to focus on positive points – is there something, anything, you can compliment them on?

3. Look for lessons and move on

Maybe you or your organisation have had negative comments. While it is easy to become defensive, consider the criticism. You may find some validity in it, and be able to take steps to make any adjustments. Then move on: don't dwell on negative comments.

4. Treat others as you want to be treated

Behaviours attract similar behaviours. Try to make your positive attitude rub off on that negative person.

5. Balance negativity with positivity

Negativity can wear down even the most positive person. By keeping your life in balance, you are better equipped to handle negative comments or situations. By engaging in exercise, meditation or hobbies on a regular basis, you are better equipped to handle criticism and barbs you encounter.

Life is positive and negative. Like the battery or the magnet, they can work together or repel each other. We can view the positive exclusively through our lens, or else focus on the negative, but it's really better to look at them equally, choose which guides us, and make both work together for us.



Dr Webster



BRADNAM JOINERY

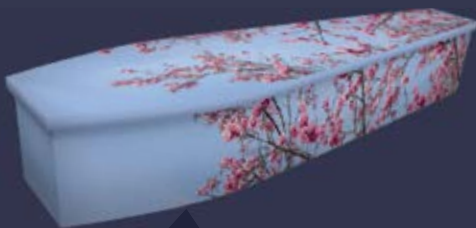
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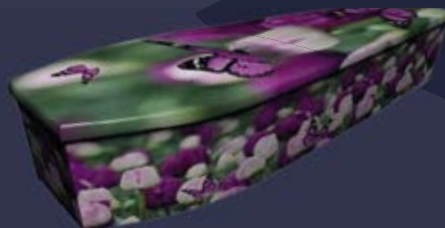


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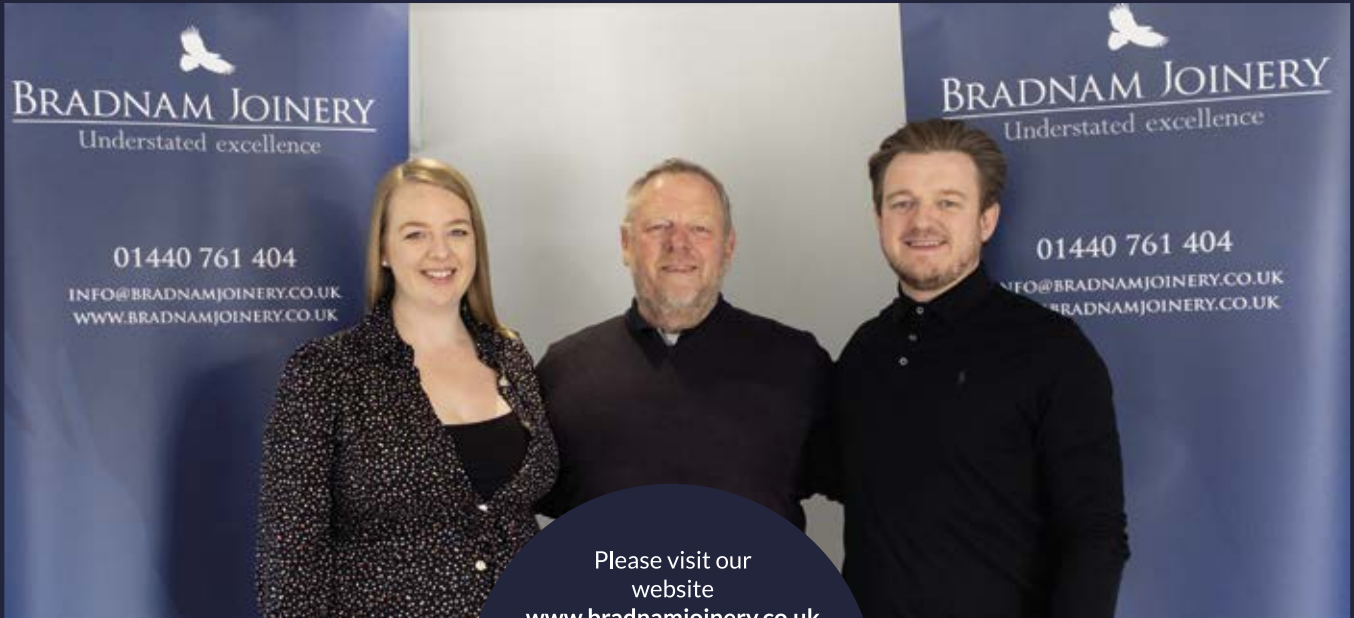
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The Bradnam family ran and developed the business for approximately the first 70 years of its life. In the late 60s, Jack Bradnam and his father saw the opportunity to produce coffins for local funeral directors, and this soon grew into a business of its own, so by 1976, Bradnam Joinery was formed. For the next 20 years, Jack worked with three of his managers, his daughter, and a team of 60 employees to build the business to produce around 45,000 coffins a year.

In 1999, Jack approached five managers to buy and take over the successful business he had built up. Within ten years of a new management team taking over, four managers had left the company, for various reasons, leaving Bob Spittle as the sole owner of Bradnam Joinery.

Bob made it his priority to build a successful management team to help run and plan his succession after seeing how Jack's idea of a management buyout did not go as planned. The first step of Bob's new approach was to promote Lynn Kowalski to accounts manager. After this, Bob recruited Graham Ashcroft, who at the time had a successful job as a manager at a shopfitting business, to join the company as production manager. After several years in their management roles, Lynn and Graham were promoted to directors of the company.

During this time, Bob's son, David, started working for the business. Following in his father's footsteps, he worked in all departments to gain experience to enable him to assume a crucial role within the company. David is currently progressing to take on Bob's role in the future.

The next stage of the succession plan was to bring Bob's daughter Rachel, who already had a successful career as a primary school teacher, into the company. She hoped to become more involved in the business and eventually assist David in continuing the family ethos of Bradnam Joinery. She is training to become a fully qualified accountant whilst fulfilling her current role within the company in the accounts department.

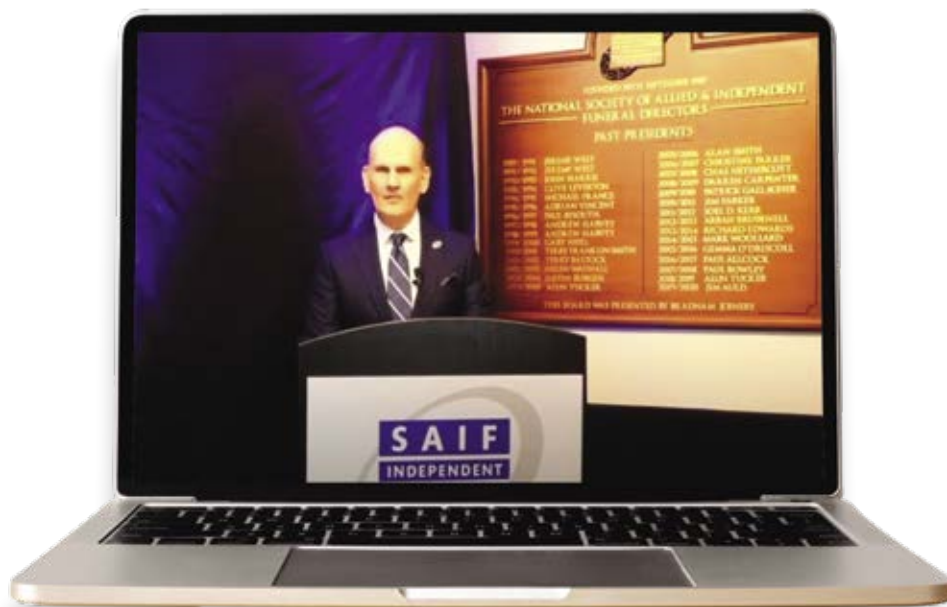
Bob's eldest daughter Louise is planning to join the company in the future after taking time out of running her own hairdressing business to enjoy her young family.

The future looks bright with three members of the Spittle family preparing to take the company forward, continuing to provide its customers with the highest quality products, dedication to customer care and unrivalled, reliable service. With steady growth and a highly successful management team in place, the company is in a strong position to continue serving independent funeral directors for years to come.

Business Matters

REVIEWING A SUCCESSFUL AGM

SAIF
BUSINESS
CENTRE
UPDATE BY
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SAIF'S VIRTUAL AGM

This year SAIF held its first online AGM. Proceedings began with an introduction and welcome from Terry Tennens, Chief Executive, followed by National President Mark Porteous who provided a summary of the past year highlighting the challenges faced by the profession concerning the pandemic and the Competition and Markets Authority (CMA).

First Vice President Jo Parker offered a minute's silence to all those connected to SAIF member firms who passed away during the last year.

Terry Tennens also gave a summary of

the past year, which included the work carried out to support the profession during the pandemic, including the creation of the Deceased Management Advisory Group (DMAG) from seven major death care trade associations. The CMA investigation was also raised along with the Funeral Services Consumer Standards Review (FSCSR) which was formed by both SAIF and the National Association of Funeral Directors (NAFD) to explore a common benchmark for a national code of practice.

The AGM minutes from 2020 and the accounts for the year end December 31, 2020 were formally adopted.

This year, the reports that were included in the AGM booklet were pre-recorded with those who had provided a report available for a virtual Q&A session after, and were formally adopted.

Elected to the National Executive Committee were Declan Maguire, Amanda Dalby and Gary Staker with Paul Allcock, Ross Hickton and Gemma O'Driscoll being

The Q&A panel

Main: SAIF CEO Terry Tennens spoke about the challenges of the past year
From top: Mark Porteous National, President; Jo Parker, 1st Vice President; Mark Horton 2nd Vice President

re-elected, with the SAIF Officers being formally elected.

The meeting formally closed at 5.40pm and, apart from a couple of technical problems, the event went very well.

The full version of the reports can be found in the AGM 2021 booklet, which was emailed to all members and is available in the members' area of the SAIF website.

Next year's AGM will be held in Edinburgh at the Dalmahoy Hotel & Country Club on Saturday March 19, 2022. Further details of the weekend will be available later in the year, but please reserve March 17-20, 2022 in your diaries.





OUT OF HARM'S WAY

Health and safety advisor Simon Bloxham's advice on dealing with hazardous substances

Safety with hazardous substances is something I'm interested in on my visits to funeral directors. "Are you doing CoSHH assessments?", I ask. "Oh yes," comes the response. Then I'm handed a load of documents in an old folder and they're usually out of date chemical data sheets that definitely aren't CoSHH assessments.

CoSHH is the main set of regulations that deals with the safe use, storage and handling of hazardous substances and stands for the Control of Substances Hazardous to Health. It is the regulation that requires employers to control substances that are dangerous to health. You can prevent or reduce workers' exposure to hazardous substances by:

- Finding out what the health hazards are
- Deciding how to prevent harm to health
- Providing control measures to reduce harm to health
- Making sure they are used
- Keeping all control measures in good working order
- Providing information, instruction and training for employees and others
- Providing monitoring and health surveillance in appropriate cases

Most businesses use products that are mixtures of substances. Some processes create substances too. These could cause harm to employees, contractors and other people.

Sometimes substances are easily recognised as harmful. Common substances such as paint, bleach or dust from natural materials may also be harmful though. There are also body fluids to think about.

What do I need to do?

There are things you need to do to make things a little safer. Think about what you are doing with chemicals and consider the following:

- Can you avoid using a hazardous substance?
- Can you substitute it for something safer – e.g. swap an irritant

cleaning product for something milder, or use a vacuum cleaner rather than a brush?

- Can you use a safer form? e.g. does it come in a solid rather than liquid form so you can avoid splashes, or can a powder that can easily be breathed be replaced by a solid product?

Employers are required to prevent or control exposure as far as possible and provide safe systems of work for all employees who work with hazardous substances. They should take the Safety Data Sheet (SDS, sometimes known as an MSDS) that comes with the hazardous substance and, by looking at how they use it, create a risk assessment. If you haven't got an SDS, try Googling it as this should give you the most up-to-date one. The SDS gives you information about the substances, with the most important sections being the list of hazards, the list of precautions and the emergency information to take if it goes wrong.

You should carry out the risk assessment on all hazardous substances in order to identify:

- All of the risks associated with exposure to the substance
- What control measures are required to prevent or reduce exposure
- What, if any, alternative substances could be used
- All emergency procedures that should be adopted in the event of exposure and/or spillage

You will also need to:

- Provide information and train all employees who may use the substances, on the hazards and risks of hazardous substances and the control measures to be implemented
- Review hazardous substances periodically. If possible, eliminate or substitute with a safer alternative where practicable.
- Monitor exposure and, where necessary,

instigate health surveillance in order to catch any effects on health early

Does it apply to me?

Yes, it certainly does. If you have employees, you control their work, so every part of CoSHH applies.

If you have no employees but you take hazardous substances to other people's premises (e.g. if you're an embalmer), all parts of CoSHH regulations apply except those about monitoring and health surveillance.

Employees have responsibilities too

Likewise, your employees have responsibilities. They must:

- Use, handle and store the substances in a prescribed manner as detailed in the CoSHH assessments
- Take care when using any hazardous substance and read all labels and written advice on usage before using the substance
- Co-operate fully with any monitoring of the workplace, any control measures and the appropriate health surveillance programme as required
- Always use any personal protective equipment provided and report any defects
- Report immediately any suspicion that they may have that either they or another employee is being affected by the use of any material at work

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. Safety for Business 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



EMBRACING REGULATORY CHANGE

SAIFCharter Chair **Adam K Ginder** discusses how FCA regulation of the funeral plan market will encourage funeral directors to strengthen protections for customers, and how many well-run firms are already close to meeting the expected standards...

BY the time you're reading this article, the Financial Conduct Authority's (FCA) consultation on its proposed rules for regulating the funeral plan market will have closed to submissions, and the FCA will be considering the profession's responses. I'm pleased to have had the opportunity to discuss the proposals with different groups of our members, which informed Golden Charter's response to the regulator.

I'd like to specifically thank our association's Regulatory Working Group, chaired by Helen Wathall, which has been instrumental in reflecting feedback on how the changes may impact our association's varied range of businesses. While, of course, there are some areas which will benefit from further consideration and refinement to deliver the best outcomes for customers and funeral directors, I'm reassured to hear of the positive contributions and input received by SAIFCharter and Golden Charter.

It's also reassuring to see the FCA recognises many well-run planning firms, particularly those regulated by the Funeral Planning Authority, are already meeting, or close to meeting, the standards the FCA will require. It's hugely positive that so many of our members are leading the way through our partnership with Golden Charter, as we work to the standards set out in the Funeral Plan Handbook at partners.goldencharter.co.uk.

The principles of treating customers fairly, looking after plan holders' data and checking for signs of customer vulnerability are all key themes underpinning this interactive resource. These principles are central to the FCA's requirements. It is evident this important work will position us at a clear advantage compared with providers with more limited guidance and controls around funeral plan sales. If you are not doing so already, I would encourage all of our members to work to these customer-focused principles,

ensuring
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working
with Golden
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position to gain
most under this
new regime.

**SAIFCharter
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Deadline 31 May**

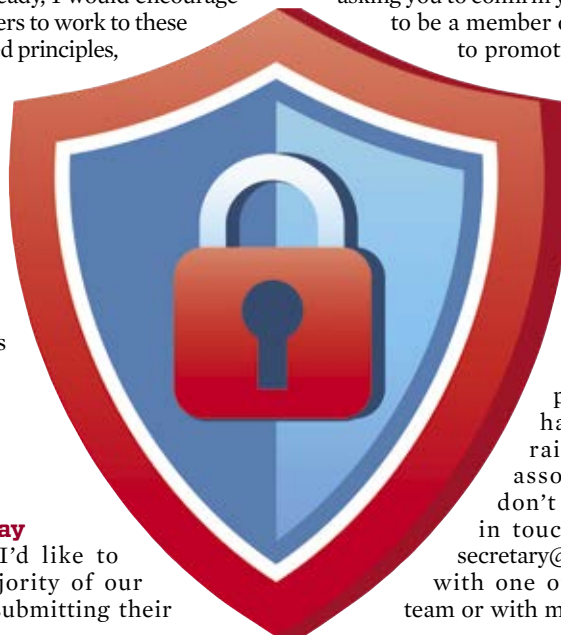
Meanwhile, I'd like to thank the majority of our members for submitting their

2021/22 renewal declarations, confirming ongoing acceptance of the terms and conditions of membership and securing access to the range of benefits. I'd like to encourage anyone who has not yet done so to complete your declaration by clicking on the link in the email sent by our Secretary John Byrne, or by logging in to the secure members' area of saifcharter.co.uk.

The declaration takes just a few seconds, asking you to confirm 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. The deadline for our renewal submission is **31 May**.

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 John at secretary@saifcharter.co.uk, with one of our Executive team or with me directly. ●



Your SAIFCharter Executive

To contact your SAIFCharter Executive about any subject, please send an email to 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.

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Please follow @SAIFCharter on Twitter and like our Facebook page and follow us on LinkedIn to keep up to date with our association's news and updates as we grow our community of independent funeral businesses online.



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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

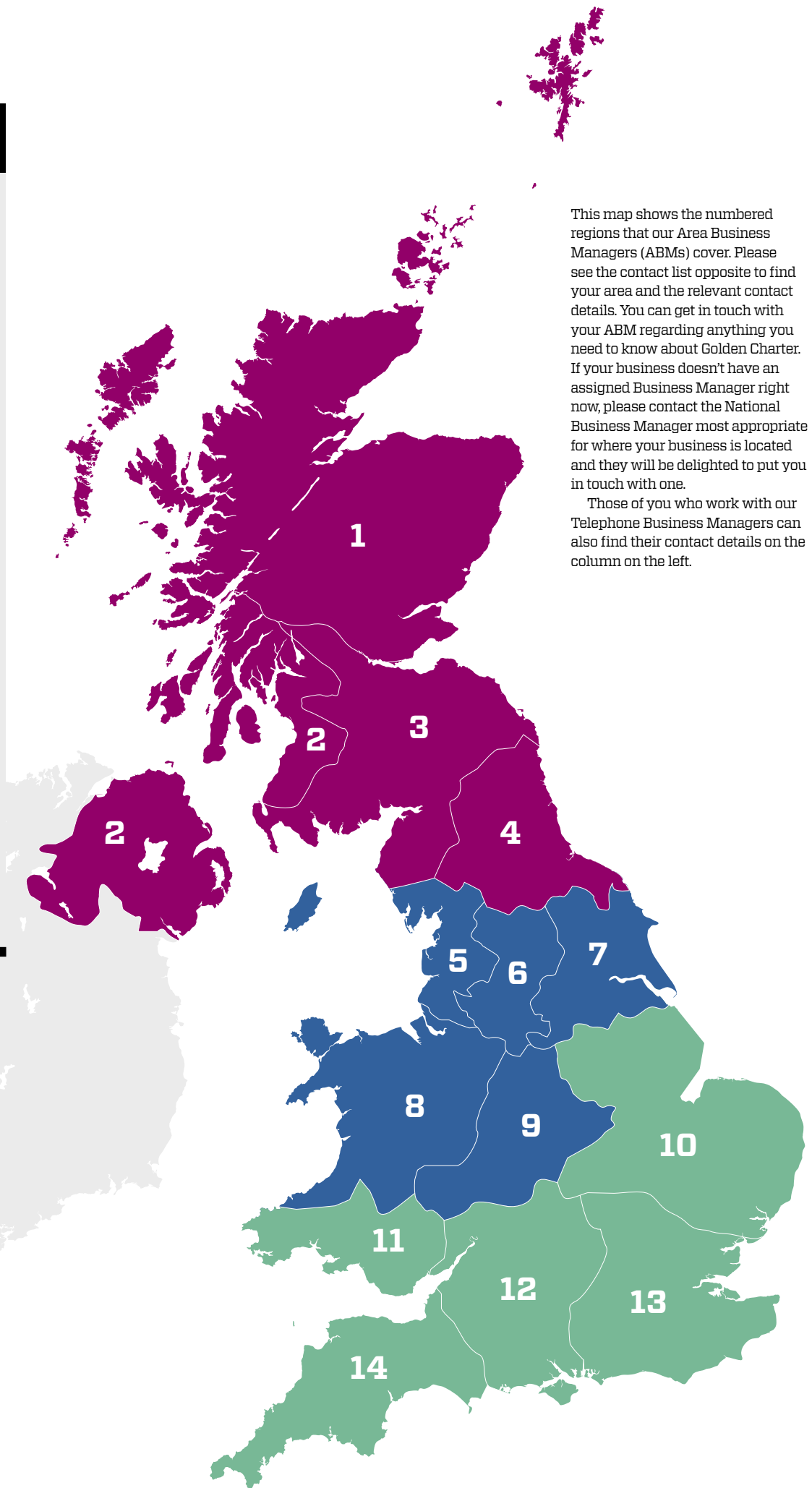


Caroline Taylor
Telephone Business
Manager
M: 07921 064 146
E: caroline.taylor@
goldencharter.co.uk



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

Mr Garry Lloyd Jones
G Lloyd Jones Funeral Director
The Star, Ancaster Square,
Llanrwst, Conwy,
Wales LL26 0LB

Branches of the above:
G Lloyd Jones Funeral Director
21 High Street, Blaenau
Ffestiniog, Gwynedd LL41 3AE

G Lloyd Jones Funeral Director
6 Sea View Road,
Colwyn Bay,
Conwy LL29 8DG
Previously advertised
on SAIF website.
Close Date: 6th April 2021

Kenneth Taylor / Ellen Taylor
Kenneth Taylor Funeral Director
57 The Avenue, Seaham,
Co. Durham SR7 8NS
Previously advertised
on SAIF website.
Close Date: 13th April 2021

Samantha Sole
Allen & Son Funeral Directors
Matcon House,
London Road,
Moreton-in-Marsh,
Gloucestershire GL56 0HJ
Previously advertised
on SAIF website.
Close Date: 13th April 2021

Nicola Park
Heritage Funerals Ltd
53 Katherine Drive, Dunstable,
Bedfordshire LU5 4NP
Previously advertised
on SAIF website.
Close Date: 15th April 2021

Andrew Wood / Philip Sweet /
Brett Sweet
B. Sweet & Sons Ltd
12a Oldbury Road,
Tewkesbury,
Gloucestershire GL20 5LZ
Previously advertised
on SAIF website.
Close Date: 14th May 2021

Jonathan Carpenter / David
Carpenter
E.J. Edgerton and Son Ltd
The Oaklands,
Breadden Heath,
Nr. Whitchurch,
Shropshire SY13 2LF

E.J. Edgerton and Son Ltd
(branch of above)
62 High Street, Whitchurch,
Shropshire SY13 1BB

E.J. Edgerton and Son Ltd
(branch of above)
3 Church Street,
Ellesmere,
Shropshire SY12 0DD
Previously advertised
on SAIF website.
Close Date: 19th May 2021

Hannah Elliott
Great Houghton
Independent Funeral Service
7 High St,
Great Houghton, Barnsley,
South Yorkshire S72 0AA
Previously advertised
on SAIF website.
Close Date: 19th May 2021

Diane Benton
Forget Me Not Funerals Ltd
Wiltshire House,
Burial Ground Lane, Tovil Green,
Maidstone, Kent ME15 6EJ
Previously advertised
on SAIF website.
Close Date: 19th May 2021

ASSOCIATE MEMBERSHIP PENDING
Mr Jon Stewart Sharrock
Woodall Nicholson Ltd t/a
Coleman Milne
Wigan Road,
Westhoughton, Bolton,
Greater Manchester BL5 2EE
Previously advertised
on SAIF website.
Close Date: 11th May 2021

Mr Christopher Clark
Ecclesiastical Planning
Services Limited (EPSL)
Benefact House,
2000 Pioneer Avenue,
Gloucester Business Park,
Brockworth, Gloucester GL3 4AW
Previously advertised
on SAIF website.
Close Date: 13th May 2021

ACCEPTANCE INTO FULL MEMBERSHIP
Christopher Mallon
Mallon Brothers Funeral
Directors
394 Falls Road, Belfast BT12 6DH

Ross Macbeth
Macbeth Funeral Services Ltd
4 Regent Street,
Burnham-on-Sea,
Somerset TA8 1AX

Sarah Butson
Grandfield & Son
Keenthorne, Nether Stowey,
Bridgwater, Somerset TA5 1HZ

Andrew J Humphrey
Castle Court Funeral Home Ltd
Castle Street, Treforest,
Pontypridd, Rhondda,
Cynon Taff, Wales CF37 1TA

Andrew Roughley
Andrew Roughley Independent
Funeral Directors Ltd
13-14 Central Square,
Maghull, Liverpool,
Merseyside L31 0AE

James Matthews
Watermans Independent
Family Funeral Directors
40 High Street, Sittingbourne,
Kent ME10 4PB

Andrew Lee
H Lee & Son
Belle Vue Road, Ashbourne,
Derbyshire DE6 1AT

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP
Mr Mark Lynch
Lynch Technical Software Ltd
t/a Lytesoft
Farnane, Murroe, Co. Limerick,
Ireland V94 NINH

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

FULL MEMBER BRANCH CLOSED
Mallon Brothers
Funeral Directors
59 Falls Road, Belfast BT12 4PD

FULL MEMBER NEW BRANCH
Mrs G Bisset
Thetford & District
Funeral Services Ltd t/a
Turner Funerals
2a Thetford Road, Brandon,
Suffolk IP27 0BS

Ms D Hill
Joseph Lymer & Son
(Branch of Jepson Funerals Ltd)
Trent Bridge, Bucknall,
Stoke-on-Trent ST1 6AH

Mr G Miller
Glen Miller Independent
Funeral Directors
13 Percy Terrace, Whitburn,
Sunderland SR6 7EW

Mr & Mrs Brown
J Brown Funeral Services Ltd
23 High Street, Wendover,
Buckinghamshire HP22 6DU

Mr P Wilson
Spire Funeral Services
11 Church Street, Staveley,
Derbyshire S43 3TL

Mrs J Wilson
Jacqueline Wilson Independent
Funeral Services Ltd
74 Weston Grove, Upton,
Chester, Cheshire CH2 1QL

Mr B Palliser
R. Lawrence & Family (Branch
of Palliser Platt and Sons Ltd)
206 Rochester Road,
Gravesend, Kent DA12 4TY

PROBATIONARY MEMBER NEW BRANCH
Mr T Clarke
Tony Clarke
Funeral Directors Ltd
55 Keighley Avenue, Downhill,
Sunderland SR5 4BS

FULL MEMBER CHANGE OF DETAILS/ADDRESS

Mr D Wilkinson
David Wilkinson Independent
Funeral Directors Ltd
291 Hesketh Lane,
Tarleton,
Preston PR4 6RJ
(Formerly at 311 Hesketh Lane)

Mrs M Russell
Mairi Urquhart & Son
Funeral Group
1-3 Mitchell Lane,
Alness IV17 0QW
(Formerly called
Mairi Russell Funeral Services)

Mrs M Russell
Mairi Urquhart & Son
Funeral Group
Unit 3c,
Station Square,
Dornoch IV25 3PB
(Formerly called
Mairi Russell Funeral Services)

Mrs M Russell
Mairi Urquhart & Son
Funeral Group
Seaforth Road,
Great North Road,
Muir of Ord IV6 7TA
(Formerly called
Mairi Russell Funeral Services)



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



SAIF Associates Directory 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@jcwawlyn.co.uk
• www.jcwawlyn.co.uk

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

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

Musgrove Willows Ltd
Mrs E Musgrove (Westonzoyland,
Somerset) • 01278 691105
• coffins@musgrovewillows.co.uk
• www.musgrovewillowcoffins.co.uk

Natural Woven Products Ltd
Mr A & Mr D Hill (Somerset)
• 01278 588 011 • contact@
naturalwovenproducts.co.uk
• www.naturalwovenproducts.co.uk

P & L Manufacturing Ltd
Mr P Halliday (Gloucs) • 01684 274
683 • sally@pandl manufacturing.
co.uk • www.pandl manufacturing.
co.uk

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

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

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

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

**CEMETERIES/
CREMATORIA**
**GreenAcres Woodland Burials,
Chiltern**
Ms Marisa Isaacs • 01494
872 158 • info.chiltern@
greenacrescelebrate.co.uk
• www.greenacrescelebrate.co.uk

GreenAcres Woodland

Burials, Chislehurst
Mrs C Graham • 0208 300 9790
• info@green acresgroup.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@
greenacres celebrate.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@greenacres celebrate.
co.uk • www.green acrescelebrate.
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.ifdccollege.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 • davidtennens@workwearltd.com • www.workwearltd.com

FINANCE & PROFESSIONAL SERVICES

Curtis Legal Ltd

Mr C Bond (Monmouth) • 01600 772 288 • cbond@curtislegal.co.uk • www.curtislegal.co.uk

Forum of Private Business

Mr I Cass (Knutsford, Cheshire) • 01565 626 001 • info@fpb.org • www.fpb.org

Funeral Administration Ltd

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

Frontline Communications Group Ltd (Call handling / delivery service)

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

Funeral Products BV

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

Goldray Funeral Consultancy Ltd

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

G Turner Consulting Ltd

Mr G Turner (Wellington) • 07917 221 497 • guyturner@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

Lynch Technical Software Ltd t/a Lytesoft (Funeral Management Software)

Mark Lynch (Co.Limerick, Ireland)
• +34 661195050 • mark@lytesoft.com • www.lytesoft.com

Aura Flights (Ashes into space)

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

Cleverley & Spencer (Monumental masons)

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

Fotoplex Grigio Ltd (Personalised photos)

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

Groupe Delfosse New Urn

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

Life Expressions (UK & Europe) Ltd

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

The MuchLoved Charitable Trust

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

Scattering Ashes

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

Secure Haven Urns & Keepsakes Ltd

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

Shaw's Funeral Products, Shaw & Sons Ltd

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

Signature Aromas Ltd

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

The Natural Burial Company Ltd

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

OTHERS

Grief Journey

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

Funeral Service Journal (FSJ)

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

Funeral Guide (Funeral resource for the public)

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

LCK Funeral Support Services Ltd

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

Professional Help Ltd

Mrs C Betley (Burton in Kendal) • 01524 782 910 • info@professionalhelp.org.uk • www.professionalhelp.org.uk

The Bereavement Register (Suppressing unwanted mail)

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

Reach Plc (Multimedia publisher)

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

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

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

The White Dove Co Ltd (releasing doves at funerals)

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

PRINTING & STATIONERY Gateway Publishing

(Part of Mimeo (UK) Ltd)

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

Polstead Press

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

RNS Publications

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

REMOVAL & REPATRIATION Alba Repatriation & Cremated Remains Transportation

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

Cremated Remains Transport Services

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

Euro-City Direct Ltd

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

Guy Elliot Ltd

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

Key Air – The Repatriation People

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

LCK Funeral Support Services Ltd

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

Mears Repatriation

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

National Repatriation

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

Rowland Brothers International

Fiona Greenwood • 0208 684 2324 • info@rowlandbrothersinternational.com • www.rowlandbrothersinternational.com

Staffords Repatriation Services

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

Walkers Repatriation Service

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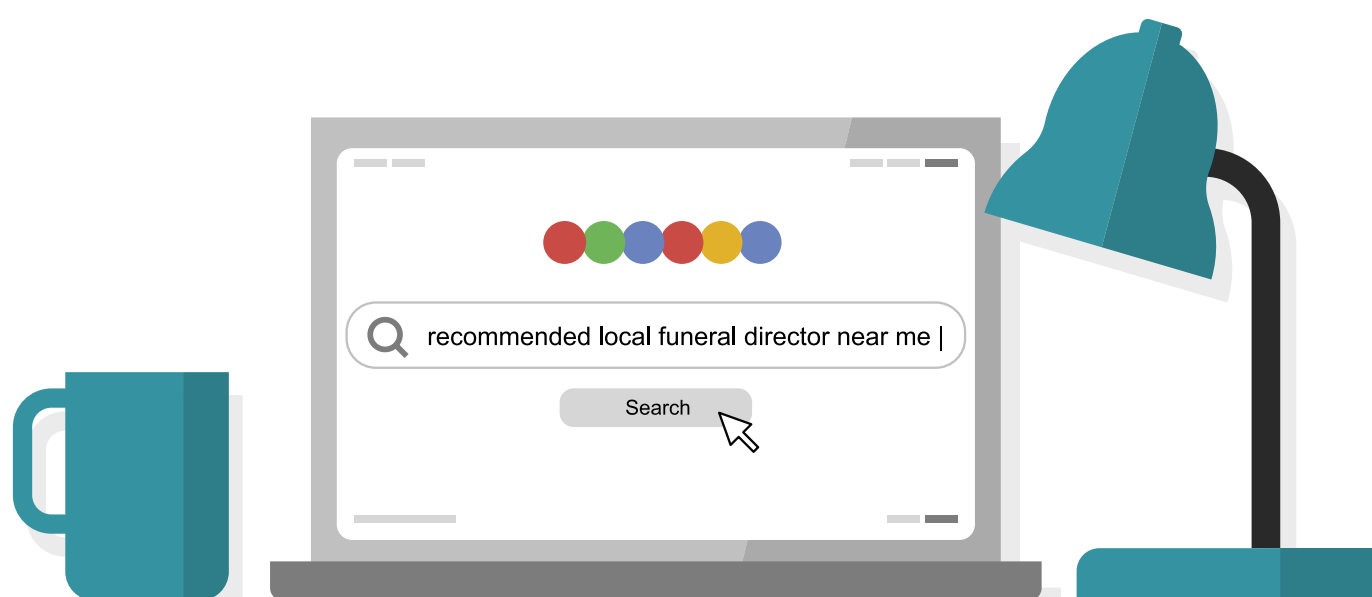
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