



Insight



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LATEST CMA AND FCA RULES

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

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

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





Insight

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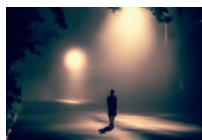
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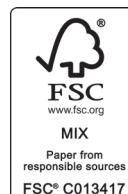
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TERRY TENNENS

SAIF CHIEF EXECUTIVE

Time to comply with the CMA Order

Summer has been awash with discussion about the Competition and Markets Authority (CMA) Order from June 16, 2021.

Many members have been keeping up to speed with the CMA investigation and have responded to the CMA's consultations over the last two years. You can see who they are on the CMA Funeral Investigation webpage at www.gov.uk/cma-cases/funerals-market-study

But perhaps as many members, for one reason or another (the pandemic has been a huge distraction for more than a year), have been unable to follow the process, or submit responses to the CMA during the two-year investigation. Understandably, they are upset about the drastic changes being forced on them.

Within our profession, believe it or not, there are some funeral directors who are unaware of the impending legally binding changes the Order has made, such as pricing, terms of business, and disclosure of interests to name a few.

SAIF has engaged extensively over the last three years with the CMA. We cannot tell you how difficult a process it has been. Our experience has been very different to that with the Scottish Government consultation and the Financial Conduct Authority (FCA), both of which have been engaging, responsive and sought to understand the perspective of independent funeral directors.

The CMA only interviewed 18 Independents during its investigating stage, while the Scottish Government interviewed 55 funeral directors during its consultation. Perhaps this is the problem with the CMA Legal Order. The Authority's experience is in working with big companies, such as banks and insurance institutions. Never before has the CMA sought to regulate a market with 6,000 individual businesses, and in such a unique sector as funerals.

Therefore, we are asking members over the coming year to document where clients have been visibly distressed or impeded by

the Order. For example, how difficult it is to make sense of the Standardised Price List or how they have been distressed by other factors of the Order. Please send these to info@saif.org.uk, where they will be collated for presentation to the CMA.

SAIF has created a CMA Order Response Group to work specifically on investigating the impact of the Order and if there is consumer detriment. We will use our findings to make a case to the CMA for a review of the Order.

Over the past eight months, SAIF has provided a range of support to members. It has not been easy interpreting the Order as it is not as clear in some areas. Nevertheless, this support is available in the members' area of the SAIF website:

- 1. Webinars:** Covering how to market your business, interpreting the Legal Order, the CMA staff, and tips from web designers.
- 2. CMA checklist and Frequently Asked Questions:** See page 30 in this issue too.
- 3. Slack channel** on SAIF updates and examples of good practice. Contact the SAIF Business Centre on **01279 726777** or at info@saif.org.uk if you wish to sign up to SAIF Slack channels.
- 4. Contact the CMA directly at funerals@cma.gov.uk** For clarification on specific questions or points of the Legal Order. [Note they will not verify your website is compliant or comment on your Standardised Price List.]

These main points of the CMA Legal Order take effect on September 16, 2021:

- 1 Standardised Price List** Must be one click from the home page (including on mobile devices). Also, must be displayed on an A2 poster, or if limited space, A3.
- 2 Terms of Business** Must be on your website and printed copy must be available in your office. Information includes deposit required, late payment terms and interest charged.
- 3 Disclosure of Interests** Your website must state who the owners are, any investments in comparison websites for funerals (this does not include localfuneral.co.uk for SAIFCharter members),

and donations above £250 to causes associated with the funeral profession.

4 Revenue Businesses with five branches and above must declare revenue on the first working day of October 2021 and April 2022, and six monthly thereafter.

The CMA has the right to request financial information from single branch offices at will.

Funeral directors are not allowed to advertise exclusively in any hospital, hospice or bereavement service brochure. They can advertise where it is open to all funeral directors, but if only one chooses to advertise, this is permitted.

Compliance

The CMA will be conducting desk research, requesting photographic evidence of compliance and engaging in mystery shopping to ensure compliance with the Order from September 16, 2021.

If a funeral director is found to have incorrect information, private letters will be issued within a set timeframe. If non-compliance continues, public letters will be issued to correct the information. If non-compliance continues, a court order will be issued in the last resort.

Any member receiving a private letter from the CMA can reach out to SAIF. We are here to advise you, so please be in touch with us at the earliest opportunity so we can support you through this journey.

On a happier note, SAIF's Education Day is booked for Wednesday 10 November 2021 at Leicester Tigers Rugby Club, please see page 28 for details. We very much look forward to welcoming you and some of your team on what promises to be a very productive and informative day. It will be a great chance to network with other members and our Associate suppliers.

Best wishes,

terry@saif.org.uk

The small print makes a big difference



We don't use short-term growth results to create attention-grabbing headlines. Instead, we focus on transparency and long-term performance.

- ✓ Largest trust in the UK available to independent funeral directors, with £1.2bn assets under management.¹
- ✓ Growth rate consistently outperforming the Consumer Price Index.¹
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- ✓ We allocated 116 future funerals per day in 2020.²
- ✓ Over the last 12 months, we helped 1,796 funeral directors improve their online presence.³
- ✓ We contribute an average of £2,093 per year towards marketing for each of our active funeral director partners.⁴

There may be other funeral plan providers out there competing for your attention, but when you study the fine print, can they really offer you all that we can? As your Partner of Choice, you can trust us to deliver ongoing support to ensure your business thrives.

Golden Charter 
Smart Planning for Later Life



1. Correct at July 2021 and confirmed by 2020 Golden Charter Trust audited accounts.
2. Based on funeral plans and FBOs allocated to independent funeral directors between January and December 2020. 3. Figure includes localfuneral.co.uk listed funeral directors and those supported by online activity. 4. Contribution made by Golden Charter to part fund approved marketing activity for active funeral directors, March 2020 to March 2021.



SUZANNE GRAHAME

GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

Keeping an eye on the road ahead

While the CMA is Independents' immediate focus, Golden Charter is preparing the key information that will allow you to adapt to future FCA regulation

Following the Competition & Markets Authority's (CMA) Funerals Market Investigation Order, we now know funeral directors' upcoming legal obligations. With final implementation due in September, at-need regulation has well and truly arrived and will quite rightly be the priority for Independents today.

Alongside Government support, SAIF is the appropriate source to find out more about how the CMA impacts you and the steps to take now. Terry Tennens has summarised the crucial things you need to know in this issue (see page 5 and page 30). I would also encourage you to take advantage of localfuneral.co.uk as a way to ensure you are meeting CMA requirements around the information you provide online – it's another place where families can be directed to you while finding the details they need.

With the CMA such a focus, I am pleased to say that when it comes to Financial Conduct Authority (FCA) pre-need regulation, the immediate actions fall to your plan provider. For almost every funeral director, while there will certainly be important steps to take ahead of regulation coming into force next year, there is no pressing action to take today. For the moment, our priority and the FCA's is ensuring you can access all the information that will inform decisions down the line.

Regulation readiness

In this issue we aim to do just that. Our 'regulation readiness' page (see page 14) covers the FCA's final rules on how it intends to regulate the market. We welcomed these new rules last month, recognising they do bolster families' protection and confidence in pre-paid plans. We are also encouraged to see many funeral directors already appear

to meet, or be close to meeting, so many of the required outcomes for families.

The regulation readiness page also covers the issue of historic trusts you may still manage for plans agreed prior to working with an FPA approved provider like us. Please consult that page and use the contact details provided if this applies to you.

Additionally, we again hear from the FCA itself this month. On page 26, the FCA's Richard Sutcliffe looks at the difference between the Appointed Representative status, which we believe will suit most of you best, and direct authorisation, as well as highlighting what regulation means for your customers.

All of this detail will remain on saifinsight.co.uk, as will previous pieces like Richard's feature in our spring issue, covering how the regulator sees the future of funeral plans.

Three key changes

We will continue summarising the detail you need where appropriate: we have updated our initial guide to FCA regulation and have identified three key areas to highlight going forward:

- What being an appointed representative means in practice and how it will impact your relationship with your customers
- How the FCA's monitoring requirements will work
- What families have to be told ahead of purchasing

The updated guide is available via mygoldencharter.co.uk and we will continue to keep you up to date. Fundamentally, we want to outline how you can continue to offer plans, and develop a model that makes it simple, always putting families first.

Again, the priority is to give you the

context you will need to transition to pre-need regulation, at a time when the CMA work takes priority. The information we are amassing will help you turn your attention from at-need to pre-need when appropriate. Given the additional challenges to your day to day work the Government has already acknowledged, we want to make it as simple as possible for you to access the details when you need them.

The path to re-opening

I hope for many of you those daily challenges have eased. We are at something of a crossroads with the pandemic: while cases approached another peak recently, to all of our relief mortality rates painted a far more encouraging picture. While future trends will of course continue to have an impact far beyond your immediate at-need work, the gradual re-opening of society has given us all reason for optimism.

Recently some colleagues and I visited Leeds for my first face to face forum with funeral directors since the pandemic. Seeing funeral directors in person is a completely different, very welcome experience. These informal meetings are a great way for me to understand your perspective and priorities, and talk through ours. I hope I can bring them to further parts of the country soon.

We will stay in touch and act as your eye on what's coming down the line, in person or through the information we provide centrally and through your Business Manager. Meanwhile, good luck with your CMA focus, and let us know as ever if we can support with that or any aspect of your work. ●

suzanne.grahame@goldencharter.co.uk

Well done, Lewis!

Student becomes first winner of the Matthew Gallagher Award

A host of special guests joined the IFD College team to mark the 25th anniversary of the college, celebrate its outstanding training and present the first Matthew Gallagher Award.

Among the special guests at the afternoon tea, held at the Manor of Groves Hotel on June 30, were Matthew Gallagher's parents, Pat and Sandy. They had personally selected the winner and the runner-up for the inaugural Matthew Gallagher Award, which was sponsored by SAIFInsure and specially sculpted for the college. Lewis Tout, of Julie Sullivan Funeral Directors, scooped the prize and also received a generous cash prize from the Gallagher family and a copy of the BIFD manual of funeral directing. Runner-up James Chorley, of Crescent Funeral Services Ltd, also received a copy of the manual and a cash prize.

Pat Gallagher said that he and Sandy were delighted to be part of the day and to present the award given in Matthew's name, that Matthew had a passion for education and would be proud of the direction that the college

was taking, and that today's winners were the future of our profession.

The celebrations continued with College Chair Chris Parker thanking the trainers and assessors, past and present, for their contributions, and a celebration cake was cut by Director of Education David Peasgood who has been part of the college team for the whole 25 years.

The afternoon ended with a presentation of flowers to Sandy from the college team.



Pat Gallagher and Lewis Tout



Dave Hadley Photography

L-r: Julie Sullivan, David Peasgood, Lewis Tout, Paul Bowley, Susan Vickery, Pat Gallagher, Sandy Gallagher, Chris Parker, Brian Hart, Simon Chorley, Simon Helliard-Moore.



Pat and Sandy Gallagher



Chris Parker and David Peasgood

ABOUT THE AWARD

The Matthew Gallagher Achievement Award will be awarded annually by the Independent Funeral Directors' College. Matthew, who served as



a college governor, assessor and verifier, had a unique ability to encourage and find something good in every student's work, so this award is presented in his memory to a student who has overcome challenges to complete IFD College certificated units. Those challenges may be, for example, personal, domestic, educational or physical.

Nominations can come from employers, co-workers, or be self-nominated.

Nominations for the 2022 award will open on November 1, 2021, and close on January 31, 2022.

SPECIAL MEETING ANNOUNCED

A Special General Meeting of the National Society of Allied and Independent Funeral Directors is to be held from 2.30pm on Tuesday September 14, 2021. The event will take place at the Manor of Groves

Hotel, High Wych, Sawbridgeworth, Herts CM21 0JU. (Subject to the latest coronavirus restrictions.)

To indicate if you can or cannot attend, please email **info@saif.org.uk** with your company name,

postcode and membership number by September 10.

Agenda

1. Welcome from the National President Mark Porteous.
2. Apologies for absence.
3. Confirm minutes of the Special General Meeting of October 6, 2020.
4. Matters arising.
5. Vote on proposal by National Executive Committee of subscription rates for 2022.
6. Vote on proposal for a revised SAIF Code of Practice September 2021, that incorporates the legal changes of the CMA Order 2021 and draft Code of Practice from the Scottish Government.
7. Details of Annual General Meeting 2022 being held on Saturday March 19, 2022, at Dalmahoy Hotel & Country Club, Edinburgh.
8. Any other business as tabled and agreed prior to this meeting.
9. Close of meeting.



The venue: Manor of Groves Hotel

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ONLINE TRIBUTES

Remember. Share. Donate.

The image is a composite graphic. In the center is a tablet displaying an online tribute page. The page has a white background with a purple header. The title 'Always remembered' is in a serif font. Below it are navigation links: 'Home', 'Fundraising', 'Galleries', and 'Contribute'. The subtitle 'A loving tribute to my dearest Mum' is in a smaller font. A large photo of a smiling woman with blonde hair is the main image. Below the photo, text reads: 'This page is dedicated to the memory of Anna Fergusson, who will forever be in our hearts and thoughts.' The section 'Anna's Funeral' follows, stating: 'There will be a private family funeral for Anna. Family flowers only. Donations in Anna's memory are welcomed through this tribute page.' The 'Fundraising' section shows a total of '£1,350.00' raised so far, with a purple 'Donate' button below it. At the bottom of the page, it says 'Fundraising for'. Surrounding the tablet are several elements: a photo of the same woman in the top left, a photo of her with a dog in the middle left, a photo of her with two other women in the top right, a lit white candle in the bottom left, and a bunch of purple lavender flowers in the bottom right. Green fern leaves are scattered around the edges.

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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.

Quality of nominees “remarkable”

Golden Charter’s Mark Moran thanks entrants ahead of the plan provider’s virtual ceremony on September 2

With the Independent Funeral Director Business Awards 2021 now closed for entries, we wanted to say a big thank you to all those who have put themselves forward. The quality – and quantity – of entries we have received this year has been truly remarkable!

It’s a great reflection of the talent, professionalism and dedication within the sector, and we’re extremely proud to be hosting a virtual award ceremony on Thursday September 2 at 6pm to recognise your achievements.

This year, we’re bringing the award ceremony to you as a **free online celebration** of your outstanding work during a tough time, to say a huge thank you.

While things will be a little different, we hope you can join us for a great evening – with a little bit of magic!

We’re looking forward to giving everyone the chance to get involved, and get together online. You can register for the event now at saifinsight.co.uk/awards-2021



2021

“WE HOPE YOU CAN JOIN US FOR A GREAT EVENING – WITH A LITTLE BIT OF MAGIC!”

MuchLoved raises £80 million

MuchLoved, the charity that provides the UK’s leading online tribute service, recently announced that it has raised more than £80 million for UK charities and good causes since it was founded in 2006. The charity, which partners with funeral directors and charities all over the country, provides online funeral notice and donation services,

and enables families to remember their loved ones and celebrate their lives with beautiful, personalised memorial pages.

Chief Executive Jonathan Davies said: “We are very proud to have reached this incredible milestone. We have really appreciated working with our fantastic partners in the funeral



industry, to support bereaved families and help them remember their loved ones, and donate to good causes in their honour. Every donation has made a real difference to charities and communities up and down the country. Thank you all!”
For information about working with MuchLoved, go to www.muchloved.com

SUPPORTING THE ARMED FORCES COMMUNITY IN 2021

Golden Charter's charity partnership with The Royal British Legion and Poppyscotland returns for its sixth year



The charity partnership between Golden Charter and the Royal British Legion and Poppyscotland is entering its sixth year this month. Thanks to the continued generosity of independent funeral directors and Golden Charter, an incredible £500,000 has been raised for these vital charities over the past five years.

Ben France, Head of Corporate Partnerships at The Royal British Legion, said: "I am extremely proud of our partnership with Golden Charter and funeral directors, and all we have achieved together since 2016. Thank you to everyone who has contributed to the campaign. We are truly thrilled that the partnership has reached an incredible milestone of £500,000, raised through the sales of the Golden Charter funeral plans. These vital funds will help us to provide life-long support to serving and ex-serving members of the British Armed Forces, their families and dependants through hardships, injuries and bereavements."

2021 is a special year for both charities, as the Royal British Legion celebrates 100 years of supporting the Armed Forces community and Poppyscotland commemorates 100 years since its very first Poppy Appeal in 1921.

We are inviting funeral directors

to join the 2021 campaign and support these worthy charities by donating £25 for each plan sold. By participating in the campaign, you will receive a collection of marketing materials, helping you attract new customers and position your business as a proud supporter of the Royal British Legion or Poppyscotland. New Golden Charter brand characters will feature in the refreshed campaign toolkit, which comprises of point of sale items to work alongside your current activity and also a helpful social media toolkit of campaign images and supporting text.

There are lots of additional ways you can support the charities at a community level. My Poppy Run is a fun and fantastic initiative for you and your team to raise additional funds. Plus, collection boxes and envelopes can be provided for donations at your premises or for funeral guests, family and loved ones to make a donation in memory of someone special.

Golden Charter's annual Remembrance window display competition will also be returning this year. Participating allows you to showcase your creative flair and connect with your local communities.

Campaign launches September 1

Last year's winner, Neil & Sonya Milsted Funeral Directors, created a wonderful Remembrance display that also highlighted the incredible work of our NHS throughout the COVID-19 pandemic.

Neil and Sonya shared what the charity partnership meant to them: "We enter the competition every year in support of all the work the Royal British Legion does for ex-servicemen and women and all their families. Having had family members serve in the forces gives us an additional reason to be supportive. We think it's so important to remember those who lost their lives defending our freedom."

"Being funeral directors, we believe it is very important to remember those we have lost and support the families left behind. The response we receive from our local community is amazing – messages in support of what we do and how we keep the memory of loved ones alive as they should never be forgotten."

Regardless of how you get involved, each and every donation makes a real difference to the lives of members of the Armed Forces community.

This year's charity campaign launches on September 1 as Golden Charter looks forward to reaching new fundraising milestones together with all of the dedicated funeral directors involved. It's easy to take part, simply email rbl@goldencharter.co.uk or speak to your business manager to find out more.

“I'M EXTREMELY PROUD OF OUR PARTNERSHIP WITH GOLDEN CHARTER AND FUNERAL DIRECTORS”

Ben France, The Royal British Legion

NEW FINANCE DIRECTOR FOR TRIBUTES LTD

After joining Tributes as Financial Controller in June 2020, Chris Whippy has now joined the board of directors as Finance Director.

Chris has quickly become an integral part of the Tributes "family"

and a very valued and popular member of the team.

Managing Director Adam Masters and the entire Tributes board have been extremely impressed with Chris' financial acumen and work ethic. Chris

will also oversee the implementation of a new ERP system as well as keeping tight control over the financial investment into Tributes' new purpose-built environmentally friendly office and warehouse premises project.

CHECK YOUR LEGAL STATUS

The Information Commissioner's Office (ICO) is the UK regulator for data protection and information rights. This month it will be writing to organisations in our sector to remind you that you may have a legal responsibility to register with the ICO and pay the data protection fee. For most companies this is £35 or £55 per year when paying by direct debit.

If you receive a letter, you should check if you need to pay and, if you believe you are exempt, you should let the ICO know by September 10, 2021. If you are not exempt, you will need to register through its website and pay the fee. Note, if you use CCTV for crime prevention purposes it is likely that you will need to register.

See ico.org.uk/for-organisations/sme-web-hub

INSTITUTE THANKS SAIF

The Institute of Civil Funerals has thanked SAIF for the association's support in its opposition and representations to the CMA on the proposed Standard Price List.

Susan J Holden, Chair of the Institute of Civil Funerals, said: "What the CMA was proposing showed a lack of understanding of how funeral directors worked with celebrants. A 'one price fits all' approach was never going to work; indeed, it seemed to be opposed to their ideas around fair competition."

In the Institute's view, to have a set price for funeral celebrants bracketed with Church of England ministers was never going to be fair or operable. "Civil funeral celebrants are self-employed, independent, sole operators running their own businesses and must be free to set their own fees," says Susan. "Funeral directors must be able to feel free to use the celebrants that they know will offer the best value and who are the 'right fit' for their families. Choosing on cost alone would only have encouraged the lowering of professional standards and to have taken away choice for the families."

The Institute of Civil Funerals, along



with individual members, made representations to the CMA in the strongest possible terms to have the celebrant fees published as "price on application" and SAIF agreed with its arguments. "Together we made a difference," says Sarah. "It was also good to see that in the final published price list there was an option to say a particular service was not offered, as this is something that I know funeral directors had been asking for. At the last minute, it seems that the CMA listened and that we can all go forward together to comply with legislation and without too much disruption to our working model. Thank you."

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THE JOURNEY TO NEW REGULATION

With the release of the final set of rules, Mark Moran, Golden Charter's Director of Sales, discusses the journey to Financial Conduct Authority regulation of the funeral planning market in July 2022, what funeral directors need to do now and how Golden Charter is here to support you.

Understanding the journey

We were pleased to see the FCA release its final set of rules, giving us the information we need to map out our path to regulation.

We can embrace the requirements as an established funeral plan provider working with trusted independent funeral directors. We've been building towards this for some time, with our policies on vulnerable customers and treating customers fairly, and introducing our funeral plan handbook and funeral director agreement.

While there are some changes, we believe that the vast majority of funeral directors act in the best possible interests of families, so are already well prepared.

Plan provider authorisation

We know that you continue to face an extremely busy time, and we are aware implementing CMA legislation will be front of mind for many just now.



Golden Charter will apply to the FCA to become directly authorised, something that you also have an option to do, although it's unlikely to suit the majority of funeral directors.

This is why we're working closely with our funeral director partners to develop processes that allow you to continue offering plans while relieving you of much of the regulatory compliance burden and costs that becoming directly authorised would entail.

Supporting you on the journey

Having reviewed the policy, and discussed

key areas with the FCA, our regulation team has created a *Guide to FCA regulation – Part 2*, available for the benefit of our funeral director partners.

While for most of you there is no action to take now, we understand you may have questions. The document therefore details key requirements, and outlines how we can support you to make the best decisions for your business.

You can see the guide at mygoldencharter.co.uk or request it from your business manager, who is on hand to support and guide you every step of the way.

Funeral directors who hold plan monies in their own trusts or client monies in bank accounts are required to make arrangements to either transfer those plans to a regulated plan provider or to become directly authorised by the FCA by July 29, 2022.

In fact, this requirement may be more all-encompassing than that if your company has ever taken instructions for a future funeral, received money and issued a voucher or a promissory note that the client will receive a funeral at the time of need. We believe that the FCA may regard that as a funeral plan and require those arrangements to meet the impending regulations.

Golden Charter Trust Transfer process

We can support independent funeral directors to meet these requirements with our Trust Transfer process,

allowing you to transfer your plans or monies to the Golden Charter Trust, subject to the existing arrangements and funding levels meeting the standards the FCA will expect to see. The transfer process is well tested, secure and robust, however it can take some months to complete. We therefore encourage you to get in touch now to start a conversation and begin the process.

Regulation ready

Golden Charter is well prepared for FCA regulation and will be applying to be directly authorised as soon as the FCA allows. The most recent full valuation of the Golden Charter Trust, taken in March 2021, shows that, at £1.15 billion, the Trust's assets were over 100% of the funds required to meet the projected future funeral

costs covered by the plans in the Trust. The Golden Charter Trust already meets the FCA's defined requirements for a Trust, with ten independent trustees, all experts in their field, eight investment managers, including a range of global asset specialists, and by publishing accounts each year and undertaking an annual valuation prepared by an independent actuary.

Following our evaluation and due diligence process, if accepted we can securely manage the transfer of your clients' plans into our existing secure arrangements. You should have received an email in August asking how this impacts your business and will contact those affected; you can also ensure you are included by contacting your Golden Charter business manager.



National hero goes home

Keighley funeral director David Gallagher helps bring Captain Sir Tom to rest



When a hometown memorial was planned for war veteran Captain Sir Tom Moore, the task fell firmly in the safe hands of fellow Keighley resident David Gallagher. David, who has served the West Yorkshire community as a funeral director since 1993, spent four months working with the Captain Tom Moore Trust and the Moore family to arrange the inscription on the memorial and the burial arrangements for the hero's ashes.

Last year, Captain Sir Tom captured the nation's hearts when he walked laps of his garden to mark his 100th birthday and raise money for NHS Charities Together, subsequently receiving a string of accolades, including a knighthood and the freedom of Keighley.

Captain Sir Tom's daughter, Hannah Ingram-Moore, said he was immensely proud to come from Keighley. "It didn't matter where he was, Keighley was still home to him," she said.

"The responsibility of taking this on was quite a task," says David, who had been involved with the memorial planning since March, following the funeral in February, which was carried out by fellow SAIF member Neville's of Bedfordshire.

"We worked with the family and Trust to plan the inscription and produced a template on how the inscription would appear in the cemetery. The template has since been donated to Keighley Town Council, hopefully for use within a public area in the town.

"The memorial the inscription was to go on couldn't be moved from Morton Cemetery as it had been there since the 1930s, so all the inscription and the image of Captain Sir Tom Moore was carried out in situ in the cemetery on two sunny days in June."

David engaged monumental mason Robert Morphet and his team from Wright & Sons in Bradford to carry out the work, which they completed well in time of the deadline, and Keighley Bereavement



David and his wife Adele were chosen to work with the Moore family

Services were also involved to enable the grave to be opened. David has great praise for both, as the task would not have been possible without their assistance.

David says: "It was a privilege to be asked to carry out this work for the Moore family and all along we felt we were making a lasting memorial not only for Captain Sir Tom, but the people of Keighley who remember him and who will look after him in his final resting place."

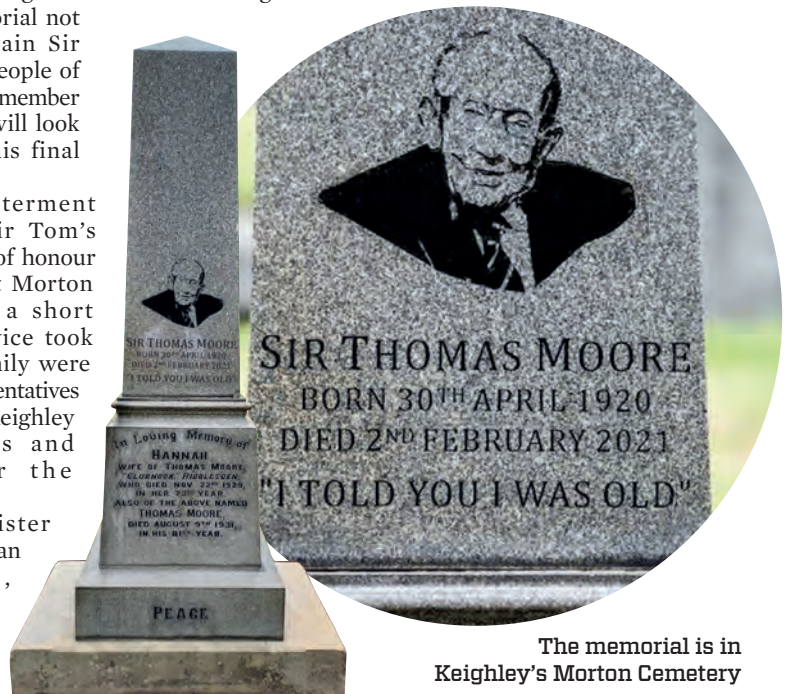
For the interment of Captain Sir Tom's ashes, a guard of honour was formed at Morton Cemetery as a short graveside service took place. The family were joined by representatives from various Keighley organisations and schools for the ceremony.

Local minister Rev Dr Jonathan Pritchard, who led the service at the graveside, said: "He

“THE INSCRIPTION WAS CARRIED OUT IN SITU IN THE CEMETERY ON TWO SUNNY DAYS IN JUNE”

David Gallagher

was an extraordinary man who made a real, significant difference in the life of our nation. He lifted our spirits and raised our vision about what is possible. I'm just very, very moved to be able to be here right at the very end and doing this."



The memorial is in Keighley's Morton Cemetery

SAVE THE DATE

14 September 2021
National Executive Committee Meeting and SAIF Special General Meeting
Manor of Groves, High Wych, Hertfordshire

14 September 2021, 6-9pm
Regional Meeting, East

Anglia West Suffolk Crematorium and Cemetery, Risby, Bury St Edmunds
Regional Meeting, North East Venue TBC

21 September 2021, 3-4pm
SAIF webinar: How Golden Charter is preparing funeral

directors for FCA regulation
See www.saif.org.uk

22 September 2021, 6-9pm
Regional Meeting, North West Howe Bridge Crematorium, Off Lovers Lane, Atherton, Manchester

23 September 2021, 6-9pm
Regional Meeting, Wales Llanelli Crematorium,

Penprys Road, Llanelli, Carmarthenshire

5 October 2021, 6-9pm
Regional Meeting, South West Sedgmoor Crematorium, Stretcholt, Bridgwater, Somerset

6 October 2021, 6-9pm
Regional Meeting, Kent / Sussex Venue TBC



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BEREAVEMENT ON THE AGENDA

Cross-party support for MP's paid leave campaign

Patricia Gibson MP has become the latest politician to promote changes to bereavement legislation, introducing her Bereavement (Leave and Pay) Bill at Westminster and emphasising the need for paid bereavement leave.

The SNP MP pointed to cross-party support for her proposals.

She said: "Working with colleagues from other parties, I successfully campaigned to secure paid bereavement leave for parents who lose a child up to the age of 18 years old and for those who have suffered a stillbirth to have two additional weeks of leave added to their full maternity leave.

"This measure finally came into effect in April last year and has a very personal resonance for me. However, as ground-breaking as that achievement was, it simply did not go far enough, and my new Bill builds on this previous work by seeking to extend a similar two-week statutory right for paid bereavement leave to all those who lose a close family member.

"I have raised this issue repeatedly and it has particular significance now, as COVID-19 reminded us all about the fragility of life, and the profound, cruel and random nature of loss and bereavement."

Ms Gibson added: "Many employers are supportive and understanding when an employee suffers a close bereavement. Unfortunately, some are not. Workers may be pressured to return to work while still struggling with the initial shock and trauma of loss. Without any statutory rights to paid bereavement leave, the time and space to grieve is determined by the goodwill of individual employers. Potentially thousands of employees are currently unable to take leave without fearing it could undermine their job security."



Patricia
Gibson
MP

Bereavement has been a focus for other parties across the UK this year. At the latest Scottish elections, improved bereavement assistance was also promoted by the Liberal Democrats, Labour and the Conservatives – who pledged to support the Bereavement Charter for Scotland, following Golden Charter's push to have this included in party manifestos. Subsequently at Westminster, childhood bereavement was raised by Ed Davey MP in response to the Queen's Speech.

In Wales, a consultation on the national framework for bereavement care was launched in the spring. Responses are now being reviewed.

Extending bereavement support

The Department for Work and Pensions has set out plans to extend bereavement support to cohabiting couples with children. Widowed Parent's Allowance and Bereavement Support Payments would be extended to surviving cohabiting partners with children, if they were living with their partner at the time of death.

Around 22,000 families are expected to benefit, with the changes to apply retroactively from 30 August 2018.

Baroness Stedman-Scott said: "The death of a loved one is devastating, and can also come with significant financial implications.

"This change will mean more families can access support during the most difficult of times, and I hope to make that possible as swiftly as I can."

Reducing baby loss

A Westminster Hall debate has taken place on reducing baby loss. Throughout, MPs paid tribute to bereavement organisations' support to parents and families who have lost a baby.

Conservative MP Peter Gibson called for a future review of bereavement leave to consider extending it to parents who suffer a miscarriage in the second trimester of pregnancy, a call supported by Labour's Justin Madders MP.

Mr Gibson said: "I am hopeful that the threshold for statutory bereavement leave will be revisited. The impact of a loss in the second trimester will almost always be just as painful, devastating and hard to overcome as a loss in the third trimester."

Standardised Price List

The Competition & Markets Authority's (CMA) standardised price list is now available online, offering an editable template for funeral directors.

You can find the list on the dedicated CMA page on the SAIF website, the SAIF Slack channel under 'Reg Updates', and at gov.uk/cma-cases/funerals-market-study



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PREPARATION IS POWERFUL

SAIF's Vice President Jo Parker on making
the most of the regulatory changes

Our President is on a much-deserved holiday and in his absence, I have been asked to write a few words for this month's edition as your Vice President.

I have a single branch business in Kent providing approximately 300 funerals a year for families in Tonbridge and neighbouring villages. Over the last few months, we have seen a calm within our business and, with funerals back to 80-plus at the crematorium, it really does feel like we're getting back to some sort of 'normal'.

I have made the most of this quieter time to, like most of you, 'get my house in check' following the Competition and Markets Authority's (CMA) legal order. Having at first felt vexed about vast amounts of A3 posters in my beautiful reception area, A4 posters in my shop window and the appalling wording for the standardised price list, I, like many of you, am now preparing to comply.

It's time to be creative

I'm sure we all agree with the reasoning for the CMA intervention and have all struggled equally with the application of their findings, but here we are. And thanks to the exceptional work that has gone on for the last few years behind the scenes by the SAIF CMA task group, we are making the best of what was being suggested by the CMA.

SAIF will continue to work with the CMA after the September deadline, feeding back funeral directors' concerns and public responses and pushing for changes and tweaks where needed. However, in the meantime, we need to get ourselves ready.

We are all businessmen and businesswomen who, because of the very nature of what we do, think on our feet and have all learned over this last 18 months to be



more inventive to be sure that our clients get what they want within the scope of what is tasteful and allowed. So, let's do this! Let's get creative. Turn your posters into works of art. Be sure that you display the standardised price list, but make sure your 'additional price list' is clear, concise, and prominent. SAIF is here to help with contacts for IT and design as well as all the dos and don'ts.

Don't leave it until the last minute, start now so that you have the best of what you can produce by the deadline and let us see the results!



Jo Parker,
SAIF 1st Vice President ●

“LET'S DO THIS! LET'S GET CREATIVE”

THE CMA LEGAL ORDER WHAT IT MEANS FOR US

George Locke, of R. Locke & Son, addresses what funeral directors need to know

Over the past two years, SAIF has worked tirelessly to consult with independent funeral directors and represent their views to the Competition and Markets Authority. The consultation has now come to a close. The CMA's Funerals Market Investigation Order 2021 has been issued, and now, with SAIF's help, it's time for us to interpret the rules, put into place and action the prescribed requirements.

HOW DO WE KNOW WHAT TO DO?

On June 16, the CMA issued the Funerals Market Investigation Order 2021 and accompanying Explanatory Notes which are available to view and download at www.gov.uk/cma-cases/funerals-market-study

I confess that I found both the Order and Explanatory Notes a little daunting on initial reading. But going through it piece by piece, working out and simplifying what it means for us, the requirements are now a simple to-do list to work through and complete by September 16. The CMA and SAIF webcasts have been valuable tools and are available to watch again via the members' area of the SAIF website.

HOW ARE WE GOING TO COMPLY WITH THE ORDER?

At R. Locke & Son, we have three branches.

Our 'head office' is very rural with plenty of space, parking and open views across the countryside, but not many passers-by. Our other two offices are situated in neighbouring villages, one in the middle of a busy shopping precinct and the other



ABOUT THE AUTHOR

George Locke is the third generation of the Locke family to manage the business which has funeral homes in Brilles, Kineton and Wellesbourne in Warwickshire.

is an unmanned office in a quieter part of the village. They are three quite different locations, layouts, window sizes and display opportunities, but all are subject to the same CMA rules.

The Standardised Price List is very prescriptive and must be completed following the accompanying guidelines. I think for many businesses, this price list does not accurately represent their services or the value they offer, and I question how useful it will be to the consumers and families the Order has been put in place to protect and assist. I have to remind myself the Standardised Price List is only one small element of the Order. It does not stop us from offering our full services through the Additional Options Price List, which has no limitations or constraints on how it is presented. We just need to make it readily available in branch and on our website, and, if we wish (and have space!), display it right next to the Standardised Price List.

WINDOWS

We will display an A4 Standardised Price List in a window of each branch. In our high street office, we have plenty of space to put additional services and prices in our windows, but in the rural and quieter locations, with restricted window space, I think we will simply put a note to convey we have a full range of services and prices

“ BY CHOOSING HOW WE DISPLAY POSTERS, WE CAN STILL MAINTAIN THE WELCOMING LOOK AND FEEL OF OUR PREMISES WITHOUT COMPROMISING ON THE SHARING OF INFORMATION ”

which are available inside and on our website, and to encourage people to feel free to call in or phone to discuss without obligation. Although the Standardised Price List layout needs to be followed closely, it can include our company logo, be presented in our company colours, and we can use our chosen font.

INSIDE BRANCH

Inside each branch we need to display two posters. One with the Standardised Price List, and the second containing details of who the ultimate owners of our business are, our terms of business, any business or material financial interest in a price comparison website, a register of charitable donations to third parties connected to the funeral sector, and brief details of our local crematorium price information. These posters should be A2 but if there is insufficient space available, posters no smaller than A3 may be used, which I think will undoubtedly be the case for our smaller premises.

For the second poster, we have a lot more freedom with the layout, and we will use it to highlight our family-owned independence and include a photo of my



parents and me. Our terms of business are straightforward. We have no business or material financial interest in any price comparison websites (the CMA has confirmed that as a SAIFCharter member, localfuneral.co.uk does not apply). We will proudly display any declarable charitable donations we have made in the last 12 months, adding a brief description of what the donation was for, i.e. £XXX to a named hospice as a single charitable donation towards the extension to their relatives' accommodation. The crematorium information need only contain the headline price for a typical single slot and applicable times.

We are looking at different ways to display the posters, from 'point of sale' estate agent-style poster holders, to picture frames with accessible backs, or perhaps having them printed on acrylic sheets for a more modern look. By choosing how we display the posters, we can still maintain the welcoming look and feel of our premises without compromising on the sharing of information. The charitable donation register needs to be updated twice a year and, of course, price changes don't all occur at the start of the new

tax year, so we need to be able to update the posters easily and I can certainly see the appeal of introducing digital displays.

Our Additional Options Price List, which will effectively become our main price list, will be readily available in branch to be taken away and given to clients making arrangements. The full price lists of our local crematoria will be in our funeral director's arrangement cases and be available in a folder close to the main two CMA required posters.

ADVERTISING

We continue to support our local parish magazines through non-exclusive advertising, but due to our location, for many of the publications we are the only funeral directors who feature. We have declined exclusive advertising arrangements offered to us by brochure suppliers to local hospitals and surgeries.

ARRANGEMENTS WITH LOCAL NURSING HOMES

Already, in recent years, I have written to a nursing home which used to call us as a matter of course when a death occurred, with good intentions for the completion of doctor's forms. This communication was to ensure they first talked to the family, asking them if they have a chosen funeral director and, if so, to make initial contact with them first. Otherwise, to seek permission from the family before our services are engaged and inform them of our charges for transfer and initial care.

WEBSITE

We've had plans for the development of our website for many years, but we'd had little more than a holding page for a long time. The start of the pandemic spurred us into action and we've been especially pleased with the announcements and commission-free donations service we have introduced. Online prices have always been part of our plan. SAIF's code



R. Locke & Son's high street location in Wellesbourne

Getting ready: case study #1

OBIT FUNERAL MANAGEMENT

Mark Lynch of Lytesoft tells us about Obit, a complete software package for funeral directors which handles everything from invoicing and scheduling through to analytics and funeral notices.

"At Obit we believe funeral directors should be directing funerals not stuck doing paperwork, so we've made it our mission to save them as much time as possible. The CMA tool is just a small example of this.

First of all let's explain what Obit is and how it can help UK funeral directors. Obit is a complete software package for funeral directors. It handles everything from invoicing and scheduling through to analytics and funeral notices.

We're constantly evolving the software and our latest feature is a handy tool to allow our clients to auto publish their price list in compliance with the new CMA regulations. Our tool uses the official standardised template and allows a funeral director to quickly assign items from his/her catalogue.

We then generate and auto publish their price list as a PDF. For those that don't have a website we can host their price list for them, which they can then link to in emails etc. The tool also allows multiple custom templates so you can have one for your website and another larger one for display in your branches. It all uses the same underlying data, so nothing needs to be repeated.

The advantage of such a system is that funeral homes can edit the pricing easily at any time and it will immediately synchronize with their price list page. No need to call an external designer!

Our goal at Obit is to save our clients time by reducing admin, so whenever there is regulatory change we always explore if there is a smarter way to handle it."

To find out more, go to www.obit.cloud



“MY HOPE IS THAT FAMILIES WILL NOT JUST LOOK AT A HEADLINE PRICE BUT BE ENCOURAGED TO ENGAGE WITH FUNERAL DIRECTORS AT AN EARLY STAGE”

of practice update and the CMA's Order have now made us act again.

We are taking the opportunity to update, improve and expand the first version of our website, which we are working with a local developer to launch in early September. To make our price list information the required 'one click' away from the home page, we are looking to introduce a narrow banner towards the top of the home page, if not every page, with a button to take you to the price information containing the required PDFs of the Standardised Price List, the Additional Options Price List, our Terms of Business, Disclosure of Interests, and full

Crematorium Price Information as provided by our local crematoria. I anticipate we will host this information on our own pages, but if not, localfuneral.co.uk is updating its site to provide a CMA-compliant pricing page for independent funeral directors to link to from their websites.

You can also upload the Standardised Price List on the SAIF website in the 'find a SAIF member' section.

HOW DO I ANTICIPATE THE ORDER MIGHT CHANGE COMPETITION AND CLIENT ENGAGEMENT?

I worry the Order will encourage the

practice of luring clients with a low cost for a specific service, the prescribed Standardised Price List, but as soon as a family ask for something slightly different, they get moved to a more expensive 'package', creating an environment where consumers can be taken advantage of and end up paying more. We will be basing our standardised price on our traditional, bespoke services with simpler options available through the additional options.

My hope is that families will not just look at a headline price but be encouraged to engage with funeral directors at an early stage, to gauge an opinion for the level, value and quality of the service they can expect to receive. Independent funeral directors will have prepared that quality of service themselves to demonstrate their personal, individual and caring approach.

HOW CAN THE ORDER IMPROVE?

The Order is in place and there for us to comply with from September 16. But, as part of the Order, the CMA is to keep under review how it is carried out,



A rural setting for R. Locke & Son in Brilles, Warwickshire

including whether the Order needs to be varied, and funeral directors have a duty to provide information to the CMA to help it carry out the monitoring of the Order and review its effectiveness. The CMA can be contacted directly at funerals@cma.gov.uk

SAIF will continue to offer guidance and support to help its members to be compliant. As the Order comes into practice, SAIF would like you to send in any feedback, positive or negative, ideally giving specifics of dates, times, comments, challenges, or positive outcomes, which the association can use to take to the CMA to help shape any future changes to the Order.

SAIF can be contacted through the business centre at info@saif.org.uk

SIMPLIFIED WAY OF INTERPRETING THE CMA REQUIREMENTS

WINDOW

One A4 or larger poster, or equivalent digital display.

- The Standardised Price List.

INSIDE RECEPTION AREA

Two A2 posters or equivalent digital display (or if there is insufficient space, posters no smaller than A3 may be used)

Poster One

- The Standardised Price List.

Poster Two

(must include, in no particular order)

- Crematorium price information (this can be brief – headline price and applicable times).
- Terms of business.
- Disclosure of interests.
- Ultimate owners.
- Business or material financial interest in a price comparison website. For example:
 - John Smith Funeral Services does not have any business or material financial interest in price comparison websites that compare Funeral Director Service

and/or Crematoria Services and their respective prices.

- Or, detail business or material financial interest.
- Register of charitable donations to third parties connected to the funeral sector. For example:
 - John Smith Funeral Services has not made any charitable donations to third parties connected to the funeral sector in the last 12 months.
 - Or, list the charitable donations made to third parties connected to the funeral sector in the last 12 months.

SEPARATE FOLDER OR DISPLAY

- Crematorium price information (full).
- Additional Options price list.

ONLINE

- The Standardised Price List (pdf).
- The Additional Options price list (pdf).
- Crematorium price information (full details as provided by the crematorium) (pdf).
- Terms of business (pdf).
- Disclosure of interests (pdf).



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Getting ready: case study #2

LOCALFUNERAL.CO.UK

How localfuneral.co.uk can help you get ready for the Competition and Markets Authority

Following a 30-month investigation into the funerals sector, there are now a number of steps that funeral directors must take to abide by the CMA's legally binding Order.

The Funerals Market Investigation Order 2021 comes into effect on September 16, 2021, and will have a significant impact on the day-to-day working life of all funeral directors regardless of the size of their business. It has set out detailed requirements impacting how funeral directors engage with families.

localfuneral.co.uk will help and support funeral directors to comply with the requirements set out in the Order by fully outlining what is included in the CMA Attended and Unattended funerals, and by providing a CMA ready platform where funeral directors can upload the required information.

In the coming weeks, the Simple Funeral will be removed from localfuneral.co.uk and replaced with the CMA Attended and Unattended options. This will allow funeral directors to display a headline price and an itemised breakdown for the Attended and Unattended funerals on their business profile, together with a copy of the Standardised Price list. This will assist each funeral director listed on localfuneral.co.uk to comply with the basic pricing requirements outlined in the Order.

REMAINING REQUIREMENTS

To address the remaining requirements, funeral directors may also upload information to localfuneral.co.uk on the ultimate owner of the business, terms of business and any material charitable donations or gratuities that they make.

Though funeral directors who have displayed the CMA required information on their own websites will not be required to post it on other digital channels, localfuneral.co.uk still provides a robust, CMA ready platform, which offers a wide range of features to enable families to find you online.

For funeral directors who do not have their own website but market themselves using other online channels or platforms,

these services will be particularly relevant, ensuring that localfuneral.co.uk is the perfect place for you to list the CMA requirements. The platform will meet all your new obligations, while delivering funeral enquiries for your business free of charge.

To make providing this information as easy as possible, pricing templates will be available and distributed in August, which funeral directors can complete and return. We will then upload the information to localfuneral.co.uk prior to the Order enforcement date of September 16, 2021.

Our dedicated localfuneral.co.uk support team will be in touch with these templates but if you have any questions, please contact us via support@localfuneral.co.uk.

WHY LIST YOUR BUSINESS ON LOCALFUNERAL.CO.UK?

localfuneral.co.uk is a platform where families can search for a funeral director in their local area using their postcode; allowing them to learn more about each funeral director business, their facilities, and services, before making a selection. By making an informed decision in their own time, families can be confident that their chosen funeral director will meet their needs.

However, localfuneral.co.uk is not only for families. Launched in 2018 with the aim of connecting families with independent funeral directors, the site is also there to support funeral directors and to help them to be found online.

localfuneral.co.uk is a platform for any independent funeral director who is a

member of SAIF, the National Association of Funeral Directors and/or the Irish Association of Funeral Directors. This means that funeral directors listed on localfuneral.co.uk can be confident that their business will always appear amongst only reputable, professionally accredited companies and that every customer who enquires via the site is directed to a high quality service provider.

POPULARITY

More than 1,700 funeral director branches are currently listed on localfuneral.co.uk and in 2021, over 100 additional localfuneral.co.uk listings have been created for branches across the UK; demonstrating the site's escalating popularity and success within the market.

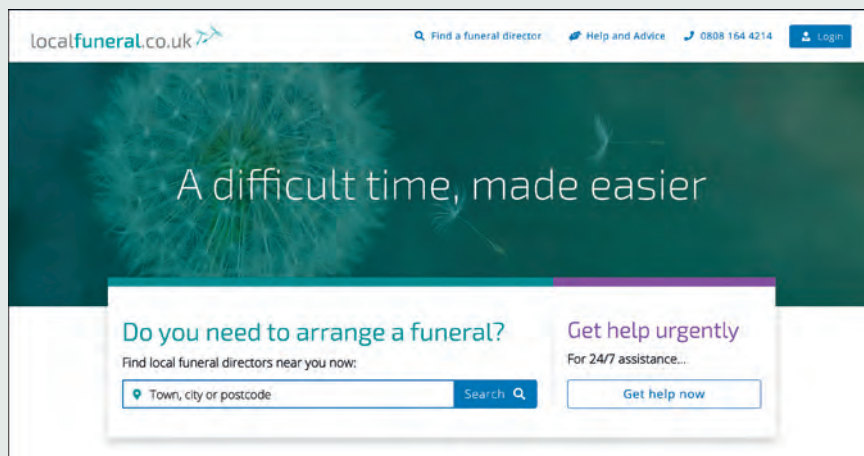
This trend is also reflected in the increase in customer enquiries received.

Since the website's launch in 2018, localfuneral.co.uk has provided over 14,000 enquiries to independent funeral directors, which we have tracked to have delivered over 7,000 funerals. These are funerals which may have otherwise been lost to other online competitors.

Listing a funeral director business on localfuneral.co.uk continues to be quick, easy and free to do. Each funeral director is provided with a dedicated listing and personalised business profile, where a company photograph, logo, services and pricing information may be uploaded. Funeral directors also have access to other useful and free to use features, including 'Business Insight' (allowing you to view how your business is performing on localfuneral.co.uk), and 'Funeral Notices' (letting families easily share funeral details, photographs and memories of the deceased, and raise funds for charity or other causes).

To find out more about localfuneral.co.uk, our features and how we can support your business, please don't hesitate to contact us via support@localfuneral.co.uk

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COUNTDOWN TO FCA AUTHORISATION...



By the FCA's
Richard Sutcliffe



...what you need to know

From July 29, 2022, the FCA will start regulating the pre-paid funeral plans sector. So funeral directors need to start considering their options and getting ready for authorisation or registration as an Appointed Representative.

We're working to make this transition to regulation as smooth as possible, but it relies on firms in the industry making informed decisions, at the right time, about their future under FCA regulation.

WHO NEEDS TO BE FCA-REGISTERED

Essentially, if you introduce, sell or provide pre-paid funeral plans, then you'll need to be registered by us.

WHO DOESN'T

You won't need to be FCA regulated if you don't deal with pre-paid funeral plans or are exempt (e.g. local authorities or if the plans are for funerals outside of the UK). Also, if you don't sell or enter into pre-paid funeral plans, and instead just provide funeral services then you won't need to be FCA regulated.

BECOMING DIRECTLY AUTHORISED VS. BECOMING AN APPOINTED REPRESENTATIVE

Funeral directors that sell only other providers' funeral plans – known as intermediaries – have two options to be regulated under our rules. You can either

become a Directly Authorised intermediary or become an Appointed Representative of a provider firm.

Becoming Directly Authorised as an intermediary means that you will need to apply for authorisation from September – and explain how your firm will meet our standards, known as the Threshold Conditions. If we give you authorisation, you will need to make sure you continue to comply with our regulations, send us periodic reports and co-operate with our Supervision team.

Becoming an Appointed Representative is another route, if selling only those plans provided by others, acting as a sales intermediary. Becoming an Appointed

Please visit:
www.fca.org.uk/funeral

Representative means that the plan provider firm – the ‘Principal’ firm – has overall responsibility for your conduct under FCA regulation. You will enter into a written contract with the Principal firm.

Our rules will still apply, and you’ll be expected to meet our requirements. But you’ll work directly with your Principal firm to ensure you conduct your regulated business in a way that complies with our rules.

There’s information on our website about Appointed Representatives to help you decide which option’s best for you. You’ll also need to speak to the provider whom you’d like to be your Principal firm, to discuss becoming their Appointed Representative. Your provider can apply to be authorised from September, and must complete the process by the end of July 2022 and notify us that you will act as an Appointed Representative.

BECOMING AN APPOINTED REPRESENTATIVE

To register as an Appointed Representative, there is a different process than becoming Directly Authorised. To become Directly Authorised, you’ll need to submit a full application and supporting documents, showing how you meet our Threshold Conditions. Whereas to become an Appointed Representative, your Principal will submit a notification to us.

You’ll need to make sure that you carefully discuss the contract terms with your Principal firm, so you both understand what’s involved to ensure you meet FCA standards. Your reporting requirements will be different as an Appointed Representative. Directly Authorised firms need to submit regular reports to us. Appointed Representatives report to their Principal firm – so you’ll need to allow your Principal

firm access to your staff, premises and relevant records so that they can ensure you meet our standards. Again, you’ll need to work closely with your Principal firm.

You should also consider the costs of operating as an Appointed Representative against the costs of being Directly Authorised when making your decision.

IF YOU SELL YOUR OWN PRE-PAID FUNERAL PLANS

We know that some independent funeral directors provide their own pre-paid funeral plans to customers, backed by their own trusts. If you do this, you will need to become Directly Authorised as a funeral plan provider to continue to deliver your existing plans, and to enter into new contracts after regulation.

If you currently hold a book of your own pre-paid funeral plans, but don’t intend to apply for authorisation as a plan provider, you should contact us at funeralplans@fca.org.uk to confirm how you intend to dispose of this book, e.g. through selling it to another provider, in an orderly way pre-regulation.

KEEPING CUSTOMERS INFORMED AT EVERY STAGE OF THE PROCESS

As a key part of our regulation, you should focus on making the process of buying a funeral plan clear and fair for all consumers. This is to help them make a well-informed decision and reduce the risk of them buying a product that’s not appropriate. As well as requiring firms to give customers clear information about products, we’re also introducing new sales standards to further reduce this risk.

Firms will need to consider whether or not they provide advice in the sales process. For non-advised sales, firms will need to:

- Ask the customer questions to identify both their demands and their needs.
- Carry out an assessment of those demands and needs.
- Only propose products to the customer which they assess as meeting those

OUR TOP TIPS FOR A SMOOTH TRANSITION

- Decide whether you wish to be authorised directly or become an Appointed Representative.
- If seeking direct authorisation, prepare and apply as early as possible.
- If becoming an Appointed Representative, ensure your chosen plan provider has all the information they need to apply shortly after the gateway opens.

demands and needs. If the firm does not have any products which are consistent with the customer’s needs, they cannot offer the consumer anything.

- Clearly state to the customer the demands and needs you have identified.

Where firms want to provide advice, they should also ensure that products they recommend meet the customer’s needs.

There is much more detailed information in our recent Consultation Paper and subsequent Policy Statement (which gives details about our rules for the industry).

WORKING WITH THE INDUSTRY

We have been working closely with SAIF, the NAFD and key organisations in the pre-paid funeral plans market. We’ll continue to do so throughout the authorisations gateway period and once our regulation begins. We’ll also continue to work with the other statutory regulatory bodies and consumer organisations, to make sure that the transition to FCA regulation goes as well as possible for firms, consumers and everyone involved.

“ AS A KEY PART OF OUR REGULATION, YOU SHOULD FOCUS ON MAKING THE PROCESS OF BUYING A FUNERAL PLAN CLEAR AND FAIR FOR ALL CONSUMERS ”

TIMETABLE TO REGISTRATION

- Funeral directors who become Appointed Representatives need to do so by July 29, 2022, when FCA regulation begins.
- Providers and other directly authorised businesses can apply for authorisation from next month, on September 1.
- After July 29, 2022, it will be a criminal offence to conduct any pre-paid funeral plan business, including administering existing plans, without the proper authorisation or Appointed Representative status.
- That’s why it’s important to consider your options now and prepare for registration.

BE INSPIRED!

S AIF's Education Day will take place on November 10 at the Leicester Tigers Rugby Ground. It will offer a fantastic opportunity for SAIF members to hear from key figures across the funeral profession, with presentations focusing on the independent funeral director. Members can also learn about all the latest product and service offerings from our Associate members. After the limitations of the pandemic, this event will be a long-awaited chance to meet up with colleagues from around the country.

BOOKING DETAILS

- SAIF Members **£55pp**
- Non-members **£70pp**
- IFD College and BIFD students: **£30pp**
- Members of the IFD College: **£10pp**
- SAIF NextGen members: **£30pp***

*Members who have signed up with SAIF NextGen by November 1, 2021.

BOOKINGS CAN BE MADE IN TWO WAYS

- 1 Online through EventBrite at saifeducationday2021.eventbrite.co.uk
 - 2 Complete the booking form by visiting the SAIF website at saif.org.uk/education-day-2021 and pay by BACS or credit card.
- By BACS** To Natwest Bank, Sort Code 60-04-24, Account No: 90098110
- By credit card** Call the SAIF Business Centre on 01279 726777



THE DAY AT A GLANCE

Chris Parker F. SAIF and IFD College Governor will lead a certificate presentation and launch a new diploma for the College.



AGENDA

09.30-10.00
Registration, tea/coffee and exhibition

10.00-10.15
Welcome and introduction
SAIF National President, Mark Porteous

10.15-11.00
Diversity and inclusion within the

funeral profession
Sheri Hughes, UK Diversity & Inclusion Director at PageGroup

11.00-11.30
Refreshments and exhibition

11.30-12.15
IFD College. Certificate presentation and launch of new diploma
Chris Parker F. SAIF and IFD Governor.

12.15-13.00
Environment and impact on

Book now at
saifeducation
day2021.event
brite.co.uk

Join us for Education Day on November 10, 2021

THE SPEAKERS



JOANNA WILLIAMS
Head of Counselling
at Professional Help
Topic: EQ: the secret
superpower of
funeral arranging?

Joanna Williams is a qualified psychotherapeutic counsellor and hypnotherapist, and has been Head of Counselling at Professional Help since 2018. Her particular areas of professional interest are grief and loss, anxiety, trauma and personal development. Joanna's responsibilities at Professional Help include client assessment and support, counsellor training and organisational policy and ethics. As well as working for Professional Help and GriefChat, Joanna has a private practice and is a workshop facilitator for a Literature Development Organisation.

Joanna's personal interests are reading, writing, running and the arts. She was the winner of the 2014 Bath Novel Award and her books *Precocious* and *Hush Little Baby* were subsequently published by Ebury. She is currently working on her third novel. Joanna lives in Surrey with her son.



SIMON HOLBROOK
Senior Advisor on
Regulated Activity at
the Environment Agency
Topic: The environment
and impact on the funeral profession

Simon has managed the Local Authority Unit (LAU) at the Environment Agency since 2016. The LAU provides technical advice to Local Authorities in England and Wales on the processes that they are responsible for regulating, which includes emissions to air from crematoria.

Since joining the Environment Agency in 2002, Simon's work has included work as a Process Industries Regulator, with the National Permitting Service, and three years at the European Integrated Pollution Prevention and Control Bureau in Seville, working on Large Volume Organic Chemicals and Waste Incineration.

Previously Simon worked at Unilever in Research and Development, Process Safety and Environmental Protection.



SHERI HUGHES
UK Diversity & Inclusion
Director at PageGroup
Topic: Diversity and Inclusion
within the funeral profession

Sheri joined PageGroup in December 2002 as a consultant for Michael Page Sales, Birmingham. She then progressed to manager and associate director through successfully managing Birmingham, Leicester and Bristol.

In January 2015, after two maternity leaves, she moved across into the Diversity & Inclusion (D&I) team, working for the Global D&I Director. Sheri's passion and commitment to D&I shows no boundaries. PageGroup, therefore, don't just lead in diversity and inclusion from an industry perspective, but hold some of the most prestigious D&I accolades, such as The Times Top 50 Employers for Women 2020 & 2018, Inclusive Companies Top 50 2019, Stonewall Top 100 2018 and Clear Assured Gold.

The company is also a Disability Confident Employer as well as Race at Work signatory. This means that, at PageGroup, diversity and inclusion isn't just embedded in the culture, but also in every element of its service delivery.

THE VENUE

**Mattioli Woods Welford
Road Stadium, Aylestone
Road, Leicester LE2 7TR**

the funeral profession
*Simon Holbrook, Senior Advisor
on Regulated Activity at
Environmental Agency*

13.00-14.15
Lunch and exhibition

14.15-15.00
EQ: the secret superpower of funeral
arranging? What is emotional
intelligence, how do you know
if you've got it, how do you get it
and how can you equip your team?

*Joanna Williams, Head of Counselling
at Professional Help*

15.00-16.00
Regulation update including
preparation for FCA funeral plan
regulations

16.00-16.05
Close of 2021 Education Day

16.05- 16.15
Final opportunity to visit the
Associate and supplier stands

Business Matters

SAIF'S CMA ACTIONS CHECKLIST FOR INDEPENDENT FUNERAL DIRECTORS

SAIF
BUSINESS
CENTRE
UPDATE BY
CLAIRE
DAY

CMA COMPLIANCE: A HANDY CHECKLIST



Action by 16 September 2021

Display Standardised Price List in areas of premises frequented by clients (i.e. reception areas) on A2 size poster

✓ ✓ ✓

Display Standardised Price List on A4 document in premises windows where practical

✓ ✓ ✓

Display Standardised Price List clearly and prominently on company website in PDF format or any other online channels on which the business is marketed

✓ ✓ ✓

Make Additional Options Price List available in areas frequented by clients

✓ ✓ ✓

Display terms of business, headline cremation prices and times they apply, ultimate business owner and material interests in a PCW, and declaration of interests register covering charitable payments, donations and payment of gratuities on a single A2 poster in areas frequented by clients (i.e. reception areas)

✓ ✓ ✓

Display Additional Options Price List, terms of business, cremation prices, ultimate business owner and material interests in a PCW, and declaration of interests register covering charitable payments, donations and payment of gratuities clearly and prominently on company website or any other online channels on which the business is marketed

✓ ✓ ✓

Action from June 2021

Cease any arrangements with hospitals, hospices, care homes or similar institutions which encourage, incentivise or require that organisation to refer funerals or give preferential treatment to your business

✓ ✓ ✓



Action from June 2021

Submit compliance statement using template in Order's Explanatory Note to CMA by no later than the last working day of April 2022

✗ ✗ ✓

Submit compliance statement using template in Order's Explanatory Note to CMA if requested to do so by the CMA

✓ ✓ ✗

Action by first working day of October 2021

Report funeral numbers and revenue for period between 16 June 2021 and 31 August 2021

✗ ✓ ✗

Report funeral numbers and revenue for CMA Attended Funerals, CMA Unattended Funerals, Attended and Unattended funerals for period between 16 June 2021 and 31 August 2021

✗ ✗ ✓

Action for first working day of April 2022

Report funeral numbers and revenue for period between 1 September 2021 and last day of February 2022

✗ ✓ ✗

Report funeral numbers and revenue for CMA Attended Funerals, CMA Unattended Funerals, Attended and Unattended funerals for period between 1 September 2021 and last day of February 2022

✗ ✗ ✓

Action by last day of April 2022

Submit letter of compliance to CMA by no later than the last working day of April 2022

✗ ✗ ✓

Submit letter of compliance to CMA if requested to do so by the CMA

✓ ✓ ✗

BACK TO BASICS

Health and safety advisor Simon Bloxham's guide to employers' obligations

The purpose of health and safety law is to ensure a safe working environment for employees. In the UK this requires employers to meet health and safety obligations, covered by a vast range of legislation. But what do they all mean to you the employer?

Although a range of laws govern safety issues, health and safety at work isn't solely governed by legislation. Under 'common law' all employers have a duty of care, an obligation to protect their employees, which is implied in all employment contracts and requires employers to take care of their employees' health and safety. Employers must:

- Provide a safe place of work
- Provide a safe system of work
- Provide adequate plant and equipment

If an employer fails to take reasonable care in any of these areas and an employee is injured or worse, the employer can be prosecuted. Employees also have responsibilities and should work with their employer to develop a safe place to work in.

Main UK legislation

All employers have a legal responsibility under the Health and Safety at Work Act 1974 (HSWA) and the Management of Health and Safety at Work Regulations 1999 (MHSWR) to ensure the health, safety and welfare at work of their employees. This is understood to include minimising the risk of work-related mental health issues as well as injury.

The HSWA covers all workplaces and says that an employer must do everything reasonably practicable to provide a safe and healthy workplace. The HSWA is supplemented

by many regulations, codes of practice and guidance.

The MHSWR set out in more detail what employers are required to do to manage health and safety under HSWA. The main requirement on employers is to carry out risk assessments. An employer must assess whether it has taken sufficient precautions to prevent damage and injury. For example, there's a legal duty on employers to conduct a risk assessment, which could include work-related stress, and to take action to address the risk where it has been identified.

Other regulations require action in response to particular hazards, or in industries where hazards are particularly high. The Corporate Manslaughter and Corporate Homicide Act 2007 allows a company to be convicted if a gross breach of duty of care by management is proved. Individuals within a company can also be prosecuted for gross negligence manslaughter.

Guidance on health and safety issues and Approved Codes of Practice (ACOPs) are published by Health and Safety Executive (HSE). The ACOPs have special legal status: if employers fail to follow them and are then prosecuted for breaches of health and safety law, the court will find against the employer unless they can show compliance with the law in some other way. Following the guidance is not compulsory but is strongly advised.

In the UK, employers' duties to provide a safe and healthy working environment arise from the core principles of negligence, contract, and numerous specific statutory duties.

As a minimum,

employers should:

- Publish a health and safety policy if they employ more than five people
- Take out and maintain a compulsory insurance policy (Employers' Liability Insurance), covering employees against accidents and ill health
- Arrange for the appointment of health and safety representatives
- Appoint a competent person to evaluate risks and hazards
- Conduct risk assessments
- Consult with employees and inform staff of risks and steps taken to protect them
- Provide adequate safety training to address risks, as appropriate
- Monitor and improve safety arrangements
- Establish procedures to be followed in the event of serious and imminent danger to persons working in the organisation
- Provide comprehensible and relevant health and safety information

See next issue for Part Two: policies and practices.

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.



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BREXIT, COVID AND DATA PROTECTION: WHERE ARE WE NOW?

Exploring the issue of data protection in a post-Brexit and COVID world

BREXIT AND DATA PROTECTION

The Trade and Co-Operation Agreement reached on 31 December 2019 laid the foundations for the new relationship between the UK and the EU, but it failed to guarantee the continuation of free data flows between the EU and the UK indefinitely.

Post-Brexit, the EC committed to reviewing the UK's data protection regime with a view of granting an adequacy decision.

Without this, data flows from the EU to the UK would be permissible only if certain mechanisms such as standard contractual clauses and binding corporate rules and standard terms within contracts ensure that personal data is protected to an equivalent standard afforded by the UK and EU GDPR.

UK DATA PROTECTION REGIME DEEMED ADEQUATE

On 28 June 2021, the EC formally ruled that the UK data protection regime is adequate. However, the EC introduced a four-year sunset clause into the adequacy decision. The UK will retain its adequate status for a period of four years; however, such status will be revoked by the EC should the UK's data regime diverge from its current framework and fail to provide sufficient protection to EU citizens' data.

DATA PROTECTION AND COVID

Companies can potentially retain data about whether staff have been vaccinated against COVID-19. However, employers must first carefully consider what their objectives are and how recording

the vaccination status of staff will help them achieve those objectives.

The vaccination status of an employee is personal health information and a form of special category data under the UK and EU GDPR. Therefore, strict rules apply to the processing of such data and an employer's use of such information must be fair, necessary and relevant for a specific purpose.

COLLECTING VACCINATION DATA FROM STAFF

Guidance from the Information Commissioner's Office sets out that one of the following two conditions from Article 9 of the UK GDPR must apply to allow an employer to lawfully process vaccination data:

- The employment condition – relating to the performance of rights and obligations in connection with employment e.g. ensuring the health, safety and welfare of employees in a safe working environment; or
- The public health condition – relating specifically to a reason that is for the benefit of wider

society and public health as a whole e.g. to combat a new viral threat to public health.

If an employer intends to rely on the public health condition, it must ensure that a health professional carries out the processing, or that it tells its workforce that it is treating their vaccination status as confidential and will only disclose it in defined circumstances.

Consent from staff to the processing should not be relied upon. Instead, there must be a clear and compelling reason for collecting and storing vaccination data which fits under one of the above conditions.

For example, if the business operates in an industry that carries a likelihood of interaction with those infected with COVID, this may help fairly justify the collecting of employee vaccination data.

On the other hand, processing may be harder to justify if the business model carries a low risk of contracting COVID, such as one using remote workers. Equally, if some staff have already been vaccinated, then an unvaccinated member of staff poses less of a risk and justifying the processing may, again, be harder.

Both the fact of the processing and the reasoning behind it should be clearly communicated to staff in the employer's privacy notice and/or data protection policy.



AUTHORS: Joanna Colgan & Carla Murray, Corporate and Commercial at Myerson Solicitors

For further updates on data protection due to Brexit and COVID, please visit www.myerson.co.uk/news-insights-and-events

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SAIFCHARTER 2021 AGM

Register now for SAIFCharter's
online Annual General Meeting
on Wednesday 29 September 2021

Given the impact of COVID-19,
the AGM will be a virtual meeting
again this year. To register now, go
to www.saifcharter.co.uk/agm2021

Register now
and learn more at
www.saifcharter.co.uk/agm2021



REGULATORY FOCUS AND PREPARING FOR OUR AGM

SAIFCharter Chair Adam K Ginder reflects on the perspective of independent funeral directors as the profession faces a juncture in the path to regulation, within both at-need and pre-need, ahead of the association's AGM

As we move through the summer, more than a full year on from the initial impact of COVID-19, our members continue to be unwavering in their support and professionalism. While there are undoubtedly positive signs of hope and recovery, the ongoing challenges presented by the pandemic are clear.

As always, we continue to provide the highest quality service to our families and communities.

Meanwhile, we prepare to demonstrate and formalise this professionalism and customer focus, for both the Competition and Markets Authority (CMA) and the Financial Conduct Authority (FCA). It is evident that both regulators have a shared aim of protecting customers, raising standards and creating a level playing field in their respective markets.

I understand that our members' focus at present will be on complying with the CMA's September deadline for price transparency. I would like to reassure you that Golden Charter is fully appreciative of this and is doing everything it can to ensure our next step on the FCA regulatory pathway is as smooth and simple as possible.

I would also like to reassure you that for the majority of independent funeral directors there is nothing for us to do right now in this space. I would simply encourage you to review Golden Charter's Guide to FCA regulation – Part 2 and keep in touch with your Golden Charter business manager. If you do have questions or concerns, I would encourage you to speak with your business manager – the reassurance of their answers may save you worrying.

It's AGM time

I'm delighted to confirm you can now register to join our Annual General Meeting, which is taking place online on Wednesday 29 September at 6pm. Please visit www.saifcharter.co.uk/agm2021 to register. (You must be registered as a member and logged in to the website before using this link.)

While I understand remote engagement can never serve as a full replacement for in-person interaction, I do hope that the virtual format and timing will have the benefit of allowing even more members to attend.

The meeting agenda and related presentations will be available in the

secure members' area of saifcharter.co.uk in advance of the meeting. Our 2020 AGM recording and minutes are also available for you to view in this location. There will be one Executive position up for election this year, with Paul Stevenson's term coming up for renewal. Candidates' biographies and the ability to vote will also be made available online.

Even if you are unable to join the AGM itself, I would encourage you to register for the secure area of the website and access these important updates to ensure you're involved in shaping the future direction of our association.

As always, if you have anything to raise through the association, please don't hesitate to get in touch with me or one of your 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
j.west@westcoe.co.uk



A LONELY KIND OF GRIEF

By **Dr Bill Webster** of Grief Journey

Photo by Atharva Tulsi on Unsplash

In 1965, Wayne Fontana and the Mindbenders recorded a song which resonated with many baby-boomers: “Wouldn’t you agree, baby you and me, we got a groovy kind of love.”

May I suggest that this present pandemic generation are singing a different song to the same tune, because “we got a lonely kind of grief”.

This thought was triggered by a comment in one of my Zoom support groups. “I was not prepared for how lonely grief could be,” said John, who recently lost his wife of 56 years.

‘Lonely grief’ is nothing new. Many over the years have felt isolated in their grief. Many feel abandoned by those who rallied round with sympathy and care at the funeral. A few months later, others’ lives return to normal, but the grieving person’s world is different. It becomes a place of lonely grief. Wouldn’t you agree?

But the pandemic has raised this to a much higher level. Much of the support formerly shown and expressed in funeral services, visitations and social gatherings has been lacking.

The definition of loneliness I use is “the sense of isolation that comes from the absence of a needed relationship”.

This allows us to understand you can be lonely without being alone. The bereaved can be surrounded by friends and family and still lonely, missing that needed relationship. For John his wife, for others a child, parent or other significant relationship.

Loneliness occurs when a person’s social relationships don’t meet their interpersonal needs or desires. While loneliness cannot simply be alleviated by the presence or participation of someone else, my point is the pandemic and its after-effects cause a more lonely kind of grief than before, complicated by social distancing. While this has been a crucial part of the pandemic strategy, there is a price to be

paid, especially for people who depend on social, emotional and psychological support.

I’m not just talking about a quick 30-minute phone call, or even social media, which has overflowed with suggestions on how to cope, like practicing self-care or

“IT IS IMPORTANT, IN GRIEF AND BEYOND, TO TELL PEOPLE THEY ARE VALUED”

volunteering. These things are all good when available, but I’m tired of advice that constantly expounds the ‘what’ without the ‘why’ or ‘how’. There are no easy answers. Wouldn’t you agree?

While I have been pleasantly surprised about how my online support groups have been received, I am first to admit that while these things can make a difference, they are not the total solution to ‘lonely grief’.

Here are three challenges that have to be addressed in ‘lonely grief’:

1. The danger of depersonalisation

A friend of mine is a professional athlete, but suffered a career ending injury. He felt he had gone from being a hero to a nobody in that split second. When you lose a loved one, a job, your purpose or role in life, the result is often depersonalisation, ‘a detachment within the self, or being a detached observer of oneself’.

People feel they have changed and that the world

has become vague, lacking in significance, with the sense of being outside reality looking in. People may feel like they are ‘a replaceable cog in a heartless machine’. It becomes a loss of status in a world that too often has a ‘what have you done for me lately?’ attitude.

As my friend John said: “I appreciate my family, friends and this support group. But it’s strange. Only one person is missing, but the whole world seems empty.” C.S. Lewis made a similar discovery: “Her absence is like the sky, spread over everything.”

2. The need to be valued

All of us want to feel needed, that our life has some value. The important word there is ‘feel’. All too often, when asked if a family member, colleague or client is valued and loved, the response is ‘that goes without saying’.

That is exactly the problem. Love and appreciation often ‘goes’ – without saying! It is important, in grief and beyond, to tell people they are valued; their struggle is respected; that the smallest victory is a major achievement.

3. The importance of having a purpose

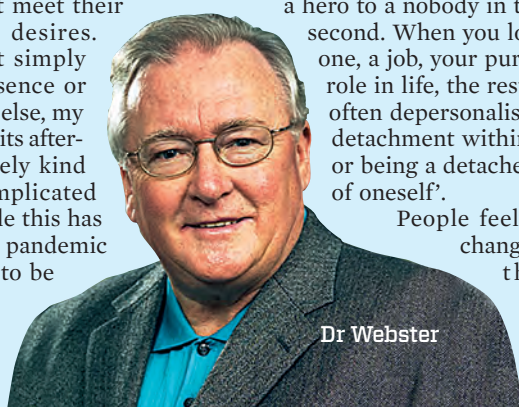
We like to feel things happen for a purpose. Yet sometimes stuff happens that doesn’t seem to have a lot of meaning or serve any obvious purpose.

Any bereavement or loss can strip us of what we regarded as our purpose in life. In the light of the pandemic, many feel their life no longer has purpose. They need to be encouraged to see that no matter what happens, life can be meaningful.

This involves finding a renewed sense of meaning and purpose, even though there may still be many unanswered questions. It requires coming to a point where I can say that even though external circumstances may never make sense, I can believe I have a meaningful life in spite of them.

Remember, people don’t fake grief or loneliness. They just fake being okay!

Wouldn’t you agree? ●



Dr Webster

YOUR SAIF EXECUTIVES

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

NATIONAL



Mark Porteous
National President



James Carcary
Scottish President



Sean Martin
Executive Committee



Jo Parker
1st Vice President



Amanda Dalby
Executive Committee



Gemma O'Driscoll
Executive Committee



Mark Horton
2nd Vice President



Suzanne Grahame
Golden Charter



Liam Roberts
Executive Committee



Jim Auld
Immediate Past President



Simon Helliard-Moore
Executive Committee



Paul Sillett
Executive Committee



Terry Tennens
Chief Executive & Secretary



Ross Hickton
Executive Committee



Gary Staker
Executive Committee



Paul Allcock
Executive Committee



Declan Maguire
Executive Committee



Jeremy West FSAIF
Executive Committee

SCOTLAND



James Carcary
President /
Complaints & Standards



Gavin Henshelwood
Secretary



Terry Tennens
Chief Executive
National SAIF



James Morris
1st Vice President



Joe Murren
Scottish Government
Liaison Officer



Tim Weir
Executive Committee



Declan Maguire
2nd Vice President,
Treasurer & Membership



Paul Stevenson
Past President

Jim Henshelwood
Honorary Life President



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



Patricia Leary
North Business
Development
Manager
M: 07542 854 624
E: patricia.leary@
goldencharter.co.uk



NORTH

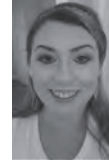
Georgia Henney
National Business
Manager North
M: 07740 236 897
E: georgia.henney@
goldencharter.co.uk



1 Nico Rocchiccioli
North
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3 Claire Gibson
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& North Cumbria ABM
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goldencharter.co.uk



2 Stephen Nicholl
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Northern Ireland ABM
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4 Paul Hodgson
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M: 07834 417 315
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M: 07717 696 683
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5 Michael Stanway
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8 Claire Roberts
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and North Wales ABM
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E: claire.roberts@
goldencharter.co.uk



6 Morgan Murray
West Yorkshire &
East Lancashire ABM
(Maternity cover)
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E: morgan.murray@
goldencharter.co.uk



9 Stephen Heath
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goldencharter.co.uk



7 Sally Dyson
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SOUTH

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



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



13 Iain Catchpole
South East England
ABM
M: 07568 100 555
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11 Steffan Davies
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M: 07740 239 404
E: steffan.davies@
goldencharter.co.uk



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



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



CENTRALISED BUSINESS TEAM

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

Martin McGhee
Telephone Team
Business Manager

T: 0141 931 6394
E: martin.mcghee@goldencharter.co.uk



Anthony Fitzpatrick
Telephone Business
Manager

M: 07927 668 500
E: anthony.fitzpatrick@goldencharter.co.uk



Hazel McCall-Martin
Telephone Business
Manager

M: 07927 668 504
E: hazel.mccall-martin@goldencharter.co.uk



Pauline Foley
Telephone Business
Manager

M: 07717 882 955
E: pauline.foley@goldencharter.co.uk



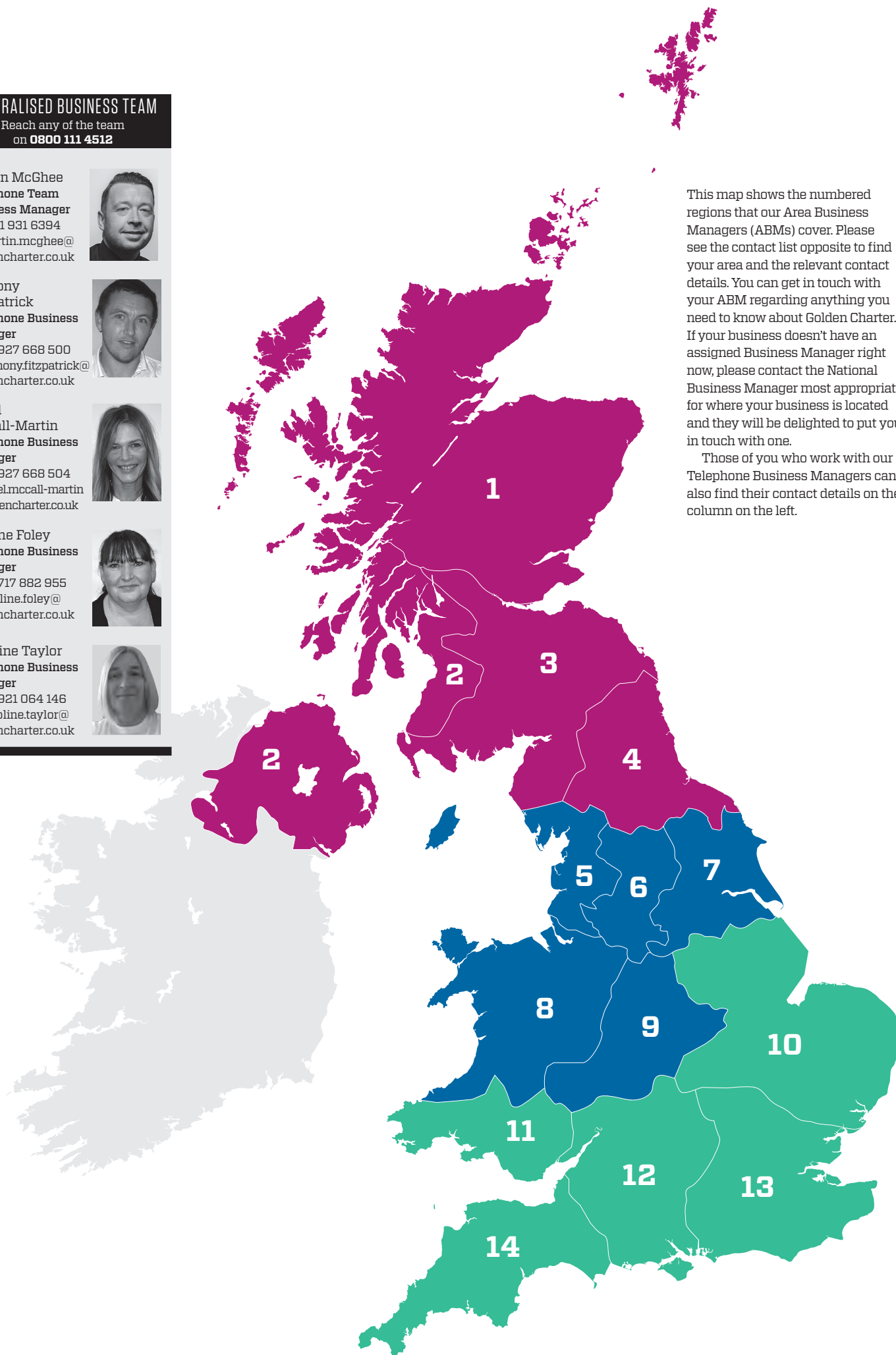
Caroline Taylor
Telephone Business
Manager

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



Introducing Independents

Meet new member Julie Sullivan Funeral Directors

Heading up an independent, local, family run business, Julie Sullivan holds the national-recognised full Diploma in Funeral Directing through the National Association of Funeral Directors and endorsed by Birmingham City University. She is also a member of the Independent Funeral Directors' College and is actively maintaining and developing her knowledge to perform to the highest standard within the profession. Julie has lived and served her community of Moreton-in-Marsh for nearly 50 years and has a wealth of local knowledge. Prior to embarking on running her own business

she has been responsible for managing and running a successful local funeral home. Julie's son Lewis has recently joined the company and has embarked on the journey to become a qualified funeral director through the IFD College (see page 8 for photo special). Julie and Lewis have a strong team of support and office staff who work alongside them to ensure the smooth running of the business and are delighted to become members of SAIF.

**Contact: Julie Sullivan
Funeral Directors, High Street,
Moreton in Marsh GL56 0AH
| 01608 637430 | office@
sullivanfunerals.co.uk**

FULL MEMBERSHIP PENDING

Leslie Arthur Luck
A.W Luck Funerals Ltd
3 Church Lane, East Finchley,
London N2 8DX
*Previously advertised on SAIF
website. Close date: 30 June 2021*

Matthew Richards and Philippa
Ashworth
Gower Funeral Services
66 Higher Lane, Langland, Swansea
SA3 4PD
*Previously advertised on SAIF
website. Close Date: 30 June 2021*

Mrs Emma Jones
Perry Jones Funeral Services
300 Oldham Road, Ashton-under-
Lyne, Lancashire OL7 9AZ
*Previously advertised on SAIF
website. Close date: 14 July 2021*

ASSOCIATE MEMBERSHIP PENDING

James Crossland
Vivedia Ltd t/a Obitus
Unit 29 President Buildings, Savile
Street East, Sheffield S4 7UQ
*Previously advertised on SAIF
website. Close date: 1 July 2021*
Branch of above:
The Hub, Henley-on-Thames,
Oxfordshire RG9 1AY

Richard Davies, Andrew Bartle
& James Sisson
Tower Street Finance Ltd
46 Tower Street, Harrogate, North
Yorkshire HG1 1HS
*Previously advertised on SAIF
website. Close date: 15 July 2021*

Tremayne Carew Pole, Ruth Blakemore
Life Ledger Limited
Rame Innovation Hub, Antony,
Torpoint, Cornwall PL11 3AB
*Previously advertised on SAIF
website. Close date: 3 August 2021*

Neil Curtis / Kay Curtis
**Neil Curtis & Sons Funeral
Contractors Ltd**
351 Barkham Road, Wokingham,
Berkshire RG41 4DJ

*Previously advertised on SAIF
website. Close date: 18 August 2021*

**ACCEPTANCE INTO
FULL MEMBERSHIP**
Julie Sullivan
**J M Sullivan Ltd t/a Julie Sullivan
Ind Family Funeral Directors**
13 High Street, Moreton-in-Marsh,
Gloucester GL56 0AH

Mr Stephen Brown
**Blyth Family Funerals inc.
Stephen Brown Funerals**
27 Bridge Street, Blyth,
Northumberland NE24 2AA

Mr Ben Pearce
Marwood Funerals
10 Marwood Road, Leicester,
Leicestershire LE4 2ED

Ben Simpson and Daniel Wilde
**Simpson & Wilde Independent
Funeral Directors**
317 Hartshill Road, Hartshill, Stoke-
on-Trent, Staffordshire ST4 7NR

John Delanoy & Julie Stout
Delanoy Funeral Services Ltd
3b Durham Way, Oakerside Park,
Peterlee, Co. Durham SR8 1QB

Jonathan Carpenter
E. J. Edgerton and Son Ltd
The Oaklands, Bradenheath, nr
Whitechurch, Shropshire SY13 2LF

Miss Laura-Beth Johnson
Denis Hartley & Son Ltd
Crown Funeral Home, 35 Back Brown
Street, Colne, Lancashire BB8 9NE
*Previously advertised on SAIF
website. Close date: 9 June 2021*

Mrs Samantha Edgerton, Mr Lawson
Edgerton, Mrs Patricia Porter
E. J. Gumery & Son
68/70 Ombersley Road, Worcester
WR3 7EU
*Previously advertised on SAIF
website. Close date: 30 June 2021*

David Lee Albery
Albery & Redstone Funeral Directors
15 East Street, Okehampton,

Devon EX20 1AS
*Previously advertised on SAIF
website. Close date: 1 July 2021*

Mr James Howe
J T Howe Funeral Directors
47-49 Market Street, Chapel-en-le-
Frith, Derbyshire SK23 0HP

**ACCEPTANCE INTO
PROBATIONARY
MEMBERSHIP**
Mohammad Tariq
Muslims Funeral Services Ltd
73 Mitcham Lane, Streatham,
London SW16 6LU

Lucy Atabey/Dawn Bew
White Feather Funerals Ltd
27a High Street, Heathfield, East
Sussex TN21 8JR

**ACCEPTANCE INTO
ASSOCIATE MEMBERSHIP**
William Holt
Utility Aid Ltd
Union Building, Rose Lane, Norwich,
Norfolk NR1 1BY

Patrick Quinn
Quinn Hearse & Limousine Ltd
13 Garvaghy Road, Portglenone,
Co. Antrim BT44 8EF

**FULL MEMBER
BRANCH CLOSED**
Mr T Ward
S Webb & Son Ltd
St James House, 70 Hill Top, West
Bromwich B70 0PU

Mrs M Doyle
Urwins Undertakers Ltd
26 Churchill Parade, Sutton Coldfield
B75 7LD

Mr D Houghton
Houghtons Funeral Directors Ltd
Forget Me Not Villa, 135 Harris Street,
Merseyside WA10 2NR

FULL MEMBER NEW BRANCH
Barrington's Funeral Service
38 Marian Square, Netherton,
Liverpool, Merseyside L30 5QA

Mr R Arnold
Gateway Funeral Services Ltd
363 Wakefield Road, Denby Dale,
Huddersfield, West Yorkshire HD8 8LP

Mr J Unsworth
**Jeremy Unsworth (Funeral
Services) Ltd**
238A High Street West, Glossop,
Derbyshire SK13 8ER

**FULL MEMBER CHANGE
OF OWNERSHIP**
Mr Steven Burgess
**Hawden & Burgess Family Funeral
Directors Ltd (previously known as
Paul Hawden Funeral Directors)**
43 Knights Road, Hoo, Rochester,
Kent ME3 9DT

**ASSOCIATES CHANGE
OF DETAILS /ADDRESS**
The MuchLoved Charitable Trust
Nash House, Repton Place,
White Lion Road, Amersham,
Buckinghamshire HP7 9LP
(Previously 7C Hill Avenue, HP6 5BD)

**NO LONGER A
PROBATIONARY MEMBER**
**Tony Clarke Funeral Directors
(Hylton House) Ltd**
29 Railway Terrace, South Hylton,
Sunderland, Tyne & Wear SR4 0PY
Branches of above:
55 Keighley Avenue, Downhill,
Sunderland SR5 4BS
190 Hylton Road, Millfield,
Sunderland SR4 7YB
255 Southwick Road, Southwick,
Sunderland SR5 2AB

Robert Kent Funeral Services Ltd
83/85 High Street, Dover, Kent
CT16 1EB

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

SAIF Associates Directory 2021

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Motorcycle Funerals Ltd

Mrs M Sinclair (Measham)
01530 274888 • marian@
motorcyclefunerals.com • www.
motorcyclefunerals.com

Quinn Hearse & Limousine Ltd

Patrick Quinn (Portglenone, Co.
Antrim) 028 25822525 • patrick@
fearghasquinn.com • www.
fearghasquinn.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
399296 • info@vwfunerals.com •
www.volkswagenfunerals.co.uk

Wilcox & Co (Limousines) Ltd

Mr L Wilcox (Chalfont St Peter,
Buckinghamshire) 01753 480600 •
www.limousines.co.uk

Woods Garage (Carriage Masters)

Mr D Wood (Sevenoaks) 01732
453256 • woodsgarage@outlook.
com

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

Mr B Spittle (Haverhill,
Suffolk) 01440 761404 • info@
bradnamjoinery.co.uk • www.
bradnamjoinery.co.uk

Colourful Coffins

Ms M Tones (Oxford)
01865 779172 • enquiries@
colourfulcoffins.com • www.
colourfulcoffins.com

DFS Caskets

Mr Martin Smith (Annan, Dumfries
& Galloway)
01461 205114 • dfscaskets@aol.
com • www.dfscaskets.co.uk

Halliday Funeral Supplies Ltd

Mr P Halliday (Birkenhead, Wirral)
0151 6093600 • 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@catkinson.co.uk • www.
coffins.co.uk

J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne,
Derbyshire) 01335 345555 •
sales@jcwawalwyn.co.uk • www.
jcwawalwyn.co.uk

Leslie R Tipping Ltd

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

LifeArt Coffins Ltd

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

Musgrove Willows Ltd

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

P & L Manufacturing Ltd

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

Passages International Inc. Ltd

Mr R Crouch (Maidenhead,
Berkshire) 01628 290220 •
passages@tiscali.co.uk • www.
passagesinternational.co.uk

Somerset Willow England

Mrs H Hill (Bridgwater, Somerset)
01278 424003 • enquiries@
somersetwillow.co.uk • www.
willowcoffins.co.uk

Tributes Ltd

Mrs S Macmillan (Poling, West
Sussex) 0845 388 8742 •
marketing@tributesltd.uk •
www.tributesltd.uk

Urns UK Ltd

Mr P & Mrs B Patel (Potters Bar,
Herts) 01707 645519 • info@
urnsuk.com • www.urnsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodland Burials

Mrs C Graham (Chislehurst) 0208
3009790 • info@greenacresgroup.
co.uk • www.greenacrescelebrate.
co.uk

GreenAcres Woodland Burials Chiltern

Ms Marisa Isaacs (Buckinghamshire)
01494 872158 • info.chiltern@
greenacresgroup.co.uk • www.
greenacrescelebrate.co.uk/chiltern

GreenAcres Woodland Burials Colney

Ms Sam Curtis (Norwich, Norfolk)
31001603 811556 • info.colney@
greenacresgroup.co.uk • www.
greenacrescelebrate.co.uk/colney

GreenAcres Woodland Burials Epping

Carmen Graham (Essex)
01992 523863 • info.epping@
greenacresgroup.co.uk
• www.greenacrescelebrate.co.uk/
epping

GreenAcres Woodland Burials Rainford

Mrs Karen Halpin (Merseyside)
01744 649189 • info.rainford@
greenacresgroup.co.uk • www.
greenacrescelebrate.co.uk/rainford

GreenAcres Woodland Burials

Heatherley Wood
Sharon Solomon (East Hampshire)
01428 715915 • info.heatherley@
greenacresgroup.co.uk • www.
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.thenaturalburialcompany.
com

CLOTHING

Keltic Clothing

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

Waterfront Manufacturing Ltd

Mr A Jenkinson (East Harling,
Norfolk) 01953 718719 • alan@
waterfrontmanufacturing.co.uk •
www.waterfrontmanufacturing.co.uk

EDUCATION AND TRAINING

Independent Funeral Directors College Ltd

Corinne Pengelly 0345 2306777
• corinne@saif.org.uk • www.
ifdcollege.org

EMBALMING

G T Embalming Service Ltd

Mr G Taylor (Brighton) 01273
693772 • gtembalming@btinternet.
com • www.gtembalming.com

EQUIPMENT & SERVICES

CPL Supplies (stainless steel specialists)

Mr W McGuckin (Castlederg, N.
Ireland) 028 81671247 • sales@
cplsupplies.com • www.cplsupplies.
com

Fibrous (funeral supplies)

Ms V Hancock (Cheshire) 0161 429
6080 • vanessa.hancock@fibrous.



KEEPING YOU INFORMED

TO ADVERTISE CONTACT
Elliot Whitehead 0131 561 0020

com • www.fibrous.com
Hygeco (mortuary solutions)
 Ms H Lockwood (Leeds, West Yorkshire) • 0113 2778244 • info@hygeco.com • www.hygeco.com
Rose House Funeral Supplies Ltd
 Mr M Wilson (Swadlincote, Derbyshire) 01283 819922 • martin@rosehousegroup.co.uk • www.funeral-supplies.co.uk
Mortuary Equipment Direct Ltd
 Mr W Quail (Hook, Hants) 01276 601039 • william@mortuaryequipmentdirect.co.uk • www.mortuaryequipmentdirect.co.uk
Workwear (East Anglia) Ltd
 Mr David Tennens (Eye, Suffolk) 01379 871110 • david.tennens@workwearltd.com • www.workwearltd.com

FINANCE & PROFESSIONAL SERVICES

Curtis Legal Ltd
 Mr C Bond (Monmouth, Monmouthshire) 01600 772288 • cbond@curtislegal.co.uk • www.curtislegal.co.uk

Fidelity Payment Processing Limited

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

Forum of Private Business

Mr I Cass (Knutsford, Cheshire) 01565 626001 • info@fpb.org • www.fpb.org

Funeral Administration Ltd

Mr A Tucker (Suffolk) 07803 562008 • aluntucker@funeraladministration.co.uk

Funeral Products B.V.

Mr M Brooks (London) 01908 638016 • m.brooks@guneralproducts.nl • uk.funeralproducts.eu

Frontline Communications Group Ltd (Call handling / delivery service)

Mr D Jones (Portsmouth) 01489 866630 • 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)

Mr Mel Wheeler (Bristol) 0300 3039000 • info@kctrust.co.uk • www.kctrust.co.uk

Laurelo Ltd (Probate Advisors)

Mr Timothy Woolcock (Ongar, Essex) 0203 0582329 • info@laurelo.co.uk • www.laurelo.co.uk

Lemon Business Solutions Ltd (24/7 Bespoke Call Management Solutions)

Mr M Anderson & Ms L Wratten (Stockton-on-Tees) 01642 662772 • info@no-sour-business.co.uk • www.no-sour-business.co.uk

Mark Binnersley (PR / Media)

(Stourbridge, West Midlands), 07392 006928 • hello@markbinnersley.co.uk • www.markbinnersley.co.uk

Safety For Business

Mr S Bloxham (Letchworth Garden City, Hertfordshire) 0845 6344166 • 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 • www.redwoodcollections.com • mrogers@redwoodcollections.com

SAIFinsure (unicorn insurance brokers)

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

SAIF Resolve (Scott & Mears) (debt collectors)

Bill Baddeley (Southend on Sea, Essex) 01702 312737 • enquiries@saifresolve.co.uk • www.saifresolve.co.uk

Skingle, Helps & Co (accountants)

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

SEIB Insurance Brokers

Mr G White & Mr L Casserley (South Ockendon, Essex) • 01708 850000 • www.seib.co.uk

The Will Associates t/a Honey Group and Honey Legal

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

Trident Marketing Anglia Ltd (graphic design, website & marketing)

Mr C Beswick / Mrs V Beswick (Somer, Ipswich) 01473 823700 or 07872027424 • carl@tridentmarketinguk.com • www.tridentmarketinguk.com

Trust Inheritance Ltd (bereavement & lifeline service)

Lisa Ward (Weston-Super-Mare) 01934 422991 • lisaward@trustinheritance.co.uk • www.trustinheritance.com

UK200group.co.uk (association of independent accountants & lawyers)

Ms S Wise (Aldershot, Hampshire) 01252 401050 • admin@uk200group.co.uk • www.uk200group.co.uk

Utility Aid Ltd

William Holt (Norwich, Norfolk) 01772 754049 • wholt@utility-aid.co.uk • www.utility-aid.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 276080 info@civileremonies.co.uk www.civileremonies.co.uk

County Celebrants Network

Mr Eric Gill (Wiltshire) 0777 0625378 • 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

Ecclesiastical Funeral Planning Services Ltd

Mr Christopher Clark 0800 633 5626 • philip.kessell@ecclesiastical.com • www.ecclesiastical.com/church/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 854448 • barry@goldenleaves.com • www.goldenleaves.com

Open Prepaid Funerals Ltd

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

GRAVEDIGGER & EXHUMATION SERVICES

DTH Burial & Churchyard Services

Mr D Homer (Measham, Swadlincote) 07912 855460 • 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/SAIF

Donatis Giving Ltd (donation management solution)

Mr M Robinson (Exeter, Devon) 01803 229467 • 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

Lynch Technical Software

Ltd t/a Lytesoft (OBIT Funeral Management software)

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

Search4Local Ltd (digital advertising assistance)

Mr C Andrews (Exeter, Devon) 01392 409159 • chris@search4local.co.uk • www.search4local.co.uk

Opusxenta

Scott Storey (Swindon, Wiltshire) 0333 7721682 • scott@opusxenta.com • www.opusxenta.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 206379 • enquiry@clevspen.co.uk • www.clevspen.co.uk

Fotoplex Grigio Ltd (personalised photos)

Mr C Gray (Fareham, Hampshire) 01329 311920 • sales@fotoplex.co.uk • www.fotoplex.co.uk

Groupe Delfosse - New Urn

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

Life Expressions (UK & Europe) Ltd

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

The MuchLoved Charitable Trust

Mr J Davies/Ms J Baker (Amersham, Buckinghamshire) 01494 722818 • trustees@muchloved.com • www.muchloved.com

Scattering Ashes

Mr R Martin (Newton Abbot, Devon) 01392 581012 • info@scattering-ashes.co.uk • www.scattering-ashes.co.uk

Secure Haven Urns & Keepsakes Ltd

Mrs C Yarwood (Broomfield, Essex) 01277 377077 • cyarwood@securehaven.co.uk • www.securehaven.co.uk

Shaw's Funeral Products, Shaw & Sons Ltd

Ms Sarah Smith (Crayford, Kent) 01322 621100 • 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 604338 • editorial@fsj.co.uk • www.fsj.co.uk

Funeral Guide (funeral resource for the public)

Mr E Gallois/Mr K Homeyard (Exeter) 01392 409760

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

LCK Funeral Support Services Ltd

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

Professional Help Ltd

Mrs C Betley (Burton in Kendal) 01524 782910 • www.professionalhelp.org.uk • info@professionalhelp.org.uk

The Bereavement Register (London) (suppressing unwanted mail)

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

Reach Plc (national & regional multi-media publisher)

Mr D Minns (Hull) 01482 428866 • darren.minns@reachplc.com • www.funeral-notices.co.uk.co.uk

The White Dove Company Limited (releasing doves at funerals)

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

PRINTING & STATIONERY

Gateway Publishing (Part of Mimeo (UK) LTD)

Mr M Moore (Huntingdon) 01480 410444 • info@gateway-publishing.co.uk • www.gateway-publishing.co.uk

Polstead Press

Tracy Goymer (Stowmarket, Suffolk) 01449 677500 • tracy@ghyllhouse.co.uk • www.polsteadpress.co.uk

RNS Publications

Mr C Shaw (Blackpool, Lancashire) 01253 832400 • cs@rns.co.uk • www.rns.co.uk

Trident Marketing Anglia Ltd (graphic design, website & marketing)

Mr C Beswick / Mrs V Beswick (Somer, Ipswich) 01473 823700 or 07872027424 • carl@tridentmarketinguk.com

REMOVAL & REPATRIATION SERVICES

Alba Repatriation & Cremated

Remains Transportation

Mr S Murren (Paisley, Renfrewshire) 07834 489766 • info@albaprep.co.uk

• www.albaprep.co.uk

Cremated Remains

Transport Services

Lord John P A Kersley (Bognor Regis, West Sussex) 01243 583913 • advancesalesuk@aol.com • www.advancesalesuk.com

Euro-City Direct Ltd

Mr J W Kindleysides (Dorking, Surrey) 01306 632952 • ecdcluk@btconnect.com

Guy Elliot Ltd

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

Key Air - The Repatriation People

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

LCK Funeral Support Services Ltd

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

Mears Repatriation

Mr G Hart (London) 020 3455 0305 • info@mears.london • www.mearsrepatriation.com

National Repatriation

Mr T W Hathaway (Cusworth, Doncaster) 07780 118458 • info@nationalrepatriation.co.uk • www.nationalrepatriation.co.uk

Rowland Brothers International

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

Staffords Repatriation Services

Mr J Stafford & Mr C Davis (Dublin) 00353 1855 0555 • ns@funeralservices.ie

Walkers Repatriation Service

Mr T Walker (Burton on Trent, Staffordshire) • 07792 022048 • tjwalker60@gmail.com

SOFT GOODS & FUNERAL SUPPLIES

Allsops CTF Ltd

Mr G Allsop (Worthing, West Sussex) 01903 213991 • info@allsops.net

Bradnam Joinery Ltd

Mr B Spittle (Haverhill, Suffolk) 01440 761404 • info@bradnamjoinery.co.uk • www.bradnamjoinery.co.uk

Clarke & Strong Ltd

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

Leslie R Tipping Ltd

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

Rose House Funeral Supplies Ltd

Mr M Wilson (Swordlincote, Derbyshire) 01283 819922 • martin@rosehousegroup.co.uk • www.funeral-supplies.co.uk

Mazwell Group

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

Thorley Smith Ltd

Mr D Tonks (Wigan) 01942 243331 • sales@thorleysmith.com • www.thorleysmith.com

Procession Markers Ltd

t/a The Plume Robin Watson (Bushey, Herts) 0121 4561722 • enquiries@the-plume.co.uk • www.the-plume.co.uk

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Attended Funeral

Price Breakdown | More Information

Price Breakdown for an attended funeral by ABC Funeral Services Ltd, Musselburgh:

The following prices are set by the funeral director:

Arrangements	£300
Collection of deceased	£250
Coffin	£400
Viewing	£25
Choice of time and date of funeral	£300

The following prices are set by third-parties, not by the funeral director:

Crematorium (Name of crematorium)	£1,000
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Price is based on a standard weekday slot (Last updated: 23/02/2020). Other times are available.

Total cost	£2,275
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Don't want an attended funeral?
Other funeral arrangements are available. Please speak to ABC Funeral Services Ltd, Musselburgh for more information.

Get in touch

Call ABC Funeral Services Ltd, now on 07715 038 665 or email below to get in touch with you asap*

First name
Last name
Email address
Phone number
EH
How can we help?

The new transparency rules, made clear.

The Competition and Markets Authority (CMA) is introducing new pricing transparency requirements for funeral directors, which must be in place by 16 September 2021.

The changes are designed to help bereaved families compare costs, and make an informed choice of funeral director. localfuneral.co.uk is a simple way you can show your prices online – giving people the information they need, on a CMA compliant platform.

We'll provide support for all listed funeral directors over the coming weeks with more details on the CMA requirements. Most importantly, we will continue put families in touch with your business.

If you have any questions, or you're not yet listed on localfuneral.co.uk, please email support@localfuneral.co.uk or call 07715 038 665.

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