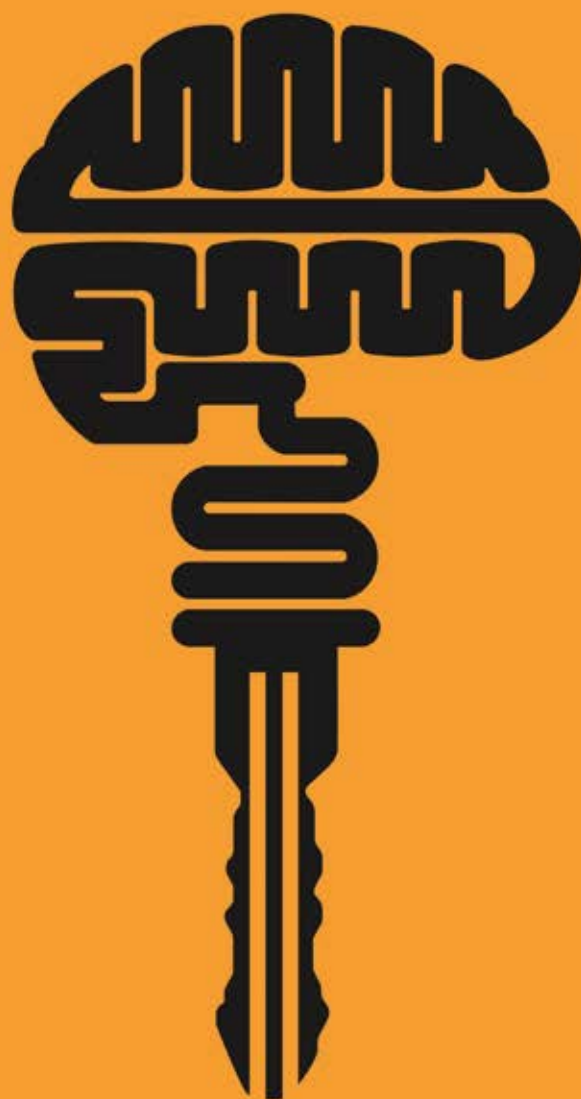




Insight



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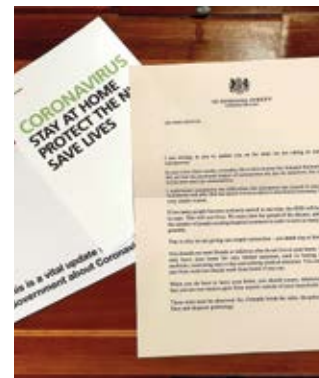
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CONTACTS

PUBLISHERS SAIF

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

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

GOLDEN CHARTER

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

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

EDITORIAL

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

PRODUCTION

Produced by:
Connect Publications
(Scotland) Ltd
Managing Editors:
David Cameron
david@connect
communications.co.uk
Pauline Burnett
pauline.b@connect
communications.co.uk
Design: Stuart Mathie, Felipe Perez

ADVERTISING

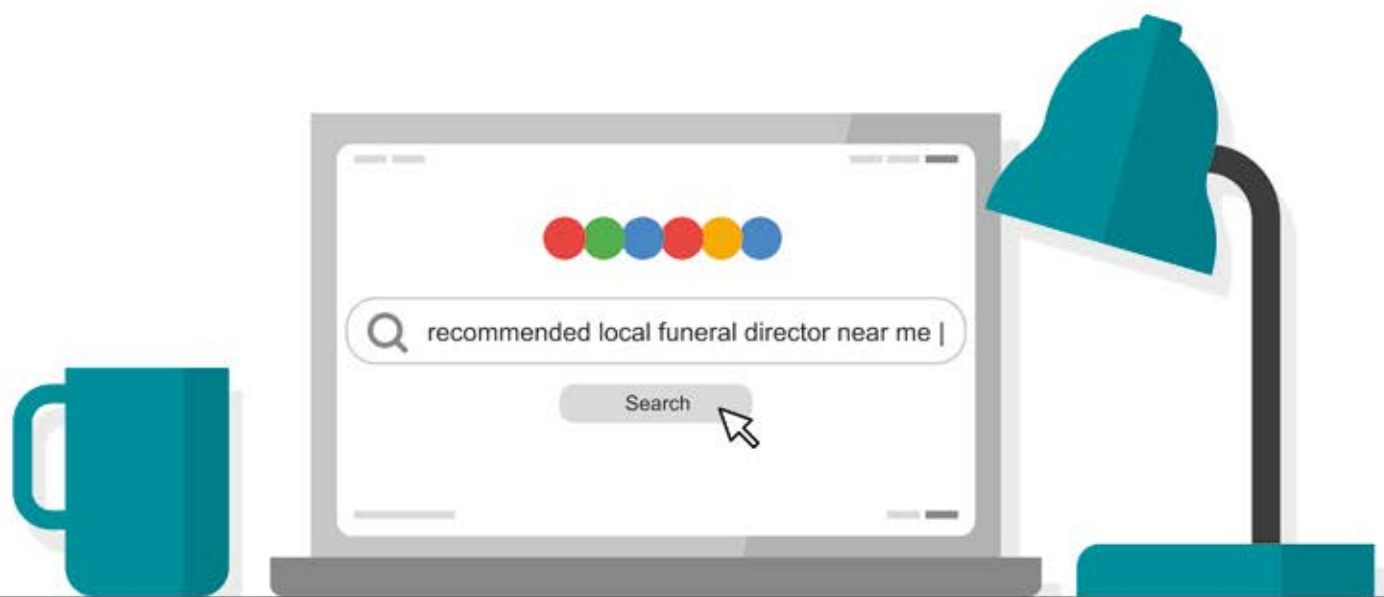
Advertising sales:
Jane Deane
jane@connect
communications.co.uk
Telephone: 0131 561 0020

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*Source: localfuneral.co.uk database.

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IT'S TIME FOR SMARTER BUSINESS



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Please fasten your seatbelts

SAIF CEO Terry Tennens on the journey of change we're about to embark on

It has been a while since many of us have boarded a plane for a journey, but we know the crew of an aircraft go through meticulous preparation before take-off to ensure safe passage.

2021 not only contains for us the ongoing global coronavirus pandemic, but the Competition & Markets Authority (CMA) regulatory changes for online pricing that will become statutory in the autumn.

Then, for members in Scotland, the Scottish Government is nearing the final stage of implementing the first statutory Code of Practice there.

The Financial Conduct Authority (FCA) will commence registrations of Principal firms, that is, funeral plan companies' registration from September 1, 2021.

So, please fasten your seatbelts for these significant changes in the funeral services and funeral plan sector.

On page 20 you'll see the latest on the CMA online pricing and standards and quality regime. SAIF has two highly responsive taskgroups managing the epic encounters with the CMA and the FCA which have involved many hours of sifting through thousands of pages.

At the forefront of this, SAIF Scotland has been in close liaison, collaborating with the Scottish Inspectors of Burial, Cremation and Funeral Directors as well as the Burial and Cremation Team in St Andrew's House.

SAIF has plans to host a number of in-person Regional Meetings during September to October 2021. When the dates are published, please ensure you register to attend (subject to Government regulations).

We have a webinar on June 22, 2021, which will be the first point of advice following the CMA's legal order for online pricing. I will be joined by Paul Allcock (SAIF UK Government Liaison), Joseph Murren (SAIF Scotland Government

“**INDEPENDENTS
WILL SURVIVE
AND THRIVE
AMIDST THESE
CHANGES**”

Liaison) and Mark Binnersley (SAIF PR and Policy Advisor) to answer members' questions.

Thereafter, we shall be providing members with guidance notes, further online support meetings and, of course, the SAIF Business Centre is accessible. Please look out for our emails and notices on the Slack channel for up-to-the-minute news.

And when turbulence occurs on the flight and the oxygen masks drop down, the captain says: "Please ensure you place your own oxygen mask on before placing one on your child."

What are your next actions?

1. Schedule time in July and August with colleagues in the firm to attend to this
2. Pay attention to SAIF resources via email or Slack to support you in these statutory changes
3. Ensure you deploy a web designer or digital marketing consultant for your website, or a sign up with a third-party website such as localfuneral.co.uk or Funeral Guide, or other open-source access for the consumer to see your online pricing, as laid out according to the CMA legal order
4. Pay attention to the detail. Funeral directors are masters of detail, so this should come naturally as you have

to prepare, plan and execute in fine operational detail with your clients and the deceased person in your care.

5. Don't hesitate to ask SAIF – you can do this via Slack, by email or by calling the SAIF Business Centre for guidance.

When the Wright brothers invited flight, most of society could never have envisaged how aviation has become the future of travel. And now the technology of flight is enabling human expeditions to Mars to be scoped and planned.

Independents will survive and thrive amidst these changes. We are committed to continuous improvement. There is always room to learn, develop and transform. We will become accustomed to fulfilling the statutory responsibilities for online pricing and continuing the excellent, transparent, quality and fair value that Independents offer our communities.

As Rupert Murdoch said: "The world is changing very fast. Big will not beat small anymore. It will be the fast beating the slow."

Please watch for the communications from the SAIF office via email and Slack and don't leave these matters to the last minute. If you have any unanswered questions following the communications from SAIF, reach out to the SAIF Business Centre or the SAIF Executive Committee members. SAIF stands alongside you. It was Christopher Robin Milne who came back from the war in the skies and said: "Always remember you are braver than you believe, stronger than you seem, and smarter than you think." ●

Best wishes,

terry@saif.org.uk



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SUZANNE GRAHAME

GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

The next steps towards regulation

With the FCA's consultation complete, what's next on the regulation to-do list?

At every step on the road to regulation, we've always had a clearly defined next step in front of us, and some route to influence its shape. Often, that has taken the form of a consultation; for the past few years there has been a plethora of mechanisms to feed what you know about customers' needs to Government decision makers.

Now, with the Financial Conduct Authority's latest consultations closed, we are moving from a time of informing regulation to a time of working within it. The broad shape of the regulated pre-need market looks certain: John Glen MP recently talked about his confidence that the FCA's proposals were proportionate for smaller businesses (see page 12), and the FCA itself is already looking to the future and outlining what affected businesses need to do.

The dates we're now building towards are September 2021, when businesses like Golden Charter who will be directly regulated can start applying for authorisation from the FCA; and July 2022, when the FCA expects to officially begin regulating the pre-paid market.

FCA priorities

So what are the next steps, and what can plan providers like us and independent funeral directors like you do now to make for a seamless transition that protects your families from day one?

That's a question the FCA has already answered directly: we can prepare.

Step one is understanding what the regulator is planning. In its own view, its proposals aim to do the following:

- Ensure products meet families' individual needs

- Ensure plans are sold and priced fairly
- Give families access to the Financial Services Compensation Scheme and Financial Ombudsman Service

Those are the headlines the FCA considers key in its overriding goal to give families confidence in plans and their fairness.

What to do now

The second step is to understand what each of us actually has to do. That means understanding the level of regulation that will affect your business. The FCA's Richard Sutcliffe told *SAIF Insight* last month that he expects most funeral directors to become appointed representatives of a plan provider. This means a provider such as Golden Charter will be the fully regulated party, and we will be held responsible by the FCA for any pre-paid activities appointed funeral directors or other distributors engage in.

For those funeral directors who offer Golden Charter plans, and are following the contents of our funeral planning handbook, that means you and your team have already taken an important stride towards the FCA's expectations by following the customer-focused principles the handbook and our agreement set out.

Whether you are in that position already or not, you can speak to your local Golden Charter Business Manager about regulation at any time.

Both we and the FCA have committed to providing more information over the coming months. We will help you meet any emerging requirements, and summarise the guidance the FCA issues. We know this is new and can appear complex, but our pledge is to minimise

the complications and help Independents like you to fully comply with the least possible disruption to your businesses. Our initial guide to FCA regulation covers the current situation in detail, and you can find out about that on page 26 of this issue.

Working for families

Regulation exists to protect and reassure families. It's fair to say Independents more than did that over the past year, rising to the unprecedented challenge of the pandemic. Now, we are seeing positive signs that families are coming back to you for funeral planning – just look at the positive results Mark Moran describes this month (page 26), which are testament to families' continued trust in you and desire to plan ahead. It shows how many families waited out the pandemic until they could walk through their trusted funeral director's front door again to talk about a plan. That powerful level of local trust shows how you will meet and ultimately benefit from regulation.

Together we are on track to scale this summit. It was always going to be a long walk, more so given the past year of simultaneously dealing with huge demands in other areas of your work. Through this testing time, you have maintained your communities' trust. These last steps will be some of the most important ones, for the families you serve as well as your business, and we will continue alongside you on that same journey. ●

suzanne.grahame@goldencharter.co.uk

Stars of the cup

Thrills, spills and drills at the 27th Gordon Kee Cup

The Kee Cup returned in May with SAIF members and trade suppliers golfing and cavorting to raise funds for Winston's Wish, SAIF National President Mark Porteous' nominated charity. Formerly known as the SAIFinsure Ryder Cup, the event has become the profession's premier golf event and was re-named in honour of the late Gordon Kee, a founder of Golden Charter.

This year's event, which took place at The Belfry from 19-21 May, raised £1,420 for Winston's Wish and the funds will go towards supporting bereaved children.

Match commentary

The first day's play consisted of seven pairs matches on the PGA National Course. There were some big wins, with several dog licences handed out (7/6 in old money), notably by Big Snoop (Bob Spittle) and The Pug (David Spittle), The Pope (Gary Neill) and the Vulcan Bomber (Simon Rossiter).

Augustus Gloop (Brian Hart) and Fingers (David Gosling) beat Lord West (Jeremy West) and Uncle Biffo (Richard Edwards). The score was evenly matched



Left: Pope Gazza 1st (Gary Neill), Tony Adams and Augustus Gloop (Brian Hart)

3.5-3.5, with all to play for the second day. The draw for the next day's play was made at the indoor BBQ and consisted of fourteen singles matches.

The second day's play looked evenly matched, with some old rivals drawn against each other. Once again, there were some very close matches, but big wins for The Vicar of Dibley (Terry Tennens) vs. Jeremy Corbyn (Graham Clow from Coleman Milne), 7 & 6 (woof woof), Heston Blumenthal (Alex from Westerleigh) beating poor old Uncle Biffo, Andrew Ridgeley (Stuart Hartley) taking down Baby Snoop (David Spittle) and a fine win for the Pope against the Toytown star, Noddy, who had to pay £100 to the charity pot. Team SAIF eventually ran out 9.5 to 4.5 as the Trade Suppliers crumbled once again, the final score was 13-8 to SAIF.

The match ended up with a SAIF team win for the fifth year running, with Tony

Adams, the ex-Arsenal player, arriving at the Belfry to present the Kee Cup.

The presentation evening has become the highlight of the trip with Gloop the Fine Master in the Chair, issuing fines for all sorts of wrongs.

Day two closed with singing from Mr Bean (Nigel Appleby) and Little Ted (Jamie West), who were both making their debuts in the event. This was followed by a rendition of *La Bamba* in Spanish from Travis Bickle (Chris from Comtects) and some groovy dancing by Andrew Ridgeley (Stuart Hartley) as he lip-synced to his favourite Wham song! The evening closed with some re-naming of the golfers.

Any funeral director or trade supplier wishing to play in next year's event should contact Gary Neill on 01279 655477, or Brian Hart on 07740 577651.



Team Trade Suppliers



Team SAIF

New scrutiny on non-coronial deaths

All medical examiner offices in England are now in the process of extending scrutiny to all non-coronial deaths wherever they occur, according to the National Medical Examiner.

The steps towards scrutiny of all deaths will be tailored for each area, and the timings are likely vary for

different sectors or localities.

A similar service for Wales has now provided independent scrutiny of 2,000 deaths in acute and non-acute settings and is able to provide a fast-track service for deaths that require time-sensitive release of the body.

As health boards see a reduction in

COVID-19 demand, it is hoped that local implementation teams can speed up 'scan and send' agreements and, for deaths in the community, provide 'once only' remote access to clinical notes in individual practice systems.

In related news The Royal College of Pathologists has reviewed its cause of death list, search 'G199 Cause of death list' at www.rcpath.org/document-library-search.html

CLIMATE EMERGENCY: HOW YOU CAN HELP

In March, SAIF CEO Terry Tennens wrote to Lord Callanan, Parliamentary Under Secretary of State at the Department for Business, Energy and Industrial Strategy, seeking information on how the Government can support SMEs within the sector to decarbonise.

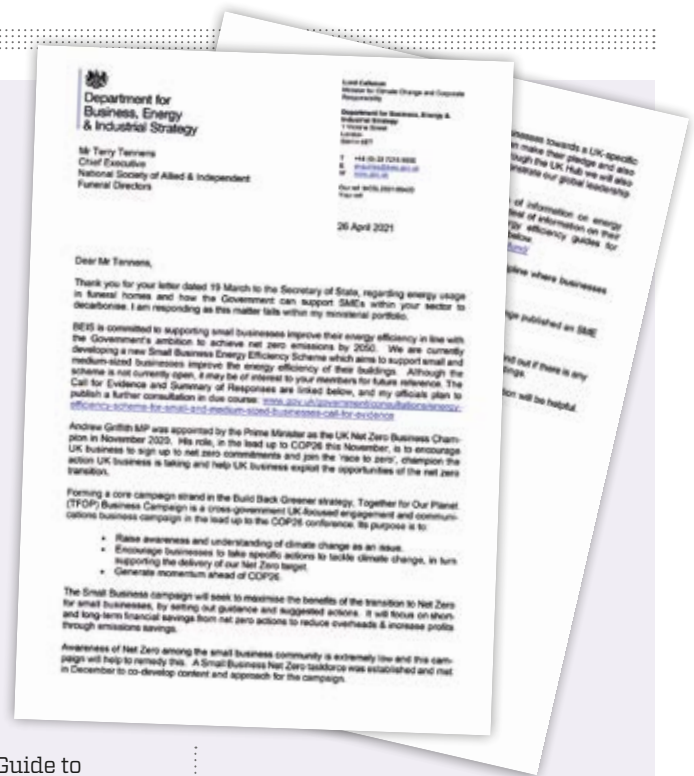
The peer replied with the following advice:

1. At the SME Climate Hub (smeclimatehub.org/uk), business leaders can make their pledge and also find clear guidance on the Net Zero actions they could take. This hub will also enable the Government to directly compare sign-ups by country, so it can demonstrate global leadership and help boost the UK's international reputation.
2. The Carbon Trust has a great deal of information on its web pages about energy efficiency for SMEs, including energy efficiency guides

for businesses and free webinars at www.carbontrust.com/client-services/programmes/green-business-fund

3. Businesses can access free advice at the Business Support Helpline at www.gov.uk/business-support-helpline
4. In 2015, the then Department for Energy and Climate Change published an SME Guide to Energy Efficiency at www.gov.uk/government/publications/sme-guide-to-energy-efficiency
5. Members may also wish to contact their local authorities to find out if

there is any support or funding available to improve the energy efficiency of their buildings.



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Trade Only



The new-look awards will celebrate Independents across the UK. Previous winners: (top row) Devall & Son Family Funeral Directors, C.S. Boswell Funeral Services, Tovey Brothers Funeral Directors, R & P Everson Funeral Directors (bottom row) Alex Little Funeral Directors, Alexander Muir Funeral Directors, Hickton Family Funeral Directors.

Bring on the awards!

It's time to celebrate your work with the Independent Funeral Director Business Awards

Golden Charter's Mark Moran highlights what's fresh and exciting about the new-look awards...

We're delighted to announce that our celebration of the independent funeral profession is back this year under a new name. The Independent Funeral Director Business Awards are now open for entries and will recognise achievements in funeral planning, and your work far beyond pre-need.

Given the unprecedented challenges the profession, and the world, has faced over the past year, it is more important than ever to recognise the work of those who took the extra step

“
THE VIRTUAL
CELEBRATION
TAKES PLACE
AT 6PM ON
THURSDAY
29 JULY - SEE
YOU THERE”



and went further in the toughest of times. We want to celebrate the special funeral directors and encourage you to complete a short submission to help us tell your story to your peers.

This year, given the events since March 2020, the Independent Funeral Director Business Awards will not be based around sales figures. Categories will, however, include community engagement, digital innovation, employee engagement and environmental responsibility. There will also be recognition for customer service

and the work of those within your business through our Employee of the Year category.

To enter the Independent Funeral Director Business Awards, you simply have to tell us in up to 800 words how your business meets the category criteria. You have until 5pm on Friday 9 July to make your submission and you can find full details of all categories and the criteria at saifinsight.co.uk/awards-2021

We know that for many of you, your workload remains significant and there is still caution around travel and events held in person. With this in mind, we will be hosting a free online event to reveal the winners, celebrate the profession and thank you for your vital work.

The virtual celebration will take place at 6pm on Thursday 29 July and you can register at saifinsight.co.uk/awards-2021. We look forward to seeing you there!

If you have any questions about entering the Independent Funeral Director Business Awards you can visit the website or speak with your Golden Charter business manager.

CREMATORIA HONOUR CAPTAIN SIR TOM

Teams from Westerleigh Group's crematoria walked a total of 1,000 miles to raise more than £3,500 in honour of pandemic hero Captain Sir Tom Moore, to mark what would have been his 101st birthday at the end of April.

Westerleigh Group, the UK's largest independent crematoria and cemeteries business, challenged teams at its 35 sites nationwide to do something to support the Captain Tom Foundation.

As the Foundation supports charities which help people with life-limiting illnesses or who are facing or coping with bereavement, the leadership team threw down the gauntlet to its sites to come up with their own ideas for raising money.

Many Westerleigh teams decided that the best way to honour him was to walk 100 laps of their crematoria grounds, as Captain Tom had done at home, but some had other ideas.

The site manager at Forest of Dean Crematorium turned to pedal power,

covering 100 miles on an indoor bike.

The team at Wessex Vale Crematorium hoisted a Union Jack on its new flagpole to mark how much money had been donated, and the team at Vale Royal Crematorium recorded a version of *You'll Never Walk Alone*, the song Captain Tom recorded with Michael Ball.

The Group's HR team also got in on the act, using an app to log them walking or running 519 miles – the distance between Stirlingshire Crematorium and Treswithian Downs in Cornwall, its northern and southernmost sites, raising more than £3,500 to the Captain Tom Foundation.

Westerleigh Group will also be streaming a special Father's Day service from 11am on June 20. Broadcast from Royal Vale Crematorium in Cheshire, it will include readings and music and can be found by visiting the news section of any of the group's crematoria websites.

It will then be available on the Group's YouTube channel.



Picture courtesy of The Captain Tom Foundation / Emma Sohl Capture The Light Photography

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JOHN GLEN MP: APPOINTED REPRESENTATIVE APPROACH 'PROPORTIONATE'

The UK Government "will continue to work closely with the Financial Conduct Authority (FCA) to ensure that the implementation of the new regulatory framework goes well", according to John Glen MP.

Responding to a written question



from Sir John Hayes MP, Mr Glen, the Conservative member for Salisbury who was involved in introducing FCA regulation in his former role as Economic Secretary to the Treasury, outlined how he considered the FCA's approach "proportionate" for smaller businesses.

He said: "The legislation allows intermediaries such as funeral directors to become 'appointed representatives' of the funeral plan providers whose plans they sell or intermediate. The provider, known as the 'principal' firm, would be responsible for ensuring their appointed representatives comply with the relevant rules for selling plans.

"This results in a proportionate approach, whereby smaller firms that operate as intermediaries will be required to follow the rules that protect consumers, without necessarily needing to undergo full FCA authorisation. To support these small

firms during the transition period the FCA will reach out to the industry to explain their regulatory standards and expectations regarding the authorisation gateway.

"The FCA is examining feedback concerning competition and smaller plan providers, among other things, as part of its consideration of responses to its consultation. The FCA will consider this feedback in the context of its operational objectives – which include ensuring an appropriate degree of protection for consumers and promoting effective competition in consumers' interests – as part of its decisions on the regime.

"The FCA's consultation proposed that funeral plans should be brought within the scope of the Financial Services Compensation Scheme. The Government is currently considering whether further legislation is required to ensure the Compensation Scheme would operate effectively for consumers, if it covered this sector."

“ THE FCA IS EXAMINING FEEDBACK CONCERNING COMPETITION ”

12,000 APPLY FOR SCOTLAND'S FUNERAL SUPPORT PAYMENTS

More than 12,000 applications for Funeral Support Payments have been made since the Scottish Government launched the devolved benefit in September 2019, according to a new report.

Social Security Scotland has released statistics showing that 12,660 applications were made since the launch, with 77% authorised and 13% denied (an additional 10% of claims were subsequently withdrawn). In total, £14.4 million of payments were issued.

COVID-19 coincided with increased applications, with

the highest single month in January 2021.

The report noted: "As this publication reports on applications to the end of March 2021, it spans the period when the COVID-19 pandemic was present in Scotland. Social Security Scotland implemented some service changes in March 2020 in response to the COVID-19 pandemic, but has continued to process applications and make payments."

Most applications were processed within 10 working days, although a quarter (24%) took 16 days or more.

Planned bereavement support expansion still under review

Eligibility for Widowed Parent's Allowance and Bereavement Support Payments is still due to be extended by the UK Government, Guy Opperman MP has said.

In response to a question to the Department for Work and Pensions from Labour MP Jonathan Reynolds, Mr Opperman confirmed that the Government still intended to take forward a remedial order extending eligibility to include people who cohabited and had children.

He said: "We are currently considering the detail and implementation of the draft Remedial Order, which will be laid before the House in due course."

A YEAR OF SUPPORT

This month we hear from Mark Horton, 2nd Vice President of SAIF

It has been 15 months now since I was appointed as 2nd Vice President and I think that time has gone past in a blur as it has for most of us.

So far in my role of supporting the President, Mark Porteous, and our future President, 1st Vice, Jo Parker, this has mainly equated to Zoom calls and emails (not ideal for a technophobe like me) rather than meeting people face-to-face and chatting, which is much more my style. However, in this time I have learnt a lot myself on new legislation and how to implement it within our business with much help from the team in the SAIF Business Centre, which has been at the forefront of communication throughout the pandemic. Comments I have read on social media channels have seconded my belief that SAIF really has led the way for its members during the pandemic, and also for non-members who have been asking for advice on these platforms.

As a company, we found the restrictions difficult at first. It was not only a physically tiring time but also stressful and mentally challenging to find that balance between keeping everyone safe, adhering to guidelines and putting the families first. As funeral directors, we all know that our main priority is the family and making sure that they are supported and cared for just as their loved one resting with us is being cared for. To have to tell them they cannot do certain things or that the numbers who can attend the service are reduced goes against everything we know. At each of these twists and turns it always seemed as though we were the 'bad guys' as we were the ones to be the bearer of bad news on behalf of all the different organisations and elements that we arrange and facilitate. When many people in England were furloughed, which I do not deny caused them a lot of stress, funeral directors were working more and under such difficult circumstances that the stress we have all dealt with is unprecedented and somewhat unnoticed outside the profession. I cannot praise all our members enough for how we have dealt with the pandemic and urge anyone who needs it to seek help and support for the toll this may have taken on their mental health. Asking for help is always a sign of strength, not weakness.

As restrictions are now easing, I will soon get the opportunity to do what I do best and become a social butterfly again, maybe more of a moth than a butterfly. I am looking



forward to getting out and meeting members again while doing quality inspections (one of my other roles) and at regional meetings, and it goes without saying how much I am looking forward to Mark's banquet at the AGM in Edinburgh in 2022 for a whole weekend of meetings and events.

I cannot promise I will be meeting anyone on the golf course, as Tiger Woods I certainly am not, however I will be in the lounge or bar talking about motorbikes, kayaking, vintage trucks and, according to my wife, anything else that takes my fancy that day! I look forward to seeing many friendly faces, old and new.

I am proud to be part of SAIF, not just for the roles

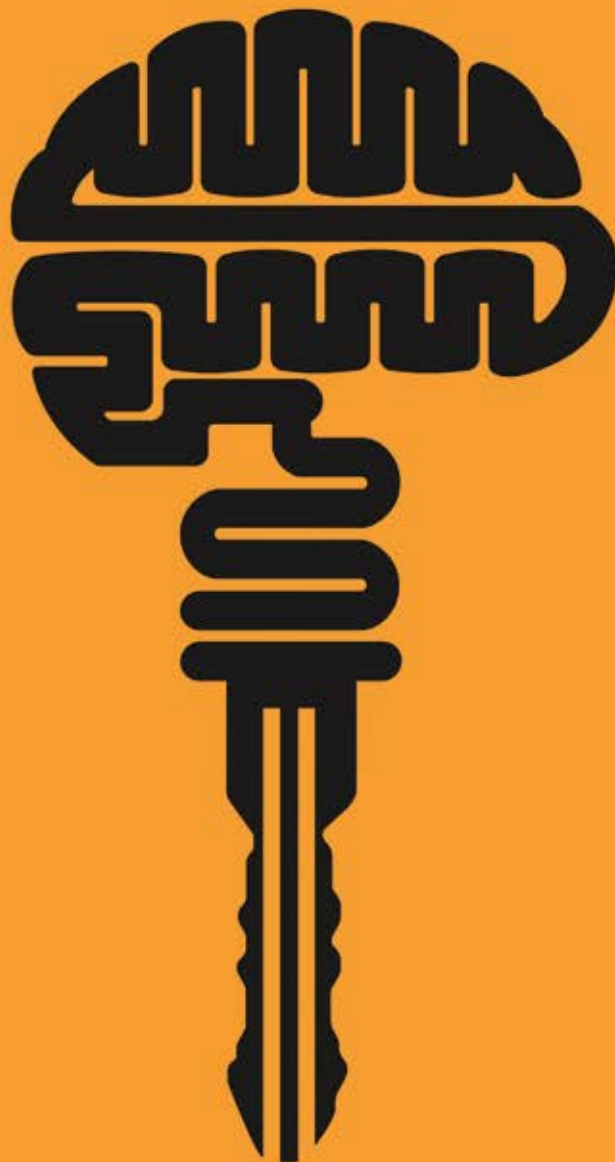
I now do for SAIF, but I am proud to be a member and for what we all stand for together. As a group of independent funeral directors, we cover the whole country and together we are strong. We support each other while supporting our families with the upmost care, respect and dignity at the highest standard that should be expected. I am excited by the future and, with the support of SAIF and all of its members, by what we can achieve together.

Mark Horton, 2nd Vice President of SAIF ●



“ THE STRESS WE HAVE ALL DEALT WITH IS UNPRECEDENTED ”

THE KEY TO SUCCESS



Market experts share their advice
on how to get sale ready
or find a hidden gem

Edinburgh-based William Purves Funeral Directors is a family firm which has been operating for five generations. Over the years it has purchased businesses around Edinburgh and in Dundee, Elgin, Inverurie and the Borders and now has 21 branches. Five businesses acquired in the north east of England were recently rebranded to bear the William Purves name, with a £1 million hub created to serve their activities. Tim Purves tells SAIF Insight what it looks for in an acquisition...

"I've spoken to several funeral directors who have indicated to me that they are looking to exit the business. COVID is certainly mentioned, as is the CMA and FCA and, in Scotland, the Inspector of Funeral Directors. We have big things going on and I suppose all play a part and quite a number of people with smaller businesses are looking to sell. While there may be a slight pooling in the market, I'd say that people are looking to acquire other businesses too."

Certain criteria

"If somebody had a business with 150 funerals or less and looking to exit and it fitted with us geographically and culturally, we would always look at a business."

For us, the most important thing is whether the business we buy fits in with what we're about. We have certain criteria. Where is it? Is it a standalone business, or is it one that would fit in with what we currently have? And is it in an area where we are or already operate, or is it out on a limb? Personally, I prefer to be able to travel there and back home in the same day, but it's more than just the geography, obviously, it's all about the culture of the business. Some of these things are hard to sort of define, but you get a strong feel of it as soon as you see a business."

We, as Independents, have purchased quite a few funeral homes over the years and apart from one, the sellers have been owners looking to exit the business. Some have done it over a period of time and some of them fairly quickly once we've taken over."

It can be quite difficult for an owner to sell their business, particularly if it's been in the family for many years, and we're sympathetic to that – this is their baby. We



Tim Purves

want them to be able to walk past with their head held high and not regret that they sold it to us, but feel proud that they've passed it on to another Independent, another family business. We always say, 'Look, we won't come in and make huge sweeping changes, but there will be changes, we can't sit here and say there won't'. We have built our own in-house software programme which is used in each of our branches. We'll ask people to arrange funerals from our arrangement sheets and to be dressed in our uniform and we'll likely change the vehicles as we run a silver-grey fleet which is synonymous with us as a company. So, there are changes, but we're sympathetic and will look after the families the funeral director has been serving. Often the business we've bought has a name that's synonymous with that area, and people know it, so we're buying the goodwill of it."

We have just done a major rebrand of our businesses in the north east of England because it was becoming complicated as there were five different brand names there and many were within two or three miles of each other, so we'd have families

wondering why their loved one was being taken to an office with a different company name. It made sense for us to rebrand under one name, but we don't have any plans to do that with any other area."

The feedback we often get is that the corporates do make quite big sweeping changes and some staff don't like that. I'm not here to decry the corporates at all – they have a completely different model to us – but our view is to let businesses run as closely as it was prior to us taking over. I'm more than happy for sellers to speak to someone else who works with us and have an open conversation with them, with me nowhere in the room – they'll be the best advocates of whether we whether we do it right or not."

It's good to talk

"I'm always very happy to talk to anyone thinking of selling and sign an NDA. That keeps everything under the radar because an owner may be thinking of selling but doesn't want the staff to know, so we're very discreet on all of that. The best way to contact me is by email at tpurves@williampurves.co.uk.

I'm 100% sure Independents have a great future. They have a real strength in that they can make decisions quite quickly as they don't have layer upon layer of management to go through, or shareholders who are only interested in what the return is. There will always be independent companies and I don't think it's only the bigger Independents that will survive. It is a really important thing that we do, and it's a good thing that we do."

“ I'M 100% SURE INDEPENDENTS HAVE A GREAT FUTURE ”

Tim Purves



Ross
Hickton

The Hickton family business was established in 1909 in the West Midlands and is now run by Ross, Greg and Jodie Hickton, who are all under 40, with the help of their dad Trevor. Despite the pandemic, the family has acquired a new business and created a brand-new branch in 2020-21, so now have seven funeral homes and a stonemasonry business. Ross Hickton explains what drives them to expand...

"About 10 years ago we were offered a local, fairly small funeral business to buy and we've carried on acquiring ever since. Our ethos has always been looking at areas where it's dominated by corporate funeral directors, or family funeral directors which sadly aren't doing as well as they used to. They've all been smaller funeral businesses, never more than 100 funerals a year, but I identified that they were all in good areas, places where we felt we could grow the main business and develop the businesses we purchased.

There were two reasons really. With four family members involved, we acted to expand to ensure there was enough work and financial stability to cover salaries, retain staff and keep the business going forward. We were doing 250 to 300 funerals a year, a comfortable number, but wanted to grow because this is going to be our life in business for the next 20, 30, 40 years. We also wanted to take on the corporate businesses. Co-op, Dignity and Funeral Partners have all bought a lot of family firms across the West Midlands and kept the family name above the door, which I

don't agree with at all because the clients might still think it's the original family.

All but one of the businesses we've bought have been fairly small and under 100 funerals a year and they were all 10 or 15 years old, two things the corporates wouldn't consider, and there's a real opportunity there for individual Independents or a few to club together to keep them in family hands. You're not going to take off overnight, it will take years to build your reputation in the area, but if you're willing to ride that out, you will see the results in the end.

When we bought our businesses, we put our name above the door, refurbished the premises, put in new mortuary facilities and really just put the Hickton brand on it. I can honestly say every single branch has now developed and is doing really well. The main competition in all of the areas was corporate funeral directors and we took them head on. In Birmingham we actually closed down a Co-op branch trading under a family name on the same row of shops – we literally clawed the work off them and put it back into an Independent for the area.

“ WE WANTED TO TAKE ON THE CORPORATES ”

Before COVID, we had five funeral homes and our own in-house stonemasonry business, and at the start of last year we were in the process of opening a brand new branch – the first we've opened as a cold start in a new area. Delays due to COVID meant we eventually opened in March 2021. We had identified an area which had only two funeral directors serving it and the surrounding villages. Those were Co-op and Dignity, so we saw a real need for an Independent to serve that area. I did all my research into the demographics of the population and the death rate over the last 10 years, so we felt it was a good area to go for.

Good advice

I do all the negotiations and check the accounts with solicitors and accountants. You learn what you're looking for and what not to look for when acquiring a business, so it's worth making sure you've got a good accountant as they'll also advise you the best way to buy or sell your business, whether that's through assets and goodwill, or selling the limited company as a whole.

Now the new branch is doing very well with funerals coming in and we have sold a lot of pre-paid funerals, which is good insight into the area. The feedback we've had from the local community has been fantastic, they've really welcomed us with open arms and said it's nice to have a family-owned business back in the area.

We also bought a very long-established

The Hickton family, left to right:
Greg, Trevor, Jodie and Ross



stonemasonry business in Dudley, not far from our head office, and it was a fantastic buy – the business is absolutely booming. Of course, we have a bit of a bubble at the minute post-COVID.

We have been offered businesses outside the West Midlands, but we just felt we couldn't give them our personal attention and we didn't know the areas either. Location is everything and for anybody who's looking to open a new branch or buy a business, my advice is to look at the competition and don't be afraid to take on the corporates."

Swallowed up

"If an Independent owner was thinking of selling, they're more likely going to get more money for the business from a corporate company. But when they get swallowed up into this big corporate giant, the personal level of care is diminished. Many corporates have good customer-facing office and funerals staff, but they're very restrictive so the families won't necessarily get the best service they've had in the past.

In the next 12 months I feel we'll see a lot of businesses come on the market. It has been a tough time and I think, sadly, some of the smaller businesses with just one owner or director may have had enough. Funeral directors in their fifties and sixties may not be able to face getting regulation ready after COVID, which is sad, but I think the market does need a good shake up. There are a lot of new entrants to the market, some delivering a good level of service, some not, but the regulation will sort those out.

I'm happy to be contacted if anybody wants to discuss selling their business, not necessarily to me, but for any advice or help. And if anybody around the West Midlands wants to hand the reins over to somebody else, they are more than welcome to give me a call."

Hear Ross talk property on the Partnership Podcast at [goldencharter.buzzsprout.com](https://www.goldencharter.buzzsprout.com)

CONNECTING WITH BUYERS

How SAIF can help

SAIF Acquisitions is a new professional brokerage service aimed at helping independent funeral directors to sell their business to other independent funeral directors. SAIF members who are interested in purchasing a business will be able to register with SAIF Acquisitions and become an 'approved buyer', protected by non-disclosure agreements with prospective sellers.

SAIF members looking to sell their business are invited to contact SAIF Acquisitions, which will discreetly connect you with buyers in your area.

As a seller, you will also be provided with a list of preferred agents able to act on your behalf, if you wish. SAIF will provide the information, but it will be the seller who determines the buyer firm and, if applicable, the agent or consultant.

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

In an age when one independent funeral business is being snapped up by a corporate every other week, SAIF Acquisitions will help to protect the business you have nurtured and grown, ensuring bereaved families can continue to rely on the unique service only an independent funeral director can provide.

For further information on how to register for the 'approved buyer listing' or make contact with approved buyers and agents, contact Claire Day or Terry Tennens in the strictest confidence and with no obligation. Call 01279 726777 or email claire@saif.org.uk or terry@saif.org.uk

The new branch opened in 2021



The stonemasonry business dates from 1881



➤ **As a former founder director of one of the most acquisitive funeral groups in the UK, Guy Turner bought many businesses and has since advised more than 30 funeral directors on the successful sale of their business. He explains the importance of preparing for a sale...**

"It is important for those thinking of selling their funeral business to understand what is actually involved and how to go about it. Regardless of who the potential buyer might be there are a number of things to consider. Often taking the first step is very difficult as it is not always easy to talk about selling and many people are uncomfortable doing so. The matter needs to be kept confidential and there are ways to help ensure this. There needs to be some thought around who might be interested in buying the business and their ability to fund the purchase. Funeral directors need to consider what different potential buyers may offer in terms of valuations, how the business is run going forward and what might be expected of them after they have sold, and for how long.

There are a number of key steps in a sale process. Firstly, to allow any buyer to put forward a credible offer, they have to understand the business and its profitability. Businesses are not bought and sold based on a value per funeral and haven't been for many years. In almost all cases that would significantly undervalue the business.

Once the key terms have been agreed all buyers will want to confirm their



Guy
Turner

understanding through due diligence. The level and detail of this will vary from buyer to buyer but there are some areas that will be applicable to all buyers. Getting comfortable with property matters such as leases will apply to all. It is not uncommon to find that leases need to be assigned, either to the buyer or into the trading company if they are still in sole trader or partnership names. It is also not unusual to find that leases are on an informal basis or have expired. For almost all buyers these will need sorting so they have the security of tenure they require.

When it comes to buying a Limited Company, often some buyers are less keen on this because of the increased risks and greater level of due diligence required, however, for a seller it is often a lot cleaner to sell the shares of the company and is likely to be beneficial from a tax perspective.

There are other factors to consider. Where there are employees and their employer will change as a result of the sale, for example when the business trades as a sole trader or

“BUSINESSES ARE NOT BOUGHT AND SOLD BASED ON A VALUE PER FUNERAL”

a partnership, then there is a legal process required to inform the employees and address any concerns that they may have. Failure to do this properly can leave the seller liable.

The opportunity for selling a funeral business has changed over the last few years as some of the corporates are currently not acquiring and others are focusing their efforts on larger businesses unless there is a strong geographical fit. This has created a difficult situation for some who are keen to sell but are not of interest to a corporate. For these the answer may well be to look towards other independent businesses or smaller groups. This will have its attractions to some, but without access to the funds of the larger groups and corporates it is often hard to achieve the values required from smaller Independents. That is the reality, whether people like to hear it or not.

Every business is different, as will be the options when it comes to selling. For advice or to discuss a sale in confidence, contact me at guy.turner@funeralconsulting.co.uk

THE CHALLENGES OF SELLING AND BUYING

Richard Barradell, of Goldray Funeral Consultancy Ltd, has worked with funeral directors for more than three decades...

"Back in the early 90s, when I was first involved with the sector, I became aware of just how professional the majority of funeral directors were. However, their commercial knowledge did not always match their professionalism. That can still be the case today, and buying and selling any business involves hard work and continuous involvement with lawyers and accountants. Things are definitely changing for the better, though. Now there's a much-improved mix of hard-won experience and more developed commercial skills. This has been aided by the younger generation, many of whom have successfully completed a degree or have worked in other spheres, and the establishment of SAIF's NextGen group has made

a great contribution to this beneficial change.

The process

In broad terms, there are three main components within the selling and acquisition process. Firstly, the creation, negotiation and agreement of the Heads of Terms which detail the intended outcomes of the parties involved. At this stage the seller usually signs an exclusivity agreement, agreeing not to negotiate with any party for a set period of time. This is followed by the due diligence process, led by the buyers who list the information they require, together with the methods by which they hope to obtain it. This tends to cause sellers the greatest concern as it is hard to anticipate the full extent and impact of the

process if you have never been involved in it before. If the deal eventually fails it can often be at the end of this stage as the buyer has all the facts before them so may renegotiate, to their advantage, aspects of the Heads of Terms. The final stage is the Sale/Share Purchase Agreement which is led by the lawyers for each party.

Market trends

The future can only be considered in general terms given the impact of the pandemic. However, the pressure on prices looks certain to continue, aided by increased regulation by the CMA. In addition, COVID-19 has accelerated the trend towards simpler funerals and direct cremation, so it is impossible to forecast what the demand for traditional funeral services

will be post-pandemic. The sector is very poor at collecting and analysing data to quantify and qualify the impact of market trends, so I, together with my colleagues in the Deceased Management Group (DMAG), are working hard to address this.

The current market

There is a current shortage of buyers so those who are active can obtain businesses comparatively economically, but there are signs of new venture capital-backed organisations coming into the market. It is anticipated that further regulation and increased pressure on costs and prices will lead more small or less established businesses to sell, and there are early indications that this is beginning to happen. If an Independent owner wishes to purchase additional outlets there may well be opportunities within an accessible catchment area, allowing an even better use of their existing overheads.

GO GREEN WITH THE STUNNING NEW HYBRID POLARIS HEARSE



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Northern Area	Greg Platt	07968 195 722	greg.platt@superioruk.com
Southern Area	Jon Helm	07879 252 224	jon.helm@superioruk.com

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THE CMA REPORT: WHAT YOU NEED TO KNOW

As the Competition & Markets Authority's legal order lands, *SAIF Insight* examines what it means for funeral directors

The CMA has been investigating the funeral services sector since June 2018, with its final report published on December 18, 2020. There are three elements which the final report has focused on:

- 1** Transparency of pricing and the economics of funeral pricing. In the final report, evidence was gathered which illustrated that the corporate sector had evoked concern regarding higher pricing. The CMA recognised that Independents were best value. The disappointment to the SAIF-CMA Regulatory Taskgroup is that the CMA did not take a segmented approach to regulating the sector according to size, company structure and firms that charged inflated prices in the first place.
- 2** The CMA has considered price-capping or creating a pricing regulator for funeral directors.
- 3** The CMA also paid attention to SAIF's concern for quality control and standards of operations in service delivery to clients.

The SAIF-CMA Regulatory Taskgroup have been outstanding in serving and representing the needs of the independent sector. Jeremy West, Sean Martin, Paul

Allcock and Joseph Murren have been strong advocates for Independents across the UK throughout the investigation and continue to engage with the CMA.

What is the result of the CMA final report?

By the time this edition reaches you, the CMA will have published a legal order which was due on June 17. This means that after an implementation period it will become a statutory requirement for online pricing to be displayed in a particular way mandated by the CMA.

The CMA has proposed a three-month implementation period, so by mid-September 2021 all funeral directors must have a prescriptive pricing list that is one click away from the home page on their own website, and any third-party websites. The list must also be in PDF format to make it easy for the consumer to download and print.

SAIF's latest response to the consultation highlighted serious concerns on behalf of our members. We questioned the need for A2-sized posters with prices in reception offices and the inclusion of crematoria and cemetery fees of those within a 30-minute cortege range from the funeral home.

We also requested that the implementation period be extended to six months, which means this statutory

requirement would commence in mid-December 2021 instead of mid-September 2021. This allows time for funeral directors recovering from the global pandemic to prepare for statutory online pricing.

SAIF will be providing guidance notes on all matters and members are invited to a webinar, led by Paul Allcock (SAIF's UK Government Liaison) with Joseph Murren (SAIF Scotland Government Liaison), Mark Binnersley (SAIF's PR and Policy Advisor) and CEO Terry Tennens. This will take place from 3-4pm on June 22, so please ensure you register for this event when the email invitation is released.

The CMA has paused its decision for a price cap on funerals, or a price regulator. However, for member firms who have five branches or more, the CMA will conduct financial revenue monitoring. SAIF petitioned that this was shifted

“ SAIF WILL
BE PROVIDING
GUIDANCE
NOTES
ON ALL
MATTERS ”

“ THERE REMAINS THE THREAT THAT THE CMA COULD INSTIGATE A SECOND MARKET INVESTIGATION REPORT AND IMPLEMENT A PRICE CAP ”

from January and July each year to April and October, to respect the peak season for funerals.

The CMA will finalise the layout of the monitoring form on June 17, 2021, and SAIF will be providing guidance notes to members in this category.

There remains the threat that the CMA could instigate a second Market Investigation Report (MIR) and implement a price cap or price regulator. SAIF strongly opposes this.

The above CMA orders cover all four nations of the UK. However, for quality control and standards of operations, the CMA recommended that statutory inspectorates should be established for England, Wales and Northern Ireland. However, the Ministry of Justice repented on June 7 stating its preference for a voluntary code of practice and co-regulation with the sector. SAIF had strongly opposed the establishment of a statutory regulatory body similar to the Care Quality Commission as costs would

have been disproportionate and have had an adverse impact on the cost base for smaller Independents in England.

The Scottish Government has deployed a statutory inspectorate and a mandatory Code of Practice and registration for all funeral directors will occur shortly, timelines are to be advised.

SAIF will be preparing templates and guidance notes through the summer to assist members as we prepare for statutory online pricing. This is a mandatory requirement, so the CMA will be actively monitoring the sector and has powers of enforcement from fines to court orders for sentencing.



Please factor in this task with your own website, and if you do not have a website, a third party, open-source website where your pricing can be accessed, specifically laid out as the CMA by legal order has prescribed.

The June 22 webinar on the CMA legal order will be recorded and available on the members' area of the SAIF website. Watch out for alerts on email or Slack as we will share the CMA's legal order details, SAIF's guidance notes and templates, and notify you of further online support meetings.

Regulations

PANDEMIC PROGRESS

In part two of *SAIFInsight's* review of COVID-19's impact on our sector, we look at what lessons were learned by the Deceased Management Advisory Group



This overview, taken from the Deceased Management Advisory Group's (DMAG) report, illustrates the breadth of the challenges and importance of the solutions DMAG was involved with.

It was known that the pandemic would result in an unprecedented increase in deaths.

The three key objectives for the sector at this time were:

- Ensuring mortuary capacity was not overwhelmed
- Delivering an increased number of dignified, limited funeral services
- Delivering an increased number of dignified, limited cremations and burials.

To achieve the increase in capacity it was necessary to introduce a range of initiatives and radically alter operating procedures. These changes had varying results, and in view of a possible 'second wave' this interim paper considers learning which could be applied to enable the sector to deliver a more effective response.

Government

The Government has responsibility to define the framework and culture of the response to the pandemic through legislative changes,

sector engagement, communication and implementing the pandemic planning which the sector organisations had contributed to as recently as 2019. It was questioned why the 2007-2009 pandemic planning by the NAFD and SAIF with the Civil Contingencies Unit was not deployed.

Legislative changes and guidance

- Streamlining statutory cremation documentation and enabling registration of deaths via phone; increased capacity and was widely welcomed across the sector
- Closing crematoria, except for funerals, enabled cremation authorities to focus on delivering cremation services
- Closing cemeteries was also welcomed for the same reasons, however, the original legislation in England was poorly drafted and caused confusion
- Guidance for managing funerals was welcomed throughout the sector. However, the variations between the UK and devolved administrations led to confusion and unnecessary complexity. As did the guidance on social distancing at funerals which varied between those elements held in places of worship and those taking part in cemetery and crematorium chapels.

Overall, the legislative changes were viewed as being extremely supportive to the sector in achieving its objectives; particularly the General Register Office (GRO) introducing fast tracked death registration and certification.

There were some reports of delays by coroners' offices, which added to storage capacity issues in funeral homes. DMAG asked whether deploying additional resources in any future event could be explored with the Office of the Chief Coroner.

However, it was recognised that if Government had shared its draft proposals with a representative group from the sector before finalising them, the legislation could have been more effective and not required amendment.

Engagement

- The primary channel for Government to engage with the sector was through the Cabinet Office. The weekly meeting was extremely inclusive,

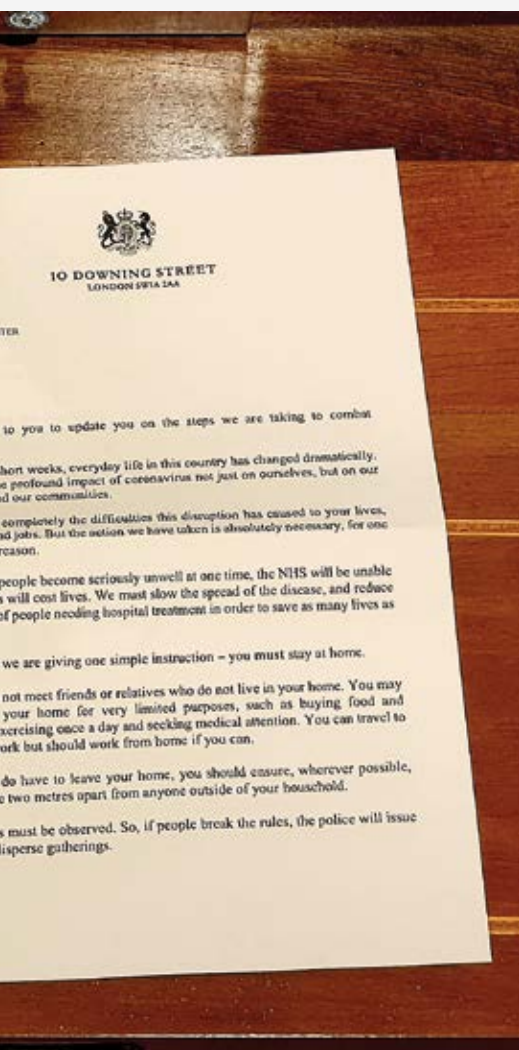
involving representatives of trade organisations, individual companies, Government departments and devolved administrations. While the meetings were informative, the large number attending (approximately 40) and being limited to an hour did not allow for any in depth discussion, exploration of topics or resolution of cross cutting issues.

- The introduction of the Deceased Management Advisory Group (DMAG) provided a sector-wide point of contact for central and devolved governments. The dialogue which developed proved extremely useful for sharing information, exploring issues and inputting into the development of policy. The Group welcomed, and continues to do so, the regular interaction with the various Government departments and devolved administrations at their regular meetings.
- Despite the channels available on occasion, especially at the start of the emergency, it was felt that Government was not taking the opportunity to engage with the sector over specific initiatives, for example, the varied responses from Local Resilience Forums (LRFs) in England and Wales, or the failure to take the lead in co-ordinating their activities.
- Overall, the engagement through DMAG was extremely productive, enabling both Government and the sector to explore issues, seek solutions and share a wide range of information. It is hoped this will continue in the medium and longer term.
- In addition, DMAG proved to be an early warning system of the prevalence of the virus across the regions and notably occurrences of deaths in care homes 10 days prior to other streams of information being collected by the Government.

Communication

The lack of communication over key information, for example death rate modelling, was felt to be a significant issue and remains a concern for preparedness in the sector for a further surge in COVID-19 deaths.

- The introduction of Pandemic Multiagency Response Teams (PMARTs) without any prior discussion or communication was felt to have



WE CAN DO SO MUCH MORE WHEN WE STAND TOGETHER

SAIF CEO Terry Tennens on the importance of DMAG and SAIF's involvement in the organisation...

"What was happening in Italy at the start of 2020 was the driver for DMAG to come together and for us to talk. 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.

To the credit of all the Governments across the UK, they recognised that was a serious issue that they need to be on top of. And that's why they changed to electronic registration forms. They paid attention. SAIF and the NAFD were consulting members across the UK to assess what was going on from the point of death to the point of the

funeral. We were asking how much capacity members had in their funeral homes and any excess mortuaries. That was really an early warning sign – if there was a problem emerging, we knew about it.

One of the main issues for DMAG is that we want a cross department point of contact in Government – we don't want to keep dancing around different departments. This is where the Scottish Government worked really well compared to the others.

Whenever you're at war, you have to sit down at the table to negotiate peace. My motivations for serving in this role for SAIF is that I think independent funeral directors do a fabulous job.

They actually need a safe harbour and our greatest strength is unity and our greatest weakness is our individuality. SAIF members are all Independents, all kings and queens of their businesses, but their strength is when they stand together. SAIF is a force to be reckoned with."

Terry Tennens, SAIF CEO



undermined local funeral directors. No information has been shared justifying why it was necessary to introduce this measure of 'last resort', especially as there is evidence that the PMARTS were inadequately trained and led to the delay of some funerals.

- The wide number of Government departments issuing communications and advice relating to the death management sector was confusing.
- The delays in receiving guidance on crucial issues such as PPE usage and coming out of lockdown, and a lack of consultation on the guidance, led to confusion and low levels of confidence among sector colleagues once the guidance was issued. This was further exacerbated by devolved administrations issuing guidance which sometimes differed on fundamental matters, such as the use of body bags.
- Excessive requests for information from LRFs led to survey fatigue and a reluctance from some in the sector to engage.

The desire on the part of Government to communicate was recognised and welcomed. However, it is believed that there should have been a central point

in Government clearing and issuing information as it was unclear when it would be issued and which department was dealing with what.

Furthermore, if the sector could have had an input into the development of communication, guidance, and advice, that experienced and expert input would have been a benefit.

Sector

The funeral, as a process, is delivered through a partnership of two distinct providers, funeral directors and cemetery and crematoria operators. A significant increase in capacity can only be delivered through both groups of providers co-operating to deliver the agreed outcome.

Strategic level

- The development of DMAG provided a high-level cross sector working group, providing all representatives with valuable insights into each other's ways of working, issues and solutions.
- The creation of DMAG sent out a strong message of closer working and co-operation across the representative

trade bodies. The culture of working more closely together for the benefit of all was one which delivered benefits to all parts of the sector.

- The Group became the first point of contact for central and devolved Governments, and as a small group, focusing on strategic issues worked well.
- DMAG provided a single voice to Government on behalf of the entire sector.

The DMAG website provided a central point for disseminating information to all parts of the sector.

The creation of DMAG has worked well for the benefit of the sector and it is intended to continue beyond the current emergency for the benefit of the sector and, importantly, the bereaved.

Local level

The ability to deliver increased capacity requires partnership working between funeral directors and cemetery and crematoria providers. Embracing flexibility and innovation enables new and different ways of working.

Among the changes which have delivered benefits are:

- Regular meetings (weekly) between funeral directors, and cemetery and crematoria operators and suppliers to the industry provided a forum for issues to be discussed and better ways of working explored.
- Service delivery was streamlined through the adoption of electronic working, registration, electronic statutory forms and greater use of digital meetings.
- Closure of places of worship and catering

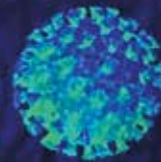
“WHILE A SMALL NUMBER OF ‘HOTSPOTS’ DEVELOPED AT BUSY CREMATORIA, THE OVERALL RESPONSE ENABLED THE SECTOR TO COPE WITH INCREASED DEATHS”



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CORONAVIRUS STAY AT HOME SAVE LIVES



Anyone can spread Coronavirus.

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To shop for basic necessities or pick up medicine

To travel to work when you absolutely cannot
work from home

To exercise once a day, alone or with members
of your household

To meet others, even friends or family

CORONAVIRUS
STAY HOME
PROTECT
THE NHS
SAVE LIVES

facilities, along with reduced numbers of mourners, shortened the time taken on funerals. As a result, it was possible to increase the number of funerals undertaken during normal working hours.

- It was best to increase funeral capacity incrementally to meet demand in the following order:

- a. Additional cremation slots Mon-Fri through shortening service times
- b. Additional early and late slots, outside normal times
- c. Provision of slots during weekends and bank holidays.

- Families being encouraged to use the 'out of hours' times through funeral directors and cemetery and crematoria operators not adding additional charges.

- Encouraging maximum use of crematoria availability through:

- a. Allowing mourners to attend chapel services, following risk-based assessments. Experience suggested families wished to use crematoria where mourners could attend.
- b. Streaming and recording of services so those beyond the immediate family could feel involved. (Live streaming can be problematic when there is a high demand for broadband in an area.)
- c. Promoted availability of slots at different crematoria to encourage families to use facilities with capacity.

While a small number of 'hotspots' developed at busy crematoria, the overall response enabled the sector to cope with the increased number of deaths resulting from COVID-19.

Greater clarity on the 'hotspots',

along with identifying capacity nearby, could have been achieved if a UK-wide, central service availability portal had been available.

Conclusion

The deceased management sector was able to add capacity to meet the demand of the increased death rate, enabling scaled back funerals, burials and cremations to continue in a caring and dignified manner.

To read this report in full, go to www.dmag2020.org

SERVING FAMILIES IN 2021

After an unprecedented year, Golden Charter's **Mark Moran** looks at families' evolving needs and the success Independents have already had in meeting customers' expectations

2020/21 has been a difficult year to analyse in some ways. At Golden Charter we hold ourselves to standards that reflect the values of the independent funeral directors we work with, and the pandemic has impacted how we measure success in many different ways.

For a great number of Independents, your workload of at-need funerals has been unprecedented, yet throughout you have dealt with families' needs with care, empathy and the utmost professionalism.

The opportunity to talk to families about their own funeral planning has been significantly disrupted. With ongoing lockdowns and the arrival of subsequent waves, it's unsurprising that your focus has been on your at-need services.

However, many funeral directors have adapted to the difficult environment and helped meet the demands of families



looking to plan ahead with innovative solutions, whether that's using technology for virtual meetings or increased use of the telephone, amongst other methods.

Similarly, despite all the other pressures on your time, it's been really encouraging to see that most funeral directors have signed Golden Charter's Funeral Director Agreement. When taken alongside our handbook, it's setting you up on the path

to a smooth transition into FCA regulation.

And while you have rightly focused on at-need, you've also looked ahead. The record amount of marketing activity planned for this year shows that being proactive is paying dividends now as families look forward and start to consider how best to plan ahead for their own funeral, following a year that has prompted many to think about these issues.

We have had an excellent start to the year, fuelled by funeral directors re-engaging with plan sales. Feedback tells us in many cases this has been instigated by families and their desire to wait to speak to you in person. This has reinforced the value you provide when discussing the needs of a prospective plan holder. We know consideration of funeral plans by over 55s grew by 10% in the year to April 2021, and pent-up demand is turning into purchases of future funerals by families who have waited patiently for restrictions to

GETTING 'REGULATION READY' WITH GOLDEN CHARTER

Mark discusses how independent funeral directors partnering with Golden Charter are in the strongest position to continue to offer funeral plans in an FCA regulated marketplace, and provides reassurance that there's absolutely no action for funeral directors to take right now...

There is no question that impending Financial Conduct Authority (FCA) regulation will bring significant change to the funeral plan industry, however, we are certain that no other plan provider can offer independent funeral directors the support that we can.

At Golden Charter, we're here to assist and guide our valued partners every step of the way though regulatory changes, whether it's GDPR, changes to the Funeral Planning Authority code or FCA regulation of the funeral plan market.



We believe independent funeral directors provide the best customer experience for purchasing a funeral plan. It's reassuring to see the FCA understands the important role you play here too, and wants to ensure that customers who choose to enquire and purchase a funeral plan through funeral directors can still do so in a regulated market.

We're building a simple, efficient

process to let you continue to do this. Our aim is to ease your regulatory compliance burden and support you through our own effective and fully FCA compliant funeral sales process. We'll be in touch to talk to you about what this looks like after the FCA confirms its final rules for the regulation of the funeral plan market in the summer.

Funeral directors working with Golden Charter can be confident the changes will complement the well-established principles of looking after families which are already in place. The majority of firms working with us have already signed up to the customer-focused principles set out in our Funeral Plan Handbook and Funeral Director Agreement. For these firms in particular, the FCA changes are simply a continuation of our regulatory journey. The FCA recognises this, noting many well-run planning companies,

“ CONSIDERATION OF FUNERAL PLANS BY OVER 55s GREW BY 10% IN THE YEAR TO APRIL 2021 ”

ease, then gone to their local Independent to talk directly about their wishes.

Marketing activity and families' needs go together, so I'm delighted to see Independents choosing to promote their businesses at record levels. Furthermore, many are thinking strategically and planning a full year's integrated campaign incorporating Facebook activity, leaflet drops and individual promotions.

So while in some ways last year was one of contradictions, with positives emerging from a difficult situation, the early signs in 2021/22 are much more obviously optimistic.

Beyond plan sales

Not only are customers flocking back to Independents to arrange plans, but we are seeing a healthy demand which turns into significant allocations. In addition to the plans funeral directors arrange yourself, we are continuing to ensure that families who want to buy directly still end up with a local, independent funeral director, supporting you and the entire independent sector with future funerals.

Last year our enquiry support service was rolled out to serve a need identified by funeral directors: those who were telling us the pandemic was preventing you from giving funeral plan enquirers the immediate service they sought. We launched a system to have our experienced customer service staff get back to these enquirers on your behalf, and where a plan was purchased it was treated entirely as a plan you had arranged directly. That is the kind of innovative approach we will continue to develop this year. It's just one example of how we can support funeral directors in difficult times and on a large scale.

Thanks to our network of Golden Charter Business Managers, we're able to support you on a one-to-one level specific to your business, so if anything described here appeals to you, or you have a specific support request from us, please speak to your local business manager as soon as you are ready to.

Our overarching focus is the exact same as at the beginning of the pandemic: we're here to support you, in any way we can. ●



Golden Charter has a range of helpful guides at mygoldencharter.co.uk



particularly those registered with the Funeral Planning Authority, already meet the proposed standards or are close to them.

Once the FCA rules are finalised, we'll reach out to you to discuss what further changes may be required to support you to a seamless transition to FCA oversight.

In the meantime, we've prepared an initial guide to FCA regulation which is available at mygoldencharter.co.uk/resources and outlines the options likely to be available, based on our current interpretation of the draft rules.

Supporting you every step of the way

There is absolutely nothing you need to do at the moment. Please rest assured we'll support and guide you every step of the way to help you safely navigate FCA regulation, in just the same way we did with GDPR and through the Funeral Planning Authority requirements.

If you do have any thoughts or questions at the moment, please don't hesitate to get in touch with us at regulation@goldencharter.co.uk or speak to your business manager. ●



TOO MANY HATS?

It's all in a day's work for funeral directors

Event planner, counsellor, florist, entrepreneur... what role doesn't a funeral director play? As this past year has taught us, funeral professionals are an invaluable and essential part of our public health infrastructure and society. While their tireless, physically and emotionally punishing work often goes unnoticed, funeral directors and staff are there to ease our burden at the most difficult times of our lives. The COVID-19 pandemic has only served to highlight the vital services they provide and the silent shadows in which their profession is so often shrouded.

Funeral directors juggle a tremendous array of responsibilities. Working in an industry where families expect – and deserve – flawless service and convenience, funeral directors must manage the complicated logistics of planning a meaningful and fulfilling memorial while helping their clients navigate one of the most painful times in their lives. From the smallest family-run mortuaries to the largest corporate memorial parks, every funeral director knows the countless hours poured into planning and executing the perfect funeral. When working with bereaved families, the stakes are high and the smallest details matter. Whether it's a small informal affair, or a large memorial for a public figure, every funeral has dozens of moving parts that have to be expertly managed by a sharp and attentive funeral director. Today's technology can help funeral homes streamline operations, save time and make their services more

efficient, leaving staff with more time to handle customer relations and give each family the personalised attention they deserve.

Like any modern business, technology can help you automate some of your processes and eliminate time-wasting tasks.

Every funeral home runs a little differently, but everyone could use some help streamlining their services, prioritising tasks and keeping track of vendors and clients. Using technology effectively in your funeral home can save you time on the back-of-house logistics so that you can focus your time and energy on interacting with clients and providing the best service to families. Using modern Customer Service Management (CRM) and Enterprise Resource Planning (ERP) can enhance your business through time-saving automation, comprehensive resource management, and other organisational tools. A great CRM brings together the data your sales team needs to manage sales activities, pipeline and customer communications.

Are you still keeping client paperwork in bulky folders and file cabinets and relying on manual methods to find records you need? Do you use dozens of different appointment systems and software to manage bookings, get permits, handle payments and funds, and other tasks? All of these crucial but tedious day-to-day jobs can be made more efficient using technology that eases the burden on you and your hard-working staff. Your team

deserves to reap the benefits of effective, streamlined tech that gives you more time to interact with clients and focus on the truly important things.

As someone who juggles so many tasks, having a clear end-to-end view of your entire sales process is essential to keeping your business running smoothly – and staying sane. Using simple automation tools, you can facilitate chapel, cemetery and crematory bookings online, manage your marketing assets and build out your digital presence to better serve your clients and expand your market. You'll be able to identify inefficiencies, schedule shipments and payments so you never miss an invoice and keep a clear and searchable record of your transactions and interactions. The right funeral home management software simplifies and improves communication and collaboration between teams while you connect with customers and complete funeral arrangements and keeps important data, documents, records and relationships at your fingertips.

By bringing modern management and marketing tools into your funeral home, you can expand your client base, improve services for your clients and better showcase your offerings. At OpusXenta we celebrate the tireless professionals who support and guide countless families through one of life's most difficult and inevitable milestones and we strive to develop the highest calibre of tools and applications that enhance your service. You already wear dozens of hats – let technology help you take some of them off!

Take the headache out of conducting business online.

byondcloud is the online platform for the death care industry that has everything you need to create new opportunities, improve efficiency, and build out your digital presence. Simplify your business operations so you can spend more time providing better services to grieving families.



Review the services availability of cemeteries and crematoria in your area.



Book cemetery or crematoria services online at any time, from anywhere.



Trade with existing death care partners and expand to work with new ones.

Accomplish more with  byondcloud

Contact ScottS@opusxenta.com for more information.

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PRICES

FRESH AROMAS

Signature Aromas Ltd is a family-owned company which understands the needs of independent funeral directors. The company supplies natural oil-based air systems with more than 30 aromas for relaxing clients in front of house and the British designed and built Purazone to help protect staff in mortuaries or back of house.

The Purazone was developed with the UK Government to destroy viruses and bacteria in the air. It uses ultra violet light to kill all types of virus plus destroys most strong malodours. Funeral directors across the country have found these systems ideal for protecting back of house staff and helping clients relax whilst discussing details of funerals.

Signature Group also supplies the new Carzone steriliser to ensure that staff and clients can feel comfortable and safe during journeys.

In certain areas of the country the company also offers clinical waste services to collect and dispose of hazardous waste.

As Signature Aromas is a supplier member of SAIF, members benefit from lower rental and purchase prices, plus a guaranteed service. ●

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

Signature
AROMAS LIMITED

CARZONE AIR STERILISER

Signature group has extended its range of air sterilisers with the launch of the all-British designed and built Carzone air steriliser.

You can help to protect staff and clients by purifying the air, seats and air conditioning after each funeral by ozonating your individual cars using the Carzone 12.

This device simply plugs into the car cigarette lighter and in a few minutes will have cleared the car of microorganisms and volatile organic compounds (VOCs).

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

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

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



"WE MUST
EMBRACE
AND RESPECT
OTHERS'
DIGNITY
EVEN IF WE
DISAGREE"

THAT 'BETTER PLACE'

By **Dr Bill Webster** of Grief Journey

I am given the opportunity to conduct funeral services on occasion, often when someone wants a 'Scottish celebrant' to honour their cultural traditions or heritage, or when someone requests a 'non-religious' service.

But what do people mean by a non-religious service these days?

Personally, I feel it is my privilege to serve any family who has experienced loss. When we discuss the service, I usually begin by expressing condolences and assuring them the details of the service are 'their agenda, not mine', which puts people at ease.

Then we discuss the service. "I understand that your family is not religious," I begin, "but would you like me to offer a prayer of thanksgiving for their life, and a prayer of comfort for the family?"

The response is usually positive, with people explaining, "Oh we don't attend church, and we are not religious, but *I believe my loved one is in a better place*".

I often wonder (to myself of course), what or where is that 'better place'?

With their own input included, the family often leaves with the words "this is exactly what we wanted". When a minister or celebrant builds the service around the family's choices, there is usually a positive outcome.

Now, there have been occasions when I have been asked to conduct a humanist service with absolutely no mention of God or an afterlife. As person of faith myself,

I find this more challenging, but I remind myself that I am there to be of service to this family and comfort them in a way that is meaningful for them. The funeral must be their 'agenda', not mine.

I believe we must embrace and respect others' dignity even if we disagree on certain principles, points or practices.

Every one of us has a belief system – about ourselves, other people, the world, and about life and death. For many this includes what we think or hope will happen after death.

While many today do not think of themselves as 'religious', they do want to acknowledge a spiritual element to their lives – a bridge between human feelings of helplessness and powerlessness, reaching beyond ourselves for a renewed sense of meaning, purpose and hope. Some define it as God, others a 'higher power' and many in the query, "Is this all there is?"

We would all like to believe life will work out in a way that makes sense. But when life's circumstances don't feel meaningful, our belief system can be shaken and challenged.

Often, we have to reach beyond ourselves to find truth and meaning, and say, "There must be more to it".

Elisabeth Kubler-Ross makes this significant observation: "*In terms of the unconscious, we cannot conceive of our own death, to imagine an actual ending of our own life here on earth.*"

And if this life of ours has to

end, the ending is always attributed to some malicious intervention from the outside, by someone or something else. This is very important to understand... If I have to die, I can only conceive of it as being killed, a destructive catastrophic death that hits me from the 'outside' when I am not prepared."

Because it's difficult to picture a world or situation where we no longer exist, many people's belief systems hold on to hope that we will continue, in heaven or some other 'better place'.

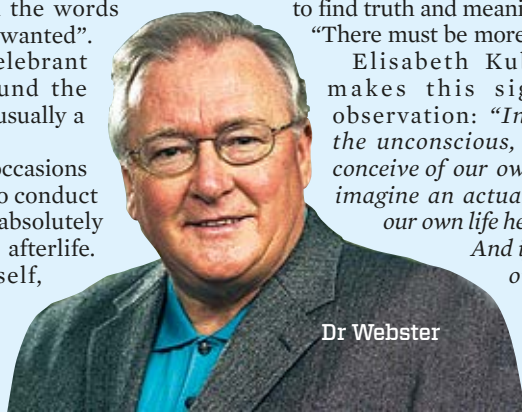
The Book of Ecclesiastes says: "There is a time to be born, and a time to die." But right after that famous passage a verse says God has "set eternity in the human heart". There seems to exist awareness in every human soul that there must be 'something more' than this fleeting, transient world, whether through 'God' or something else.

Some might cynically call that denying reality, but remember denial is a coping mechanism that helps us to accept the unacceptable. Death after all will be the final test of anyone's beliefs and practices.

When any loved one dies, we do not want to accept the termination of their life. The awareness of 'eternity' gives us a hope that there is something more to life than what we can see and experience here and now. It gives a glimpse of stability through all the ups and downs of life, in our awareness of the brevity of life and our fear of it ending; a belief that a part of us lives forever.

We need to support people in whatever brings them comfort and hope.

And maybe that's where, for many these days, that 'better place' fits in. ●



Dr Webster

Business Matters

IN-PERSON PLANS + COMPLAINTS AND HOW TO DEAL WITH THEM

SAIF
BUSINESS
CENTRE
UPDATE BY
CLAIRE
DAY

SAVE THE DATE: GOOD NEWS

We are very pleased to announce that following the relaxation of Government guidelines, SAIF's Education Day will be held in person on Wednesday November 10, 2021, from 9.30am-4.30pm

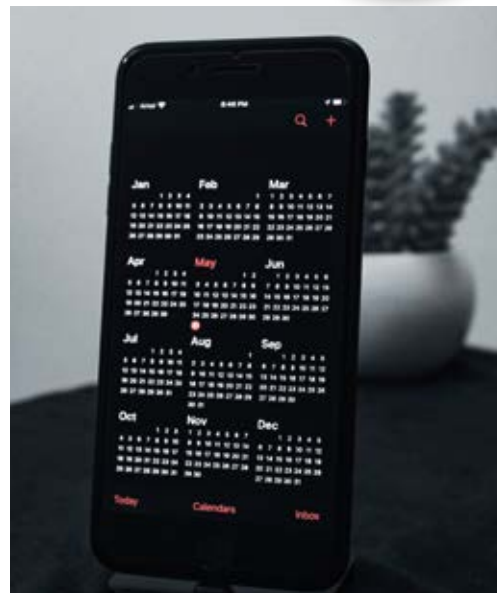
There will be the associates' exhibition along with a variety of speakers covering topics including, but not exhaustive, on:

- How the climate and environment will affect the funeral profession
- CMA and FCA regulation updates
- How skillful funeral arrangers can use emotional intelligence (EQ) to further assist the client experience

- How diversity and inclusion can impact the funeral director
- Updates from the IFD College including the launch of the new qualification

Following the year we have all just had, it will be a good opportunity for both funeral directors and those who provide to services to the profession to catch up and network.

The agenda will be provided soon, along with the booking form. We cannot wait to see you all again in person and it's going to be a fabulous day together.



Managing complaints: a guide

Liam Roberts, SAIF's Professional Standards Chairman, recently held a webinar on managing customer complaints. We all know that customers can get angry for a variety of reasons – some justified, some not. There will be occasions when you may encounter rude or angry individuals. How you respond to these can make the difference between a customer who feels satisfied with the resolution and one who wishes to escalate the complaint further. Unfortunately, there may be occasions when all avenues are exhausted and the customer is still not happy, however, below are some points to help with handling a complaint.

■ **Listen.** Hear what the client has to say without interrupting. This may include both facts about the situation and the client's own feelings. Accept ownership of the complaint and apologise but do not let it become personal. Do not blame others, and thank



your client for bringing the problem to the company's attention. Do not inflame the situation, e.g. avoid saying, "you're mistaken" or "I can't help you", etc. Be aware of your own body language.

■ **Be understanding.**

Remember, the client may be emotional and dealing with a bereavement. Try to empathise with the client. Be calm and professional and advise that you will ensure the complaint is dealt with. If the problem is outside of your control, try and take ownership of it by liaising with the third party and being a point of contact for your customer.

■ **Record the complaint.**

Detail the complaint so that you and other members of

the staff (if applicable) know exactly what the problem is. Ensure you differentiate between what is factual and what is opinion or personal response. Have one place to record complaints and the actions taken to resolve them. This lets you then see any patterns that may emerge over time and may then indicate that changes are needed. This also gives an idea how the previous complaint was handled.

■ **Do you have all the facts?**

Check that you understand the details – if in person or verbally, ask questions where necessary. Never assume anything. Ensure you use language the client will understand. If received in written form, acknowledge the complaint even if you do not have

an immediate resolution to hand. This will make the complainant feel that their concerns are being addressed.


■ **Discuss options for resolution.**

At the very least, a sincere apology costs nothing. Focus on finding a solution, rather than on the problem. Look for a win-win outcome, not a winner and a loser. Depending on the complaint, maybe offering a donation to a charity or to discount the fee may be a solution. Think about what this complaint could cost you in lost business or reputation.

■ **Keep your promises.**

Do not promise something that cannot be delivered. It is always better to under-promise and over-deliver.

■ **Timely.** Ensure that the complaints are handled sooner rather than later as if left, these can be forgotten and escalate. Never ignore problems. If you do, it is likely to cost you far more time and money in the long run.



COVID-19 & THE LAW

Health and safety advisor Simon Bloxham's advice on employment cases worth noting

There have been a couple of recent tribunal cases that have found for the employer when it came to employees claiming unfair dismissal following issues with COVID arrangements. So, what happened and why?

Case #1: Mask-refusing driver 'fairly dismissed'

The vehicle driver in this case was sacked after refusing to wear a facemask inside his cab on a client's site. Following a tribunal hearing, the judge found that the employee had been fairly dismissed. The case is believed to be the first time a tribunal has ruled on facemask refusal.

The employee had refused to wear a face covering when asked, prompting a ban from the site he was delivering to for breaching their health and safety rules.

The judge said that the employee had failed to comply with his employer's requirements, which stipulated that 'customer instruction regarding PPE requirements must be followed'. It was therefore reasonable for his employer to dismiss him for misconduct.

The tribunal was told that while he did wear a mask while outside his vehicle, he refused to wear one inside the cab when two managers asked him to do so. It was pointed out to him that 'with no mask on, all the droplets from your mouth as you speak would land on people's faces due to your elevated position up in the cab'. But the employee argued that the cab was his own area and that wearing a face covering was not a legal requirement and that he was not aware of the need to wear a mask inside his cab until he was approached by the managers.

Most significant to the judgement was the employee's refusal to comply with a health and safety instruction and lack of remorse in standing by his actions. His dismissal fell within the range of reasonable responses to his

conduct by his employer and furthermore the employee's continued insistence that he had done nothing wrong caused his employer to lose confidence in his future conduct.

Case #2: Claim for unfair dismissal over COVID concerns

The employee brought a claim of unfair dismissal which came about because he refused to go into work over safety concerns and COVID-19.

The employee's workplace was a large, warehouse-type space with low numbers working on the shop floor. Following the announcement of the first national lockdown, the employer confirmed to staff that the business would stay open and asked staff to work as normally as possible and told them that measures were being put in place to allow them to continue working safely.

An external risk assessment was carried out which identified the level of risk for various scenarios and made recommendations for actions to reduce risk including social distancing, hand hygiene, wiping down surfaces and staggering start, finish and break times.

The employee developed a cough while at work and stayed away as would usually be required. He then sent a text to his employer to say due to his children being at high risk he would be staying off work until lockdown eased. However, the employee refused to return to work when lockdown eased and the employer dismissed him.

The judge found for the employer and dismissed the claim for unfair dismissal as the employee confirmed to the employer and tribunal that all the measures put in place would have made the business as safe as possible from infection, potentially safer than the community he lived in, but not safer than his own home. He stated that he was not

sure that any measures would make him feel safe enough to return to work. He also gave contradictory statements regarding not leaving the house, by admitting to dropping his friend at a hospital and working in a pub.

The judge concluded that the claimant's decision to stay off work was not directly linked to his working conditions and that his concerns about the virus were general ones which were not directly attributable to the workplace, but rather his personal feelings on how to stay safe. The risk mitigation measures taken by the employer were seen as reasonable in the circumstances.

Conclusions

Don't get me wrong, I'm not telling you to go ahead and start coming down hard on employees. As with anything HR and safety related, you need to be doing what is reasonable. However, it's natural to worry about doing the right thing, so these examples offer hope that if cases arise there is evidence that events can be judged fairly.

Continue to do as much as possible to keep your employees, visitors and anyone else associated with your work safe, and those in authority will see this and act accordingly. It's fair to say that where it goes wrong for an employer is when they haven't done what they should or could have.

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.





SAIFCHARTER 2021 AGM

Join SAIFCharter's online
Annual General Meeting on
Wednesday 29 September 2021

Given the ongoing COVID-19
restrictions and uncertainty on
large gatherings, the AGM will
be a virtual meeting again this
year. To find out more, go to
www.saifcharter.co.uk/agm2021

Learn more at
www.saifcharter.co.uk/agm2021

REPRESENTING OUR MEMBERS' INTERESTS

SAIFCharter Chair Adam K Ginder discusses how the SAIFCharter Executive and working groups continue to represent the voice of the wider membership and discusses plans for the association's AGM

As we continue to prepare ourselves for Financial Conduct Authority oversight of the funeral plan market, I'd like to reassure our members that we are in the strongest position to transition through our partnership with Golden Charter. The changes on the horizon simply represent a continuation of the regulatory journey we have already started and will continue the customer-focused principles and best practice so many of us already have at the heart of our businesses.

You can also be assured that your association continues to represent your voice with the company, expanding the reach and influence of our working groups by engaging a wider range of members in discussions.

Our AGM

Looking ahead to our key forum for bringing together the range of SAIFCharter member businesses, I'm pleased to confirm our AGM will take place on 29 September.

Given the ongoing COVID-19 restrictions and uncertainty on large meetings and gatherings, and the need to plan ahead with confidence and in line with Government

guidance, the Executive Committee have supported the proposal to hold our AGM as a virtual meeting again this year. I'm pleased to confirm that will be our approach this year, and I would like to invite you to register when the process opens shortly at www.saifcharter.co.uk/agm2021

Please note you must be logged in as a member before using the link to register. If you have not joined the site before, you can quickly set up an account at www.saifcharter.co.uk/user/register

I'd like to make as many updates as possible available to you prior to the AGM to allow you the opportunity to review and consider questions in advance, with the meeting itself focused on core business. Updates will be available in the secure, members' area of saifcharter.co.uk, so even if you don't plan to attend the AGM itself I'd encourage you to register for the members' only area in order to access these important updates.

Nominations date

There will be one Executive position up for election this year, with Paul Stevenson's term coming up for renewal. I can confirm the process is open for any eligible members

to put themselves forward. Any eligible member should contact our Secretary John Byrne at secretary@saifcharter.co.uk to provide their written nomination. The deadline for intimating an interest is Wednesday 18 August, six weeks in advance of the AGM, which allows time to publicise any candidates prior to the vote.

SAIFCharter 2021/22 membership renewal

Finally, I'd like to thank all of our members for completing your renewal declarations this year ahead of the 31 May deadline, showing your engagement and ongoing commitment to our association.

If you have anything to raise through the association, don't hesitate to get in touch with myself or one of our Executive team.

Adam K Ginder
SAIFCharter Chair

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

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.

■ Adam K Ginder (Chair and Golden Charter Board representative)

M K Ginder & Sons, Watford, North London
adam@ginder.co.uk

■ Arran Brudenell

Anstey & District Funeral Services Ltd, Leicester
arran@ansteyfunerals.com

■ John Byrne (Secretary)

J T Byrne Funeral Directors, Lancashire
secretary@saifcharter.co.uk or
john.byrne@jtbyrne.co.uk

■ James Morris

William Purves Funeral Directors, Scotland
enquiries@williampurves.co.uk

■ Anthony O'Hara

Nicholas O'Hara Funeral Directors Limited, Dorset
anthony@oharafunerals.co.uk

■ Paul Stevenson

Paul Stevenson Funeral Directors Ltd, Ayrshire
paul@funeral-scotland.co.uk

■ John Tempest

Robson & Ellis Funeral Service, Leeds
john.tempest@leedsfunerals.co.uk

■ James Tovey (Golden Charter Board representative)

Tovey Bros, Newport
james@toveybros.co.uk

■ Helen Wathall (Golden Charter Board representative)

G Wathall & Son Ltd, Derby
helen@wathall.co.uk

■ Jeremy West (SAIF representative)

West & Coe Ltd, Essex
jwest@westcoe.co.uk



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Folders are printed on the outside cover with distinctive metallic print. A4 Lincoln and A5 Oxford styles hold approx 15 sheets of paper, A4 Chester and A5 Windsor styles hold approx 50 sheets of paper. A variety of colours are available to suit Company branding.

A4 (Lincoln Folder)



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WAY OF PRESENTING:

- Bereavement Packs
- Registrar Documents
- Estimates & Arrangements

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

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Mark Porteous
National President



James Carcary
Scottish President



Sean Martin
Executive Committee



Jo Parker
1st Vice President



Amanda Dalby
Executive Committee



Gemma O'Driscoll
Executive Committee



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2nd Vice President



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Golden Charter



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Executive Committee



Paul Allcock
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Declan Maguire
Executive Committee



Jeremy West F.SAIF
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President /
Complaints & Standards



Gavin Henshelwood
Secretary



Terry Tennens
Chief Executive
National SAIF



James Morris
1st Vice President



Joe Murren
Scottish Government
Liaison Officer



Tim Weir
Executive Committee



Declan Maguire
2nd Vice President,
Treasurer & Membership



Paul Stevenson
Past President

Jim Henshelwood
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Jim Auld
Executive Committee



Mark Porteous
Executive Committee

SENIOR MANAGEMENT

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



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



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



This team also includes each Regional Business Manager

BUSINESS DEVELOPMENT

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



NORTH

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



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



3 Claire Gibson
Lothian & Borders & North Cumbria ABM
M: 07542 854 612
E: claire.gibson@goldencharter.co.uk



2 West Scotland & Northern Ireland ABM
Please contact Nico Rocchiccioli (details above)



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



CENTRAL

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



5 Michael Stanway
North West England ABM
M: 07542 854 613
E: michael.stanway@goldencharter.co.uk



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



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



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



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



SOUTH

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



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



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



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



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



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



CENTRALISED BUSINESS TEAM

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

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



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



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



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



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

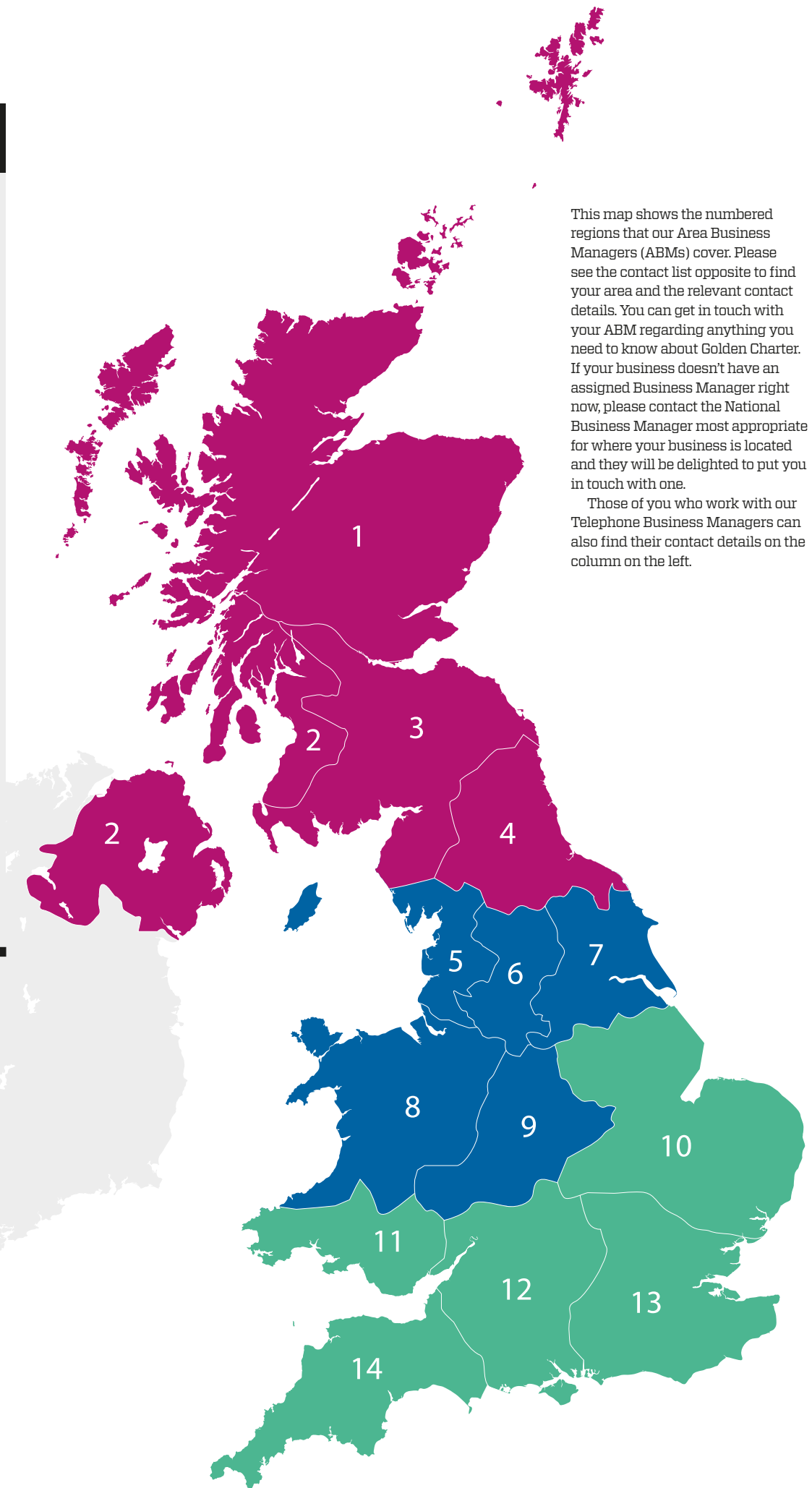


Caroline Taylor
Telephone Business
Manager
M: 07921 064 146
E: caroline.taylor@
goldencharter.co.uk



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

James Showers/Pamela Woods
Family Tree Funeral Company
No. 1 Middle Street, Stroud,
Gloucestershire GL5 1DZ
*Previously advertised on SAIF
website.*
Close date: 25th May 2021

Keith W Boraston
**Keith W Boraston Funeral
Directors Kidderminster**
6 Lisle Avenue, Foley Park,
Kidderminster, Worcester
DY11 7DE
*Previously advertised on
SAIF website.*
Close date: 27th May 2021

Aaran Morriss
**A G Morriss Funeral
Service Limited**
125 Tarring Road, Worthing,
West Sussex BN11 4HE
Previously advertised on

SAIF website.
Close date: 9th June 2021

**FULL MEMBERSHIP
PENDING (SCOTLAND)**
Harvey Hanson/Adam Higgins
Tranquility Funerals Dumfries
51 Glasgow Street, Dumfries,
Dumfries and Galloway DG2 9AG
*Previously advertised on SAIF
website.*
Close date: 25th May 2021

**PROBATIONARY
MEMBERSHIP PENDING**
Lucy Atabey/Dawn Bew
White Feather Funerals Ltd
27a High Street, Heathfield, East
Sussex TN21 8JR
*Previously advertised on
SAIF website.*
Close date: 26th May 2021

**ASSOCIATE
MEMBERSHIP PENDING**
Patrick Quinn

Quinn Hearse & Limousine Ltd
13 Garvaghy Road, Portglenone,
Co. Antrim BT44 8EF
*Previously advertised on
SAIF website.*
Close date: 9th June 2021

**ACCEPTANCE INTO
FULL MEMBERSHIP**
Gary Hetherington
Jayne Prior Funeral Directors
218 Chester Road, Sunderland,
Tyne & Wear SR4 7HR

Branch of above:
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Eston, Middlesbrough
TS6 9FB

**FULL MEMBER
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Peasgood & Skeates
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Cambridge CB4 3JP

Peasgood & Skeates
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• 01530 274888 • marian@
motorcyclefunerals.com •
www.motorcyclefunerals.com

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

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

Wilcox & Co (Limousines) Ltd
Mr L Wilcox (Chalfont St.Peter,
Buckinghamshire) • 01753 480
600 • www.limousines.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,
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• info@bradnamjoinery.co.uk
• www.bradnamjoinery.co.uk

Colourful Coffins
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• 01865 779 172 • enquiries@
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• www.colourfulcoffins.com

DFS Caskets
Mr Martin Smith (Annan,
Dumfries & Galloway) • 01461
205 114 • dfscaskets@aol.com
• www.dfscaskets.co.uk

**Halliday Funeral
Supplies Ltd**
Mr P Halliday (Birkenhead,
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• philip@hallidayltd.co.uk
• www.hallidayltd.co.uk

J & R Tweedie
Mr R Tweedie (Annan, Dumfries

& Galloway) • 01461 206099
• www.jrtweedie.co.uk

JC Atkinson and Son Ltd
Mr J Atkinson (Washington,
Tyne & Wear) • 0191 415 1516
• jamie@jcatkinson.co.uk
• www.coffins.co.uk

J. C. Walwyn & Sons Ltd
Mr K Walwyn (Ashbourne,
Derbyshire) • 01335 345555
• sales@jcwalywn.co.uk
• www.jcwalywn.co.uk

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

LifeArt Coffins Ltd
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• 01452 310 563 • ukinfo@lifeart.
com • www.lifeart.com

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

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Mr P Halliday (Gloucester)
• 01684 274683 • sally@
pandlmanufacturing.co.uk
• www.pandlmanufacturing.co.uk

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

Somerset Willow England
Mrs H Hill (Bridgwater, Somerset)
• 01278 424003 • enquiries@
somersetwillow.co.uk
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Mrs S Macmillan (Poling, West
Sussex) • 0845 388 8742
• marketing@tributes.ltd.uk
• www.tributes.ltd.uk

Urns UK Ltd
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Herts) • 01707 645519
• info@urnsuk.com
• www.urnsuk.com

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Mrs C Graham (Chislehurst)
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greenacresgroup.co.uk
• www.
greenacrescelebrate.
co.uk

**GreenAcres
Woodland
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Ms Marisa Isaacs
(Buckinghamshire)
• 01494 872 158
• info.chiltern@
greenacresgroup.co.uk •
www.greenacrescelebrate.co.uk/
chiltern

**GreenAcres Woodland Burials
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**GreenAcres Woodland Burials
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Carmen Graham (Essex)
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greenacrescelebrate.co.uk/epping

**GreenAcres Woodland Burials
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Mrs Karen Halpin (Merseyside)
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greenacresgroup.co.uk • www.
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**GreenAcres Woodland Burials
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greenacrescelebrate.co.uk/
heatherley-wood

Herongate Wood Cemetery
Ms J Sawtell (Billericay, Essex) •
01277 633085 • www.green-burial.
co.uk • enquiries@herongatewood.
co.uk

Westerleigh Group Ltd
Mr D John (Bristol, South
Gloucestershire) • 0117 937 1050 •
info@westerleighgroup.co.uk
• www.westerleighgroup.co.uk

**The Natural Burial
Company Ltd**
Mr C Doggett (Leicestershire)
• 0116 222 0247 • info@
thenaturalburialcompany.com
• www.thenatural
burialcompany.com

CLOTHING
Keltic Clothing
Mr D Barry & Mrs
L Kendrick (West
Midlands) • 08450
666699 • louise@
kelticclothing.co.uk
• www.kelticclothing.
co.uk

**Waterfront
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Mr A Jenkinson (East Harling,
Norfolk) • 01953 718 719 • alan@
waterfrontmanufacturing.co.uk •
www.waterfrontmanufacturing.
co.uk

**EDUCATION AND
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**Independent Funeral
Directors' College Ltd**
Corinne Pengelly •
0345 230 6777
• corinne@saif.org.uk
• www.ifdcollege.org

EMBALMING
G T Embalming Service Ltd
Mr G Taylor (Brighton)
• 01273 693 772 • gtembalming@
btinternet.com • www.
gtembalming.com

**EQUIPMENT
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• 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)
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Yorkshire) • 0113 277 8244
• info@hygeco.com
• www.hygeco.com

TO ADVERTISE
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Elliot Whitehead
0131 561 0020

Rose House Funeral Supplies Ltd

Mr M Wilson (Swadlincote, Derbyshire) • 01283 819 922 |
• martin@rosehousegroup.co.uk
• www.funeral-supplies.co.uk

Mortuary Equipment Direct Ltd

Mr W Quail (Hook, Hants)
• 01276 601 039 • william@mortuaryequipmentdirect.co.uk
• www.mortuaryequipmentdirect.co.uk

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Forum of Private Business

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• 01565 626 001 • info@fpb.org
• www.fpb.org

Funeral Administration Ltd

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

Funeral Products B.V

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

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

Goldray Funeral Consultancy Ltd

Mr R Barradell (Beverley, East Yorkshire) • 01964 503055 • richard@goldray.co.uk

G Turner Consulting Ltd

Mr G Turner (Wellington) • 07917 221497 • guy.turner@funeralconsultancy.co.uk • funeralconsulting.co.uk

Kings Court Trust Ltd (Estate Administration)

Ms Jill Clayton (Bristol) • 0300 303 9000 • info@kctrust.co.uk • www.kctrust.co.uk

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• info@no-sour-business.co.uk • www.no-sour-business.co.uk

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• 07392 006 928 • hello@markbinnersley.co.uk • www.markbinnersley.co.uk

Safety For Business

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

The Probate Bureau

Mr David H West (Ware, Hertfordshire) • 01920 443590 • info@probatebureau.com • www.probatebureau.com

Redwood Collections (Debt Collectors)

Mr 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 or 0774 057 7651 • brian@saifinsure.org.uk

SAIF Resolve (Scott & Mears) (Debt Collectors)

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The Will Associates

t/a Honey Group and Honey Legal
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Mr C Beswick / Mrs V Beswick (Somer, Ipswich) • 01473 823700 or 07872027424 • carl@tridentmarketinguk.com • www.tridentmarketinguk.com

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

Ms S Wise (Aldershot, Hampshire)

• 01252 401050 • admin@uk200group.co.uk • www.uk200group.co.uk

Fidelity Payment Processing Limited

Ben Cohen • 0203 7588348 • b.cohen@fidelitypayment.co.uk • www.fidelitypayment.co.uk

FUNERAL OFFICIANTS Association of Independent Celebrants

Mr P Spicksley (Lincolnshire)
• 07783 323324 • 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 (Kettering, 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 861411 • admin@iocf.org.uk • www.iocf.org.uk

FUNERAL PLANNING Golden Charter Ltd

Mr M Flanders (Glasgow, Strathclyde) • 0141 931 6300 • malcolm.flanders@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

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0330 660 0072 john@openprepaidfunerals.co.uk www.openprepaidfunerals.co.uk

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DTH Burial & Churchyard Services

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

IT & WEBSITE

Adtrak Media Ltd (Digital Marketing Consultancy)

Mr C Robinson (Nottingham, Nottinghamshire) • 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 (Exeter, 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 upon Tyne) • 0191 242 4894 • gerry@i-netco.co.uk • www.funeraldirectorwebsites.co.uk

Search4Local Ltd (Digital Advertising Assitance)

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

Opusxenta

Scott Storey (Swindon, Wiltshire)
• 03337 721 682 • scotts@opusxenta.com • www.opusxenta.com

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

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

MEMORIALS & REMEMBRANCE

Aura Flights

Dr Chris Rose (Ashes into Space) (Sheffield, South Yorkshire) • 0114 213 1050 • info@auraflights.com • www.ashesinspace.com

Cleverley & Spencer (Monumental Masons)

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

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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

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The MuchLoved Charitable Trust

Mr J Davies/Ms J Baker
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• 01494 722818 • trustees@muchloved.com • www.muchloved.com

Scattering Ashes

Mr R Martin (Newton Abbot, Devon)
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Secure Haven Urns & Keepsakes Ltd

Mrs C Yarwood (Broomfield, 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

Brian Chappell (Sedgley) •
01902 678822 • 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

(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 • www.funeralguide.co.uk • support@funeralguide.co.uk

LCK Funeral Support Services Ltd

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

Professional Help Ltd

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

The Bereavement Register (Suppressing unwanted mail)

(London) • 0207 089 6400 • help@thebereavementregister.org.uk • www.thebereavementregister.org.uk

Reach Plc (National & regional

multi media publisher)

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The White Dove Company Limited (Releasing doves at funerals)

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Euro-City Direct Ltd

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

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

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LCK Funeral Support Services Ltd

Mr A McCafferty (Wembley) • 020 8900 9222 • l.c.k.f.s.s@outlook.com • www.lckfuneralsupportservices.co.uk

Mears Repatriation

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

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