


SAIF Insight

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



THOUGHT LEADERSHIP

NEW REPORTS QUESTION HOW CARE
OF THE DECEASED IS CHANGING

Join the association that's leading the way.

Representing and promoting the interests of 850 independent funeral directors.

SAIF is at the forefront of tackling the big industry issues that matter to you.

As the united voice of independent funeral directors we have led the way in setting the highest standards of professionalism and conduct within the industry. By joining SAIF you too can demonstrate that you uphold this same commitment.

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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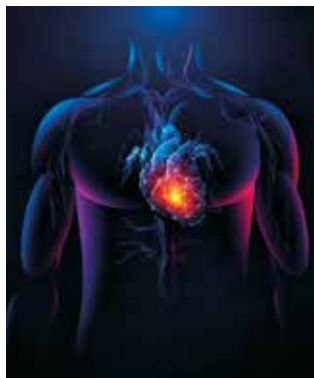
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TERRY TENNENS

SAIF CHIEF EXECUTIVE

SAIF remains active in representing Independents!

SAIF continues to be at the forefront of advocating for independent funeral directors across the four nations of the UK.

Those major wins include:

- Securing the COVID-19 vaccine for funeral directors in November 2020
- Liaising with various police services and advocating for SAIF members in winter 2020/21
- Persuading the Government to allow larger funeral gatherings in spring 2021
- Introducing SAIF's UK Contingency Plan to support members for business continuity in winter 2021
- Deployment of Slack across the SAIF membership for rapid communications in 2020/21.

Sometimes there is so much going on at the SAIF national office that we aren't the sharpest at communicating the breadth of the engagement that happens in representing your firms' interests, so please let me showcase some of the work that is happening:

The National Resilience Strategy Call for Evidence, September 2021

Last month, SAIF submitted a response on behalf of independent funeral directors.

Every five years the Civil Contingencies Act 2004 (CCA) is reviewed for the protocols of who is designated a key worker and how our nation operates in an emergency situation. Here are some of the highlights we made:

- Funeral directors across the UK should be enshrined in the CCA as Category 2 Priority responders. We are the fifth emergency service!

- There needs to be a cross departmental working group in Westminster that manages the death care process in Government. This will save huge amounts of time seeking different departments' engagement to the real questions of PPE, vaccinations, death registrations and a plethora of associated matters.
- The Government needs to work more closely with the small to medium enterprise (SME) sector that makes up the vast majority of funeral directors in the UK.
- In England, the Local Resilience Forums (LRFs) were uneven in their engagement with funeral director representation. Different criteria was applied to data collection by LRFs. Some LRFs worked exceptionally well, and some disregarded the funeral sector completely.
- There was a lack of credible data in the first wave of the coronavirus pandemic. The Chief Medical Officers from the four nations had different precautions, which created anxiety and confusion. We support devolution and localism; however, in an emergency there needs to be a strong control from the centre.
- SAIF developed a UK Contingency Plan for members under the lead of Declan Maguire and Joseph Murren. This was to serve members should self-isolation of staff create a threat to regular business operations for member firms.
- SAIF deployed Slack, first in Scotland and then across the rest of the UK, in late 2020. This provided rapid communications from SAIF national office to members. If you have not installed Slack, please contact the SAIF office for more details.

We were also pleased to collaborate with colleagues from the Deceased Management Advisory Group (DMAG) on some of these points. DMAG is the group of seven organisations representing the funeral, burial and cremation sector. DMAG also sent a joint submission of the National Resilience Strategy to the Cabinet Office.

The SAIF-FCA Regulatory Task Group

SAIF responded to the Financial Conduct Authority consultation on August 29, 2021. We expressed our concern at the pace the legislation has forced the FCA to rush the regulation through by July 29, 2022.

We consulted our Associate Member funeral plan companies for input on their concerns and this led to a meeting with the FCA and the SAIF-FCA Regulatory Task Group attended by Declan Maguire, Paul Allcock, Sean Martin and myself.

A number of technical questions were addressed, from how the Financial Services Compensation Scheme (FSCS) will function should a plan provider fail, to ensuring the FCA has enough capacity to on-board the plan providers' Authorised Representatives in the summer of 2022.

SAIF's new draft Code of Practice

Why a new Code of Practice? The Competition and Markets Authority (CMA) investigation into the funeral services market delivered its final report in December 2020. This had two remedies.

For quality and standards the CMA recommended a statutory regulator across England, Wales and Northern Ireland, similar to the Care Quality Commission (CQC) oversight of care homes.



Regional Meetings recommenced in October. Clockwise from top left: At JC Atkinson's factory in the North East; in Atherton, North West region; Mark Porteous with Greg, Tricia and Melissa of Edwin Ainsworth of Darwen; Mark with Paul and Sarah Barton of Barton & Hallworth; Mark with raffle winner Kayleigh Ingham from Huddersfield Funeral Service Ltd., and finally, with raffle winner Karen Dootson of Dootson & Harrison.

The second element of the remedy was for online pricing with the Legal Order of June 16, 2021. This was fully implemented on September 16, 2021, for a Standardised Price List, Terms of Business, Disclosure of Interests, local Crematorium prices and the Additional Options Price List. Funeral directors with five or more branches have to submit revenue information to the CMA from October 1, 2021.

For quality and standards, SAIF were very clear in their response to the CMA explaining that funeral service is a very segmented market, with funeral directors of different sizes, staff numbers, and business models. Therefore, to have a 'one size fits all' regulator would disadvantage the smaller independent funeral director with excessive statutory fees and expenses of a regulator.

We are glad the Ministry of Justice (MoJ) responded favourably and has proposed co-regulation with the trade associations. SAIF has had extensive conversations with the MoJ and the desire is for a hybrid new Code of Practice that includes rules as well as outcomes and good practice.

At the September 2021 SAIF Special General Meeting (SGM), SAIF's National

Executive Committee listened to the responses of our members and some of the edits proposed, and the SGM endorsed the new draft Code of Practice for a continuing consultation period; for the MoJ to endorse the new SAIF Code of Practice; and for members to have time to reframe the draft Code of Practice, in readiness for it to be fully adopted at the SAIF AGM on Saturday March 19, 2022.

This new Code will be state of the art in readiness to regulate SAIF's members, to support our members and provide standards for consumers as well as protection in the new co-regulated environment.

Autumn/Winter 2021

There continue to be higher numbers of infections across parts of Scotland, Wales, Northern Ireland and the North West of England.

SAIF continues to support members through the Regional Resilience Groups, CCS Cabinet Office meetings and through the four nation administration engagement. Finally, please join us for SAIF's Education Day on Wednesday November 10, 2021 in Leicester. It promises to be a highly informative day covering themes

SAIF Education Day: Wednesday 10 November 2021, Leicester

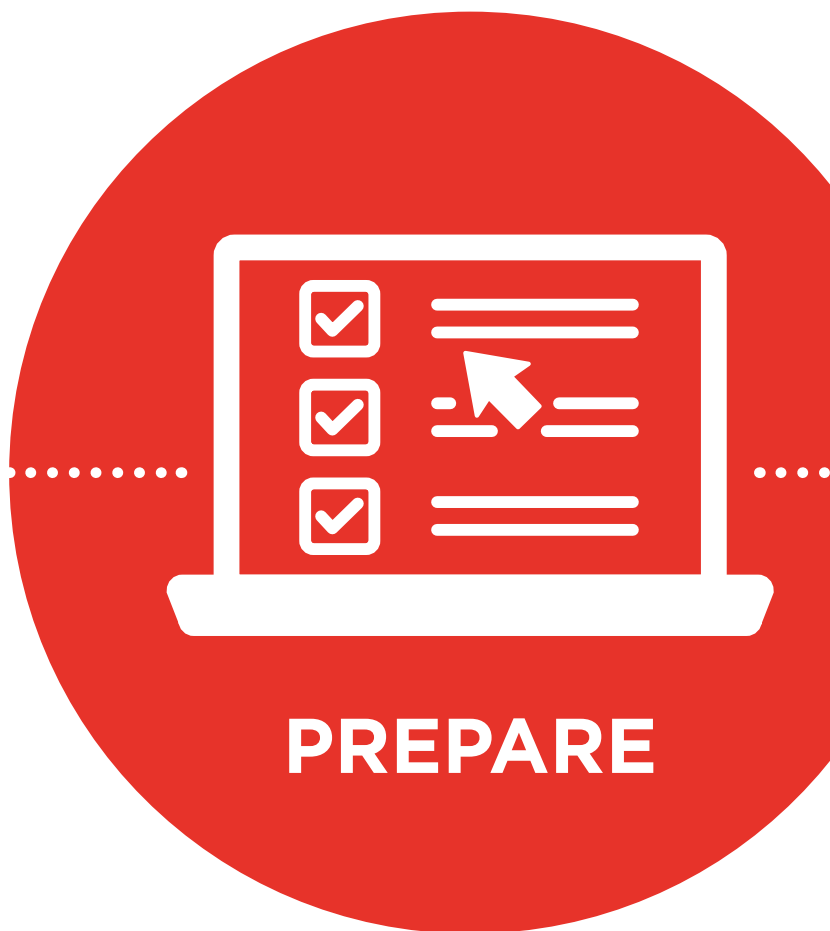
This year's SAIF Education Day promises to be an excellent day for funeral directors and a networking opportunity with colleagues from across SAIF. See www.saif.org.uk/events for details.

of the environment and your business, a practical approach to diversity and inclusion, training your team in building rapport with your clients, an expert panel on Funeral Plan regulation and news of a new level 4 Diploma from the IFD College. ●

Best wishes,

Terry Tennens

terry@saif.org.uk



STEP 1: PREPARE

Start your journey towards regulation – switch to our new and improved portal: mygoldencharter.co.uk

Get ready for Financial Conduct Authority (FCA) regulation by registering today for the new and improved mygoldencharter.co.uk

Based on input from funeral directors, the updated easy-to-navigate portal is intuitively designed to help save you time and effort.

The portal's Paperless Application system will provide the necessary prompts, checklists and scripting guides to help you comply with FCA funeral plan legislation coming into force next year.

- *An easy first step to prepare for regulation.*
- *Updated features to make the site easier to use and save you time.*
- *Improved Paperless Applications, including a payment option that allows your customers to make secure card payments online.*
- *Switch between multiple branches with just one account.*
- *Improved performance and security.*
- *Get up and running in a few small, straightforward steps – everything is explained clearly online.*

**Visit mygoldencharter.co.uk to register and
access our Guide to FCA Regulation – Part 2.**



SUZANNE GRAHAME
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

The future starts here

As Golden Charter applies to be authorised by the FCA,
find out the first step for Independents to take

Already, this autumn has contained a regulatory landmark for the funeral profession, with the CMA order coming into force. For pre-paid funeral plans, the FCA's involvement is imminent, and at Golden Charter we've been keeping Independents at the forefront of an evolving world.

Applying for FCA regulation

The gateway for plan providers to apply for Financial Conduct Authority (FCA) regulation opened in September, and I am delighted to say that Golden Charter has already done so. We have been preparing for FCA regulation for several years now, and working directly with the regulator to gear up for the changes. That gets us off to a great start on this final stretch towards a regulated funeral planning market, and we are confident in our ability to meet the FCA requirements and support you in doing so with minimal change.

The FCA's requirements are stringent, as we would expect when the end goal is to protect vulnerable families, but remember the regulations largely fall on us as the plan provider. Indeed, we heard from some independent funeral directors who looked at the requirements for direct authorisation and were concerned at the idea that they might have to undertake that entire process themselves.

That, of course, is one reason the Appointed Representative approach will suit most independents. As we have outlined, that looks to be the most

natural way for funeral directors to continue to offer plans largely as you have done in the past. As an Appointed Representative, you do not need to apply for direct authorisation, but rather have an agreement in place with a regulated plan provider. Golden Charter is perfectly placed to be that provider for you, letting you offer plans while avoiding the need for you to be directly supervised by the FCA.

So what's next now that we have applied, and how will it impact you? Last month we outlined the first practical step for funeral directors to take in preparing for FCA regulation: to ensure you are logged on to and using the updated mygoldencharter.co.uk website, our funeral director portal which will be a hub for all your funeral planning activities with us in the regulated world.

mygoldencharter.co.uk

One of the first recent developments on the site was to add the refreshed vulnerable customer and treating customers fairly policies. Becoming familiar with these core principles that regulation is built upon is a practical way for you, and your team, to start preparing.

Already the site offers support such as our 'Regulation Ready' guide. This outlines all of your options in detail, including becoming an Appointed Representative, the more hands-off Introducer Appointed Representative option, and direct authorisation.

As of 25 October, you can find our fully up to date site on mygoldencharter.co.uk,

although anyone yet to make the move from the previous version can still access it via a link at the same address. If you have not received emails about logging on, please speak to your Golden Charter business manager to confirm login details and see the improvements and benefits for yourself.

Those improvements are wide ranging: the updated site has an improved process for searching plans and requesting invoice amounts (FDIAs); allows you to access all branches on one account; lets you add and manage staff members' site access; and delivers improved performance for security and speed. There is also a new and improved way to access the extensive catalogue of marketing resources that we have developed for you, streamlined access for ordering marketing materials, and a new cost calculator.

Just as localfuneral.co.uk supported you in the ongoing shift to a culture of price transparency demanded by the CMA, mygoldencharter.co.uk will do the same for FCA regulation.

Logging in is your first step towards meeting the FCA's requirements: however you plan to work with us in the regulated future, the site will ensure you have the information you need and the tools to give families what they need in a world of regulated funeral plans. ●

suzanne.grahame@goldencharter.co.uk

Reporter

CHARITY GOLF DAY BREAKS RECORDS + REGULATION
GUIDANCE + SUICIDE SUPPORT RESOURCE

Players enjoying
the putting green at
Colne Valley Golf Club



What a team!

Record-breaking £44k raised at charity event

Six children in the Hertfordshire and Essex regions will benefit from a SAIF member's fundraising drive this year. Daniel Robinson & Sons, who have nine funeral homes in the area, run an annual charity golf day and this year they broke their own record, raising £44,272.

The funds raised will be used to pay for specialist private physiotherapy and equipment, to help six children who were born with cerebral palsy.

The beneficiaries Lenny, Lincoln, Aiden, Summer, Nat, and Sid, are all making fantastic progress even though many of them have had to endure major surgery during lockdown, making the

physiotherapy that is being provided even more vital. The physiotherapy, not available through the NHS, gives the children the opportunity to greatly increase their mobility, helping to equip them to lead much more independent lives in the future.

After the event, which took place at Colne Valley Golf Club in Colchester, Gary Neill, Managing Director of Daniel Robinson & Sons, said: "This money will make a huge difference to the lives of these children and to their families' lives. While our team works hard to coordinate and deliver the day, we couldn't do any of this without the generosity of local companies who donate

Managing
Director
Gary Neill
inviting
beneficiary
Lenny up to
the stage



Summer, Aiden, Lenny and Lincoln
get ready to present the prizes



items, and the players who come and give so generously. We would all like to say a very grateful 'thank you' to everyone who made this possible."

A video charting the beneficiaries' progress can be seen at www.facebook.com/DanielRobinsonAndSons, or at [www.drobinson.co.uk/about us/](https://www.drobinson.co.uk/about-us/)

DATES FOR THE DIARY

19 October 2021

7pm-10pm

Regional Meeting in Kent / Sussex
Viner & Sons, West Malling

20 October 2021

7pm-10pm

Regional Meeting in Essex
Essex Cricket Ground

10 November 2021, 10am-4.15pm

SAIF Education Day

1 December 2021

**National Executive
Committee Meeting**

2 February 2022

**National Executive
Committee Meeting**

FCA regulation: “Understand your needs before seeking paid advice”

By Malcolm Flanders, Golden Charter

As Financial Conduct Authority (FCA) regulation approaches, Golden Charter has encouraged Independents to think carefully about their own circumstances and intentions before accepting invitations from advisers or consultants, at a time when plan providers may be better placed to offer free advice and guidance.

Golden Charter’s Director of Emerging Market Insight, Malcolm Flanders, said: “A common question currently being asked of the trade associations is whether or not Independents should employ a specialist regulatory consultant or IT system to meet the needs of the FCA. In fact, you have probably already received promotional material from firms of this type.

“The answer for 99% of Independents is absolutely not. Your planning company will provide all the support that you will need if you are intending to become an Appointed Representative or an Introducer Appointed Representative. The planning companies who become authorised by the FCA will be the only ones able to trade after 29 July 2022, and will be required to provide this advice and support to funeral directors introducing customers or selling their pre-paid plans.”

Malcolm added: “The FCA has made it plain that it expects most funeral directors to carry on selling plans in the ways they do just now. That most closely resembles the Appointed Representative model. Some may



decide to become Introducer Appointed Representatives, but in those cases too the company providing the plans will take responsibility for compliance requirements, and we don’t anticipate any planning company would charge their partners for advice on this subject.

“It may be that some very large Independents are considering becoming directly authorised by the FCA. If that applies to you then it may well be appropriate to employ regulatory advisers as the responsibility in that instance does indeed rest with your firm.

“At this stage we are not aware of any independent funeral director

who has confirmed this route as their intention. We understand that funeral directors have been inundated with approaches from a plethora of businesses and although we haven’t seen all of these sales pitches, there are common themes which come through.”

The Appointed Representative options are preferable alternatives to direct authorisation or ceasing to offer pre-paid plans for most businesses. Learn about these options at mygoldencharter.co.uk, by speaking to your Golden Charter business manager, or by sending any questions to regulation@goldencharter.co.uk

✶ Support After Suicide Partnership

New tools for all affected by suicide

A booklet and website, First Hand, from Support After Suicide, has been launched to support people who have witnessed the suicide of someone they didn’t know. The resource, aligned with World Suicide Prevention Day, offers practical guides for those that may have been affected through their work or as a member of the public. Both the booklet and website offer exercises and suggestions for coping with the lasting memories and emotions of such an experience. Support After Suicide have worked with Thrive LDN and Grassroots, and a team of professionals and people with lived experience to develop these resources.

A digital PDF of the booklet is available at <http://supportaftersuicide.org.uk/resource/first-hand>



FUNERAL DIRECTORS RAISE £500,000

Vital funds for Royal British Legion and Poppyscotland

British funeral directors have raised more than £500,000 for the Royal British Legion and Poppyscotland in partnership with Golden Charter.

The campaign, which is entering its sixth year, sees a donation of £25 made to the Royal British Legion or Poppyscotland for every Golden Charter funeral plan sold by participating funeral directors.

A B Walker & Son Ltd is an independent funeral director located in Reading who has supported the cause for six years.

Julian Walker of A B Walker & Son said: "As myself and my brother both previously served for the forces, we are extremely proud to support the Royal British Legion in our fundraising efforts."

"We see the charity as a vital support to those within the armed forces and as our business supports employment of ex-forces personnel, we are thrilled to help in any way we can."

"Our link with the charity shows the commitment and values of independent funeral directors. Our fundraising is an



example of the support and service to our communities that the sector brings across the UK"

Ben France, Head of Corporate Partnerships at the Royal British Legion, said: "We are extremely proud of everything we have achieved in our fundraising partnership with Golden Charter and its independent funeral director partners since 2016."

"We are truly thankful that the partnership has reached an incredible milestone of £500,000 raised. These vital funds will help us to provide lifelong support to serving and ex-



members of the British Armed Forces and their families through hardships."

Suzanne Grahame, CEO at Golden Charter, added: "We're very proud to see this campaign raise £500,000 for such an important cause. Last year

alone, 691 independent funeral directors came together to raise funds, showing just how much can be achieved from working together. I'm looking forward to seeing this number grow as we enter the sixth year of the campaign and prepare to support the Poppy Appeal over the coming months!"



ADVERTISING FEATURE

muchloved

IN-MEMORY WITH MUCHLOVED

As the UK's leading online tribute charity, we're often asked what our service offers to bereaved families, and how it helps support them. We provide a funeral notice and donations service with our tribute pages, but more than this, they are a long-term bereavement care tool.

We are increasingly seeing families use their pages to remember and celebrate their loved ones over many years. Families can light virtual 'candles' on their tribute page, for special milestone moments like birthdays or anniversaries, and they can add photos to a gallery. We've seen the number of candles triple, and the number of photos added quadruple in the last two years.

Because our tribute pages are permanent, and theirs for life, families are finding comfort in tribute pages to remember their loved ones, long after the time of the service.

To find out more visit www.muchloved.com.



DMAG AWARDED

The collaboration between funeral sector organisations to create the Deceased Management Advisory Group (DMAG) as a single point of contact for Government during the COVID-19 pandemic has been recognised with a national award.

Scooping the 'Best Partnership or Collaboration' category at the Association Excellence Awards 2021, DMAG garnered praise from the judges for its excellent collaborative approach and clear impact. Judges added that it demonstrated "the exemplary value of working in unison to serve the interests of vulnerable groups more effectively [and] the Group's commitment to inform key decision-makers and influence policy for positive impact and unselfish gain, giving vital visibility to the sector at a time of desperate need."

SAIF, as part of DMAG, still meets regularly with Government. The association continues to represent members' interests alongside the Funeral Furnishing Manufacturers' Association, the Cremation Society, the Association of Private Crematoria and Cemeteries, the Institute of Cemetery and Crematorium Management, the Federation of Burial and Cremation Authorities and the National Association of Funeral Directors.

The All-Party Parliamentary Group (APPG) for Funerals and Bereavement and DMAG have released an annual report which can be viewed at the news and views section of www.saif.org.uk



All-Party Parliamentary Group for Funerals and Bereavement

Annual Report 2020/2021



ALLSOPS

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THE HENLEY

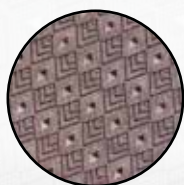
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Black / Ivory



Mint / Ivory



Canvas / Ivory



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“As a profession we are becoming our own worst enemy”

SAIF Fellow Jeremy West has questions about how some funeral directors are responding to the CMA regulations...

“**T**he regulations brought in by the Competition and Markets Authority (CMA) which all funeral directors now have to adhere to should not be seen as a problem but embraced in a positive manner.

I appreciate the Standardised Price List needs some careful thought when costing the different elements, but we should not be embarrassed about our costs or worried about what our neighbouring firms may charge. All funeral directors should be proud of the charges they make for the excellent service provided.

The CMA specification is unfortunately lacking transparency, but we have to ensure that we publish charges which fully reflect the service we offer and, as importantly, can be justified. I have already seen and heard of funeral directors putting in what appear to be low charges for the CMA attended funerals. Why?

Each funeral director rightly sets their own prices for the CMA requirement. However, I do have a problem where a low cost is published then, when families go to arrange the funeral, small extras are requested which significantly adds to the cost. How can you justify a difference of £700 or £800 to the CMA price requirement when you are just asked to provide a limousine for the funeral and start from a local address rather than meet at the crematorium?

I have also heard the expression, ‘It’s a bespoke funeral, that’s why we charge more’. Really? What does that mean? All funerals are unique and different, so if we use this term to justify putting extra on the account we are asking for problems in the future.

Having looked at the bigger companies’ pricing of £1,995 for the CMA attended funeral requirement, I then checked their added extras, and these were certainly not excessive. The question now is how can a company reduce its costs by about a quarter following the CMA enquiry? That really concerns me and the message it gives to the CMA with such reduced fees.

The conclusion most would come to is ‘have our charges been excessive in the past?’, a statement the CMA has accused our profession of. The evidence suggests the case is proven!

The other question is how does a company reduce its costs substantially, keep the level of service, and expect to be financially sound in the future? I would love to know the answer – and I would like their formula. If it does not work and they are forced to increase their charges substantially to make the company viable, what will the CMA make of that? Again, it makes no business sense to me.

The CMA has indicated there may well be a further enquiry into our profession in the not so distant future. Just suppose they record through funeral directors’ websites the average cost in each areas for their specification, then look at the past charges or the significant

additional charges some funeral directors make. Either way, I feel we will struggle to provide a suitable answer.

I strongly believe we have a responsibility to our clients and our profession to ensure we publish our charges in an honest and fair manner that can be fully justified and reflects the service we offer. Sadly, though, I fear as a profession we are becoming our own worst enemy.”



ABOUT THE AUTHOR

Jeremy West founded SAIF in 1989 and is now a Fellow of the Association. He is also Chairman and Managing Director of J. Perigoe & Sons and A.W. Court Funeral Directors, serving Kent and East Sussex.

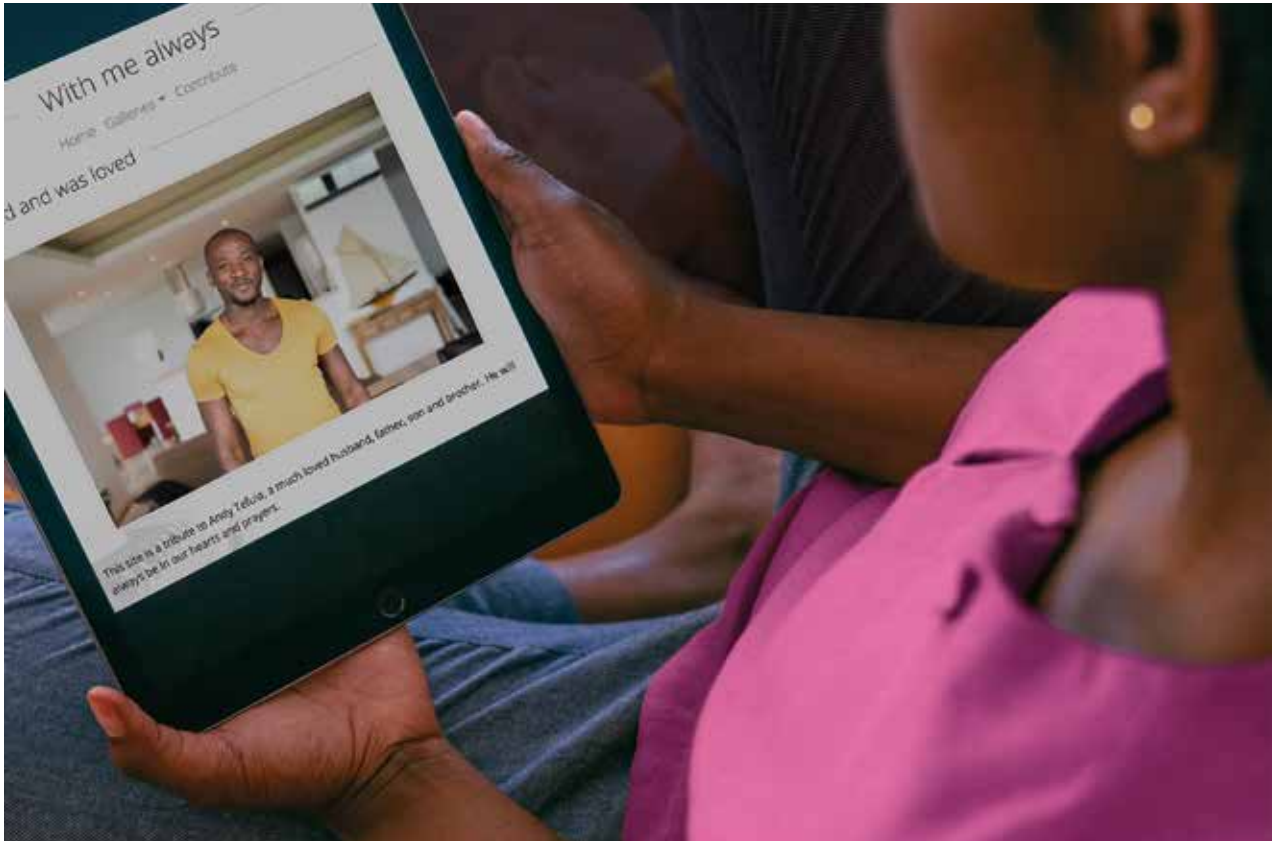
“FUNERAL DIRECTORS ARE PUTTING IN WHAT APPEAR TO BE LOW CHARGES FOR THE CMA ATTENDED FUNERALS. WHY?”

CMA COMPLIANCE FOR FINANCIAL INFORMATION

Members with five or more branches should have submitted revenue figures to the CMA on October 1. To view the details, go to log into the members’ area of www.saif.org.uk and see page 29 of Schedule 2.



The UK's leading online tribute service



REMEMBER. SHARE. DONATE.

MuchLoved's award-winning online tribute service includes detailed **online funeral notices & donations**, bespoke **online bereavement support**, lasting memorial pages as well as **links to livestream funerals**; allowing you to share funeral arrangements and provide **long-term bereavement care** to your families.

For further information please contact
01494 722818 • support@muchloved.com • muchloved.com
MuchLoved Charitable Trust Registered Charity No. 1118590



Focusing on your success: why we're putting customers at the heart of our marketing support.

We're focused on your success. That's why you can count on Golden Charter to deliver customer led, family friendly marketing support, plus all the tools you need to connect with your community and help your business flourish. Here's how together, we can offer your customers the best possible service.

A wide choice of engaging marketing materials that can be personalised for your business

Through Golden Charter you can access a variety of marketing materials to help you engage with customers. These are carefully and extensively researched and tested to make sure they're as effective as they can be. Because all the items you select have already been given the green light by customers, you can use them with confidence to reach out to your community. And because you can tailor your chosen materials, they're bespoke to your business – adding that all important personal touch.

Benefit from the latest research and insight

In addition to testing our marketing materials, we are committed to investing in wider independent research to help us better understand our customers and market places. We then share our findings, and the very latest trends and insights with our funeral director partners. This makes sure that you have the most up to date information and consumer data available to you.

Nexus – our powerful new business tool that delivers the information you need to accelerate your business

Developed by us exclusively for our funeral director partners, Nexus provides in-depth insights into your funeral plan sales and customers to help inform your marketing strategy and decision-making. Nexus identifies future trends and opportunities, and predicts future plan sales, based on historical data. And because this digital powerhouse presents information in a meaningful, easy to understand way, you can clearly see both the bigger picture and the important details.



Understanding customers:

Every year we contact over 4,000 people in our research surveys. We proactively explore their needs, attitudes, motivations and purchase behaviour to create opportunities for your business, and increase your chances for success

- In the last year alone we conducted **11 quantitative research projects** and **five qualitative research projects**. These studies help to support better understanding and decision-making.
- We closely **monitor competitor media and marketing activity** on a monthly basis.
- Each year, we gain additional understanding of the needs of the market by investing in a tailored package of **seven industry-leading Mintel reports**.
- We conduct our **Satisfaction Survey** twice a year, gaining customers' views on a variety of topics, including marketing.
- Through our **Attitude and Intentions Monitor**, twice a year we talk to individuals over the age of 55 who do not currently have a funeral plan but would consider it. This has been valuable in helping us develop successful strategies for reaching potential customers.

Expert advice

Digital marketing is a key area for connecting with the next generation of customers. When it comes to helping you make the most of it, the team at Golden Charter are on hand with expert advice. For example, in the last 12 months, our digital team have helped funeral directors reach nearly three million people on Facebook alone.

We're here for you, and with you

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Smart Planning for Later Life

Bereavement: can you help?

The UK Commission on Bereavement is calling for evidence from professionals and the bereaved and is keen to hear evidence from as wide a range of individuals and organisations as possible.

The independent commission was set up to review the experiences of, and support available for, people affected by bereavement, and to make recommendations to key decision makers. It is independent of Government and supported by a steering group of charity partners.

The commission will publish a final report early next year and it is anticipated that its findings will include recommendations across Government.

To find out how you can contribute, go to:
bereavementcommission.org.uk/



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OUT ON THE ROAD AT LAST

SAIF's National President Mark Porteous on facing the CMA Order positively

I'M absolutely delighted to now have the opportunity to be out and about, meeting you, our members, at last. When I took on the role as your President, I had been very much looking forward to being out on the road meeting you all, whether that be visiting you in your own premises or catching up with you at regional meetings. Last year, of course, none of this was possible, but with the welcome easing of restrictions, I can now be let loose!

I attended our Executive Meeting on September 14 at Sawbridgeworth and, as you can imagine, the main topic of conversation was the Competition and Markets Authority (CMA) Legal Order. It is important for members to know that the SAIF Executive has been vigorously fighting your corner on this matter over the last couple of years. Our CMA Task Group, consisting of Terry Tennens, Jeremy West, Sean Martin, Paul Allcock and Joe Murren, has been working tirelessly on your behalf and I would like to thank them personally for all their efforts. There is no doubt that without their hard work the outcome might have been a lot worse, with the introduction of price capping a real possibility. A further investigation, however, is still an option for the CMA to consider in the future.

In my opinion, the Standardised Price List does very little to help the consumer identify who is best placed to carry out their wishes. It is based on several assumptions and by its very nature is purely price driven. It does not take into consideration the quality of service, standards of care, the investment you make in infrastructure, or how you help the many worthwhile causes or groups within your communities.

I am in no doubt the CMA has got this wrong and, although I accept this is a Legal Order, this does not mean we cannot or should not challenge it.

It is for this reason that I asked SAIF to create a CMA Response Task Group. We will spend the next six months gathering data and responses, both from you and members of the public, with a view to lobbying MPs. Therefore,



please do not hesitate to contact SAIF if you have any information or are concerned about any aspect of the CMA Legal Order. We are here to help.

Now, back to what else I have been up to! As I touched on earlier, I attended the National Executive Meeting on Tuesday, September 14 at Sawbridgeworth. I think this was our first face-to-face meeting with all the Executive in attendance. We also held a Special General Meeting in the afternoon to vote through a new Code of Practice. This is in draft form at the moment and over the next few months more information will be coming out to members.

After the meeting, I travelled to Bury St Edmunds and attended the Suffolk Regional Meeting, held in West Suffolk Crematorium, with Terry Tennens, SAIF's Chief Executive. The meeting was very

well attended and due to its location, several National SAIF Executive members also joined the many members in attendance. I would like to thank the Executive members for their contributions on the night and a special thanks to Sean Martin who spoke exceptionally well about the CMA Legal Order. There were also several Associate members at the meeting who all got the opportunity to say a few words about their businesses. In addition, Malcolm Flanders from Golden Charter spoke about the future impact of regulation coming in next year.

I would like to personally thank Alan Jose, Group Ambassador for the Westerleigh Group, and all his staff on duty, for their hospitality and the very informative crematorium tour. The buffet and refreshments were very much appreciated!

Fast forward to Wednesday, September 22 and I was on my travels again with Terry. We both attended the North East Regional Meeting which was being held at the JC Atkinson factory. Again, it was a very informative meeting and there was also an opportunity to have a factory tour. I would like to thank Greg Cranfield and his team at JC Atkinson for taking the time to give our members a look around the factory. The tour is available to any member, and I know Greg and his team would be



At the Regional Meeting in Bury St Edmunds with raffle winners Joanne Jeffreys, of Somerset Willow, and Sean Thompson, of Arthur Jary & Sons

delighted to show you around and discuss their many products on offer.

The following day, Terry and I travelled over to Atherton for our scheduled North West Regional Meeting at Howe Crematorium. En route, we decided to call upon a couple of members who made us most welcome and accommodated us at very short notice.

First, we visited Paul and Sarah Barton of Barton and Hallworth Funeral Services in Accrington. It was great to meet them and listen to how they managed to work through the stresses of running a funeral business through COVID-19. Both Sarah and Paul are fully committed to offering the best possible service they can, and I am sure their community appreciates all their efforts. Both joined us at the regional meeting later that night.

We then visited Greg, Trish and Melissa Dabrowski who own Ainsworth's Funeral Service in Darwen. I must admit that the size of their premises took me by surprise! Greg informed Terry and I how the building was originally purpose-built in 1871 and included stabling for 12 horses.

Gregg, Trish and Melissa took time out of their busy days to show us round their very impressive facilities and it was clear how much the family took pride in them. Melissa not only works within the business full time but looks after her son Oscar, who I first met at Past President Jim's AGM in 2020. Oscar is no longer a small baby and now has his very own battery operated Mercedes car to drive around their spacious garage facilities. I have no doubt it won't be too long before he is driving families around Darwen as the next generation of the Dabrowski family!

Melissa has created her own range of jewellery and Greg and Trish work extremely hard making sure all their families are looked after in the SAIF way. There is no doubt the Dabrowskis also focus on offering their families the best service possible and it is abundantly clear the family are well respected within their community.

Terry and I would like to thank both the Bartons and the Dabrowskis for giving us the time and the opportunity to visit them.

The regional meeting at night was held at Howe Bridge Crematorium. Lindsay and Jason from the crematorium looked after our members, providing plenty of refreshments and a lovely buffet.

I was particularly delighted to find our members in the north west do not need much encouragement when asking questions and I think (and hope) both Terry and I answered as many as we could. I would encourage members to attend regional meetings as it gives you the opportunity to ask any question you wish; nothing is off limits. I was also impressed and really encouraged to see so many young people in attendance – after all, they are our future generation and their opinions and thoughts are worth listening to.

At all the regional meetings so far, we have held a small raffle to raise funds towards my nominated charity Winston's Wish. I ask a question which is usually around the miles I travel, and the nearest person will receive a prize. Every penny of the money raised goes to Winston's Wish and I would like to thank everyone who has contributed so far.

If you feel you can donate a couple of pounds, please do. Winston's Wish is a very worthwhile charity which helps to provide bereavement support for children and young adults. They support around 40,000 young adults and children annually. You can imagine this number will obviously have grown over the last 18 months very sadly, so please donate if you can.

I would also like to invite all our members to the AGM weekend being held at the Dalmahoy Country Club in Edinburgh. We start on Thursday, March 17, 2022 with our annual Golf Tournament, followed by Scottish SAIF who will hold their AGM with a new Scottish President being installed, followed by a little bit of entertainment celebrating St Patrick's Day.

Get the date in your diary now: March 17 to Sunday, March 20!

Mark Porteous, SAIF National President ●

“ THE SAIF EXECUTIVE HAS BEEN VIGOROUSLY FIGHTING YOUR CORNER OVER THE LAST COUPLE OF YEARS ”

CARE AND CONSENT: WHAT'S THE COST?

While the CMA Legal Order shines a spotlight on price transparency, is quality of care the real elephant in the room?

Silence can never be taken as implied consent. That's the key finding of a new report, *Care of the Body in Funeral Directing*, co-authored by SAIF member Sarah Jones and Yorkshire University's Dr Julie Rugg. The research took place within a context of heightened understanding of the economics of the funerary industry following the Competitions & Market Authority's (CMA) investigation; increasing interest in the concept of direct cremation providing a simpler funeral format; and the impact of the COVID-19 pandemic in focusing attention on what is valued in funeral practice.

More than 270 funeral directors were surveyed, along with qualitative interviews with people who had arranged a funeral. The findings highlight areas of concern around what families' expectations are in terms of the preparation of the body and what constitutes first offices, and questions the wisdom of direct cremation and price transparency versus service transparency for bereaved families' wellbeing.

The research found that there were five main 'funeral factors' which people consistently reported were important to them, and which had an impact on their funeral experience and satisfaction:

- Whether the wishes of the person who had died were known

- Whether funeral related decision-making was felt to be inclusive
- Whether the funeral directors had the right level of responsiveness to their needs
- Whether time spent with the body met their needs
- Whether the funeral service itself was deemed to be satisfactory.

"Many funeral directors are getting it right and clearly operating really sensitively with families," says Julie. "However, the worst cases were where the funeral director was not engaged at all with any conversation, and sometimes did things that people found shocking."

Families' expectations

Respondents who were upset by something which had happened in the funeral process fell into two groups: those who had disagreed with their family about the funeral, and people who said that something had happened that they hadn't agreed to, particularly embalming.

"Some said the body had been embalmed and they hadn't given their permission," says Julie. "They'd seen the body at the funeral director's premises and they were aghast, shocked and horrified, and really upset because the whole procedure hadn't been explained to them. They said, 'If we'd known what was going to come, we wouldn't have agreed to that.'"

A lack of clear communication – intentional or unintentional – would have led to this point, says Julie, and surprisingly, 3% of funeral directors surveyed did not seek permission prior to embalming.

"The families might have agreed to it, thinking it was hygiene preparation, as that's what it's often called, and in some people's minds might just include cleaning the body. Nothing as invasive as embalming. That really indicated that the boundaries around action are really fluid."

In her academic career, Julie has studied funeral practices around the world, and she had expected the deceased's journey through the funeral process to be straightforward.

"I thought that when the deceased arrives at the funeral home there would be first offices, followed by preparation for viewing, then there might be embalming if people wanted that. However, everything was actually mushed up together. On the whole, first offices and preparation for viewing were pretty much the same package, and might include quite invasive procedures some people might be upset by. In particular, closing the eyes and suturing the mouth.

It was clear from funeral directors' responses that many were presuming consent:

- 'The family left us to do what we think was right'
- 'It's distressing for families to talk about'
- 'They've left it in our hands, we'll do what we think is right'.

About the report authors

Dr Julie Rugg is part of the Cemetery Research Group and works out of the University of York's Social Policy and Social Work department. Her central research interest is the way in which communities dispose of the dead.



Sarah Jones, of Full Circle Funerals in Yorkshire, has been a funeral director since 2016. She has a background in the medical profession as a surgeon, and also previously ran a group of care homes in the Yorkshire region.



"That, for me, is a little odd," says Julie. "Because people not wanting to talk about something leaves quite a lot of open space where funeral directors feel that they can do what they want in terms of what they think is appropriate. It's a bit frightening that in some instances the funeral director thought embalming was appropriate.

"Don't take silence as consent. In every instance, the funeral director's got to be satisfied that they have secured, as far as it's possible, informed, explicit consent. That's the key thing."

The guidance produced is aiming to help funeral directors to think about the last time they dealt with a family and how much space they had given them to make a decision.

- Did they presume too much?
- Did they step in and say, 'Can we talk about this a little bit?'
- Did they quite quickly say, 'Oh, yes, I'll do what's necessary' and take the whole issue out the family's hands?

Visiting the deceased

Whether the family is engaged with the deceased or not, viewings can be problematic. Funeral directors also told the report authors that viewings occur more often than people might expect, and in some instances the bereaved are visiting many times.

"Funeral directors will know that some people really need a lot

of time with the deceased," adds Julie. "So how the funeral director thinks about the visits and how they frame that and prepare the family for a viewing is important.

"Some funeral directors were really good at getting that all ready, talking to the family about how the body should be presented, thinking about an appropriate context – that the room is right, that there's a degree of privacy. The funeral director can judge whether the family is experienced in this or not, and then prepare people before they go in, particularly if the body's not in a great condition."

However, not all funeral directors are equal and families reported distressing viewings in rooms which 'felt like back offices with filing cabinets around', or where the deceased was screened off from other coffins by a curtain. Some respondents relived their distress up to five years after a viewing. Reflections on positive experiences indicated that families valued a funeral director who was on hand, but not being too directive, particularly if the family had experience with previous funerals.

Direct cremation

Direct cremation, of course, precludes viewings, and one of the issues that throws up is it establishes a presumption that nobody's going to want to view the deceased.

"I think that's problematic for some people because families might not be prepared for the death," says Julie. "It may be too sudden for them to deal with not viewing the body.

"It's very difficult for someone who's making a funeral plan to think about what their family might need,

“ DIRECT CREMATION OFFERS THE FAMILIES LITTLE TIME TO GRIEVE ”



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“ SILENCE SHOULD NOT BE TAKEN AS COMPLIANCE ”

so that opens up a whole set of questions about what happens if what the deceased is saying they want in any pre-paid plan and what the family needs after the death are slightly different.

“I wonder whether there should be some flexibility around that, even if it’s not in the plan, so people could be allowed to attend a viewing. We haven’t talked to funeral planners about how they frame that conversation with people, and perhaps the conversation should be, ‘Well, what do you think your family will need?’, and ‘Have you talked to them about that?’ or ‘Do you think you might want to leave this little window open just in case you die very suddenly?’. If something happens that’s unexpected, the family really might need to spend some time with the deceased, so is direct cremation shutting too many doors there?”

The CMA

In preparing the report, Julie and Sarah dealt with the CMA on two or three occasions and Julie has mixed views on how the final Legal Order protects families.

“It talks about transparency, but only price transparency, not service transparency. Despite how much data they collected, I’m not sure they really had a good view on how the industry works or how people buy funerals.

“The Standardised Price List guidance was a massively confused document. They had decided the behaviour change and applied it to the industry by saying, ‘Everybody wants to do a price comparison, this is how you do it’. The only thing that I’m quite pleased about is that they’ve indicated embalming as a separate service.

“It also looks at the bereaved as a victim, as vulnerable. Of course, some of them are, but that’s actually the minority. One of the findings from our original research [2019’s *Funeral Experts by Experience: What Matters to Them*] was that, actually, a lot of people were quite experienced about funerals, especially those over the age of 55.

“It’s difficult because your sector is part retail, part service industry. For a funeral director to have lots of customers coming back to them, the CMA might say they have a captive audience, but actually, people come back for a reason – they know you’re good at your job. People are judging you by your service delivery, not about your pricing.” ●

See page 22 for a workshop example taken from the report and see the full document at fullcirclefunerals.co.uk/learning-together/research

REPORT FINDINGS #1

How often do people choose to visit those in your care?

Rarely



Less than half the time



Around half the time



More than half the time/ most of the time



REPORT FINDINGS #2

Which of these procedures did you carry out without having discussed them with the family first?

Washing



Dressing



Hair washing / styling



Make up with person’s own make-up



Make up using branch make up



Closing mouth and eyes using non-invasive methods (i.e. positioning only)



Closing mouth and eyes using glue, or other invasive methods



Management of blisters and skin leakage



Managing purging using packing or absorbing granules



Embalming



REFLECTING ON YOUR OWN PRACTICES

The following text is an example of a useful section in the report which offers conversation guides and self-reflection material...

Supporting decision-making in care after death

Consider a specific client/family that you have supported over the last month. Did you talk to them about how the person who had died would be cared for?

If yes,

- When and how did you introduce the conversation? Do you feel on reflection that this was the right time?
- How much information did they want (and how do you know)?
- How much information did you provide?
- Did you specifically ask if they had any questions?
- Was there any language that you used that seemed helpful/unhelpful?

Decision-making and consent obtained

Which decisions did they make (i.e. what did they give explicit or informed consent for)?

Personal care after death

For the aspects of personal care which someone would also complete during life (i.e. washing, dressing, shaving, make-up application) what kind of consent or agreement did you have from the client?

- Implied consent (the client did not want any information and indicated you could use your judgment in how to care for them)
- Explicit consent (following some information sharing, the client agreed

to the aspects of care you suggested)

- Explicit informed consent (you provided information about the care options, the client asked questions and then they made a decision)

In retrospect – was this the right level of consent for the care you delivered?

Funeral-specific care after death

For the aspects of care which are specific to care after death (setting the features, packing orifices, blister management etc) what level of consent/agreement did you have from the client?

- Implied consent (the client did not want any information and indicated that you could use your judgment in how to care for them)
- Explicit consent (following some information sharing, the client agreed to the aspects of care you suggested)
- Explicit informed consent (you provided information about the care options, the client asked questions and then they made a decision)

In retrospect – was this the right level of consent for the care you delivered? If not, why did you feel that you could not discuss how the person in your care would be looked after?

Personal care after death

For the aspects of personal care which

someone would also complete during life (i.e. washing, dressing, shaving, make-up application)

- What care did you carry out?
- How did you decide that this was appropriate?

Funeral-specific care after death

For the aspects of care which are specific to care after death (setting the features, packing orifices, blister management etc)

- What care did you carry out?
- How did you decide that this was appropriate?

Reflections for every scenario

- Do you feel that there is anything more that you could have done to facilitate the client being able to make more decisions or giving more informed consent?
- Is there anything that you would do differently next time? ●

The report offers good practice guidance in decision-making including setting out some key principles underlying that practice.

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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.

RESTRICTIONS, REMOVALS, AND RISKS

Ben Whitworth talks about managing implantable medical devices in the deceased

Embalming has been practiced in Europe since the 17th century, and as far back as 5,000 years ago in Ancient Egypt. However medical technology has advanced hugely over that period and has particularly accelerated in recent years. Now, working alongside the Institute of Cemeteries and Crematorium Management (ICCM) and the Federation of Burial and Cremation Authorities (FBCA), Ben Whitworth has compiled a guide to highlight the risks new medical implants pose to funeral service professionals. *SAIFInsight* caught up with him to find out more...

Why did you decide to write the guide?

"I worked with Julie Dunk and Brendan Day, representatives of the ICCM and the FBCA, because there have been some issues whereby crematoria have insisted on the removal of different devices and then this has been met with resistance or difficulty from the bereaved family's point of view. The goal was to write a piece that explains the implications for different devices to give some guidelines as to what they look like, where they might be located within the body, and then how to go about removing them to comply with the requirements of the different crematorium authorities. Each



About the author...

Ben Whitworth, CFSP, Dip FD, LMBIFD, MBIE, MEAE, MNZEA, is the Education and Technical Support Lead for The MazWell Group Ltd, a leader in the field of manufacture and supply of embalming chemicals, equipment and supplies.

authority is going to have its own rules, regulations and, ultimately, the medical referee is going to make a decision based on the paperwork that's submitted and they're all slightly different."

is it specifically aimed at embalmers?

"No, I wanted to help to educate and inform all those who worked within the bereavement service sector about the different medical implants and the advances in medical science that have made some of these implants slightly more complicated, or slightly more difficult to detect. Everything is getting much smaller and more compact, and that can be problematic. There are various rules that pertain specifically to the cremation of the deceased human body, and some implants that have to be removed under the laws pertaining to cremation. We will have to find newer and better ways of overcoming the challenges these advances have on the care and preparation of the deceased as well

as to the care and support that we provide to the bereaved. We will all have seen many changes in our work and what we are required to know and do. Professionally speaking, if we have a desire to learn and share the benefits of our experience with our colleagues, there isn't much that we cannot overcome."

As a profession, do we need to talk more freely about embalming?

"Yes. The MazWell Group provided training to a large family group of funeral services. They wanted to be more positive and more proactive about the embalming process. By giving them the tools to talk positively and properly about embalming, and addressing any myths or misconceptions they had, they actually increased the amount of embalming and viewing they did. They had an increase in positive feedback from their clients, too. There is a claim that the embalming process is about denying death and that by attending to the body and removing some signs of pain or struggle, and improving the overall appearance of the deceased, we are denying death. I would challenge that. We are not. We're doing it because we wish to encourage the bereaved to come in to see the deceased person and to confront the fact that the death has occurred, but in a way that is not going to be

“MEDICAL ADVANCES ARE PLACING MORE PRESSURE ON FUNERAL PROFESSIONALS”



“ MEDICAL IMPLANTS POSE A RISK OF EXPLOSION WHEN EXPOSED TO HIGH TEMPERATURES ”

are entrusted with the care of the deceased. My own personal view is that embalming is one of the best ways that we can ensure that care of an individual.”

What was your experience throughout the pandemic?

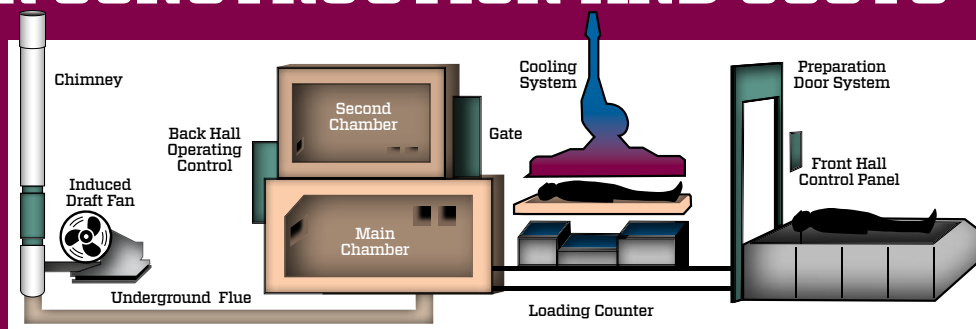
“We have to remember the human aspect to this, and not being able to see a loved one while they’re in intensive care and ultimately dying, is going to have an enormous psychological effect. Being told that jewellery or clothing can’t be removed or returned from the deceased will be very traumatic for some. And, ultimately, as funeral directors within our communities, we’re seen as the experts when it comes to the care and the careful management of the deceased and the bereaved. The company that I embalm for from time to time found themselves dealing with probably four times the normal volume of

as distressing. A family which says they do not wish to see a loved one’s body after death may have had a very bad experience previously. A family which has always had a positive experience will probably

always embrace that approach. We need to be more aware of what we’re doing and ensure that what we’re doing is done to the best possible standard. Professionally speaking, as funeral directors we

CREMATOR CONSTRUCTION AND COSTS

The internal refractory brickwork of the cremator makes two chambers: the primary and secondary combustion chambers. In the primary or main chamber, the coffin is burnt, and the gasses pass through a port into the secondary chamber where they are mixed with air and burnt again. This process of secondary combustion helps to reduce emissions. Older machines may feature a tertiary combustion chamber, but with advances in combustion engineering and the installation of abatement and filtration equipment there is little need for this set up in newer machines. The internal refractory brickwork of a cremator is very intricate and can cost between £35,000 and £45,000 to ‘reline’ or replace.



The following implants can cause problems during cremation...

- Pacemakers
- Implantable cardioverter defibrillators (ICDs)
- Cardiac resynchronisation therapy devices (CRTDs)
- Implantable loop recorders
- Ventricular assist devices (VADs), left ventricular

assist devices (LVADs), right ventricular assist devices (RVADs), or biventricular assist devices (BiVADs)

- Implantable drug pumps including intrathecal pumps
- Neurostimulators (including for pain and functional electrical stimulation), bone growth stimulators

- Hydrocephalus programmable shunts
- Fixion nails
- Any other battery powered or pressurised implant
- Radioactive implants
- Radiopharmaceutical treatment (via injection)
- Therapeutic patches

work in the second wave, and we continued to embalm. We knew that embalming would kill the virus and that we could sanitise the body. Because the hospitals were so busy, many individuals who had come to us hadn't necessarily received the same standard of care that they would have done in normal, everyday business. Shaving and bathing of these patients wasn't taking place with the same frequency, so there was an opportunity to restore dignity to the deceased when they came into our care and to make those attendances that maybe hadn't been available during that terminal event. We were facing quite long delays for crematoria facilities. Not only was it that there was a delay at the crematorium, but it could be that the spouse was having to self isolate so we couldn't have a funeral straight away. By embalming these patients – we were able to ensure their safety and their dignity up until the funeral would take place.”

Why do you embalm?

“For me personally, whether it's a family that I am looking after as a funeral director, or I am looking after one of my own deceased loved ones or family members, which I have done on multiple occasions, I will always recommend embalming because I believe it's in everybody's best interest. What's important is that people are upfront and honest about it, and that they have the tools to be able to accurately explain what's involved and what's going on, and why it's necessary. There shouldn't be any secrets and, unfortunately, I think we get these myths and then they perpetuate stories which are untrue.”

Apart from training, what other steps would you like to see?

“I think there needs to be a minimum standard by which all funeral homes are accountable in terms of mortuary facilities and back of house infrastructure. It doesn't have to be overly expensive, but does there need to be some sort of air conditioning or refrigeration for the temporary storage of the body? Yes, there does. Does there need to be some sort of racking? Absolutely, yes, there does. Does there need to be a level of training as to what to do when the deceased is first moved from the place of death to the funeral home, and then last offices or first offices through to dressing or through to embalming and final preparation? These are things that would set us in a better position



for the future. I think some sort of licencing would serve us all well as professionals, and it would better reinforce for the general public that we are professionals within our field, and that they can trust us and that we have their interests at heart. If I go to a dentist, I'm going to a qualified licenced professional; if I use an electrician, I'm using a qualified certified professional, so it should be the same logic for funeral service professionals.”

Finally, Does embalming raise any environmental issues?

“There is lots of negativity involved with embalming and people have very different viewpoints on the subject, which have to be respected. There's also a lot of misunderstanding and mistruths and the biggest relates to formaldehyde. Formaldehyde is a naturally occurring organic compound which exists at very high altitudes in the air. It's released by human beings as a by-product of metabolic processes and it's found in the soil and in trees. It's also broken

down in the atmosphere in the presence of sunlight and oxygen and decomposed in the soil by different bacteria, enzymes and elements. Used in embalming, it reacts with the proteins of the body and once that reaction has happened, it's no longer formaldehyde, so formaldehyde is not leaching from buried bodies into the ground. In the cremation process, what is released is carbon dioxide and water because formaldehyde gets broken down in that process. As far as the medical implants go, some of the devices are now so small that the manufacturers claim they don't need to be removed, and there's no inherent danger to cremating them. That's very beneficial but there are some questions that come off the back of this. Some of these devices use expensive, very precious metals, so is it right that these devices are simply created and then the metal is recovered as part of the cremation process and sent for recycling? Or is there more benefit to these devices being surgically removed from the deceased so they can then be reprocessed and redeployed in a more sympathetic way? Is there an ethical consideration to be made about that? Also, a body that has been properly embalmed doesn't require refrigeration, so I would question the environmental impacts of refrigeration versus the environmental impacts of embalmed bodies.” ●

“ SOME SORT OF
LICENCING WOULD
SERVE US ALL WELL
AS PROFESSIONALS ”

MEDICAL IMPLANTS: A GUIDE

What to look out for – and the risks attached

Therapeutic patch

A drug delivery system attaches directly to the skin, most commonly associated with treatment of addiction support (e.g. nicotine patches) but has been developed to deliver hormones and medications into the bloodstream.

RISKS: Angina patches contain nitroglycerin, which poses a risk when subjected to cremation temperatures, so should be removed prior to cremation.

Pacemaker and defibrillator

A pacemaker is typically used to treat abnormal cardiac rhythms and shocks the heart if one is detected. A defibrillator monitors heart rhythms and provides a shock if a dangerous rhythm is detected.

RISKS: These units contain a larger battery which poses a risk of explosion during the cremation process. In the case of a defibrillator, checks should be made to ensure that the unit has been deactivated prior to removal as it may generate a shock which could harm the person trying to remove it.

Implantable loop recorders

Also known as insertable cardiac monitors, these are small devices, about the size of a packet of chewing gum, which are placed under the skin in the thoracic or chest region. These are used to monitor the heart function and record abnormal heart function, high heart rates and abnormal rhythms.

RISKS: They contain a battery which poses a risk of exploding during cremation.

Ventricular assist device

A mechanical pump which is fitted to people with weakened hearts to support blood flow. These devices can be referred to as left or right ventricular assist devices (LVAD or RVAD) or biventricular assist devices (BiVAD), referring to where the pump is located in and on the heart.

RISKS: The battery packs for these devices are worn externally by the patient and should be checked and removed when the deceased is prepared. The implantable unit may be safe to undergo the cremation process, but this should be checked with the manufacturer and

Example of a traditional pacemaker with leads



implanting hospital as well as the medical referee of the crematorium authority in question.

Implantable drug pump

Typically used for targeted pain management and most frequently used in cases of chronic pain, the unit itself comprises a pump unit with a drugs reservoir and delivery system. It is placed under the skin, usually in the abdomen, or the gluteal region.

RISKS: These units contain a battery and there is a risk of explosion during cremation.

Radioactive implants

Also known as brachytherapy, radioactive iodine-125 seeds are used in the treatment of various types of cancer. Most commonly used in the treatment of prostate and cervical cancer, radioactive seeds are usually placed within or next to the area requiring treatment and offer a continuous low dose of radiation.

RISKS: The radiation in the seeds typically lasts for up to 12 months and, should the patient die within this time, the seeds need to be removed. Following a period of 12 months, the seeds can remain in place and should pose no problems for anyone handling the deceased or for burial or cremation.

Fixation nails

Typically made from surgical titanium and inserted into the medulla or marrow cavity of a long bone, most often the femur, and usually done following breakage

or loss of bone density owing to conditions such as osteoporosis.

RISKS: The steel rod or nail is hollow and is pressurised using a sterile saline solution, so there is a significant risk of explosion when subjected to cremation.

Implantable stimulators

Used to manage chronic pain, wires from the unit are connected to the epidermal space, near the spine. The device is roughly the size of a pocket watch and is implanted under the skin of the abdomen or in some cases, in the gluteal region.

RISKS: The unit contains a battery and is at risk of explosion when subject to cremation.

Transcatheter system

The latest advance in implantable medical devices is the Micra Transcatheter Pacemaker, which is 93% smaller than a traditional pacemaker and is implanted directly to the wall of the ventricle of the heart. Up to three units can be sited and these units can also be used in conjunction with traditional pacemakers or defibrillators, meaning that the deceased could have a Micra Transcatheter Pacemaker and a more traditional unit in situ.

RISKS: Documentation from the manufacturers of these devices along with tests from some of the major manufacturers of cremation equipment show these devices to be compatible with cremation, however each individual crematorium authority or company will have their own directions as to whether these newer types of pacemakers need to be removed or not prior to cremation. If in any doubt at all, clarification should always be sought from the manager and medical referee. Those arranging a funeral should satisfy themselves as to what type or number of implants may be in place and seek clarification regarding this as necessary. ●

To read the full report, go to themazwellgroup.com and search 'Implantable Medical Devices and Their Management for Burial and Cremation'

GETTING YOU FCA REGULATION READY, ONE STEP AT A TIME



Mark Moran, Director of Sales at Golden Charter, updates us on the regulatory journey and discusses the company's simple three-step process to FCA regulation for funeral director partners

We're prepared

I'm delighted to confirm Golden Charter was one of the first funeral planning companies to submit an application to the Financial Conduct Authority (FCA) to become directly authorised as a firm that sells and carries out funeral plan contracts in the UK. This was a fantastic step forward for us and ensures we're well prepared to support our valued funeral director partners in the next step of your regulatory journey, which is likely becoming an Appointed Representative of a pre-planning company. This means that Golden Charter has taken its first formal step towards becoming a directly authorised plan provider.

We are now focused on guiding partners through a straightforward three-step process, to allow Independents to become an Appointed Representative and continue to operate much as you all do today when preparing plans for your families.

One step at a time

The Appointed Representative route offers families an excellent customer experience by allowing you, their trusted independent funeral director with established relationships and expert knowledge of your local marketplace, to continue to guide them through the funeral plan journey. Our three-step funeral director pathway to regulation model has been devised to make the transition to a regulated environment as simple as possible.

Step 1 - Prepare

We've spoken to many of our partners already and most are keen and excited to start their regulatory journey. You can kickstart step one by logging in to the upgraded **mygoldencharter.co.uk**

By using the updated **mygoldencharter.co.uk** and Paperless Application service, you will have access to an application structure that provides all of the prompts to allow you to speak with customers as you do now, while confidently meeting the customer focused principles set out by FCA regulation. Our enhanced online portal allows your conversations with families to continue in much the same way, while providing improved performance, extra security, and access to helpful training modules necessary for operating in a regulated environment.



“ WE ARE HERE TO MAKE MEETING THE FCA REGIME AS STRAIGHTFORWARD AS POSSIBLE ”

In addition, becoming familiar with **mygoldencharter.co.uk** speeds up transactions, and means documents never go missing. It offers prompts to give you confidence and support your conversations, while simultaneously collecting all of the information needed to provide the assurances required by the FCA.

Speak to your business manager to discuss the option most suited to your business ahead of progression to step two.

Step 2 - Apply

Step two is where we'll invite you to submit your application to us to become an Appointed Representative. Please rest assured your business manager will support and guide you through the process.

Step 3 - Partner

Once your application has been approved, we'll invite you to formalise your intention and commitment to the customer-focused professional standards by completing your

new Funeral Director Agreement. We are supporting more than 800 independents already working to the standards within the existing agreement. I would like to reassure you we are here to bear the weight of regulation and make meeting the FCA regime as straightforward as possible for your business.

A guiding hand

We see that many have a thirst for information on what happens next. We are working hard to finalise all the areas of support that will allow you to maintain the same great relationships you currently enjoy with families. We'll be here to offer you a supporting hand right through the period of change.

We're aware that some Independents may have received contact from consultants and advisors offering specialist services ahead of FCA regulation. I'd urge you to reflect on your business' needs before seeking paid advice, as we can provide guidance and support to you without added cost.



As always, your business manager is there for you, so reach out to them or email regulation@goldencharter.co.uk. If you haven't done so already, I'd suggest you read through the Guide to FCA regulation – Part 2 via **mygoldencharter.co.uk** to familiarise yourself with the key principles.

By progressing on this journey with us, your families will have the added peace of mind that you meet the highest professional standards in funeral planning. We're looking forward to working with you to offer funeral plans in the years and months ahead under FCA regulation.

Once again, thanks for your continued support and please feel reassured that we will guide you through all the required steps on the path to regulation. ●



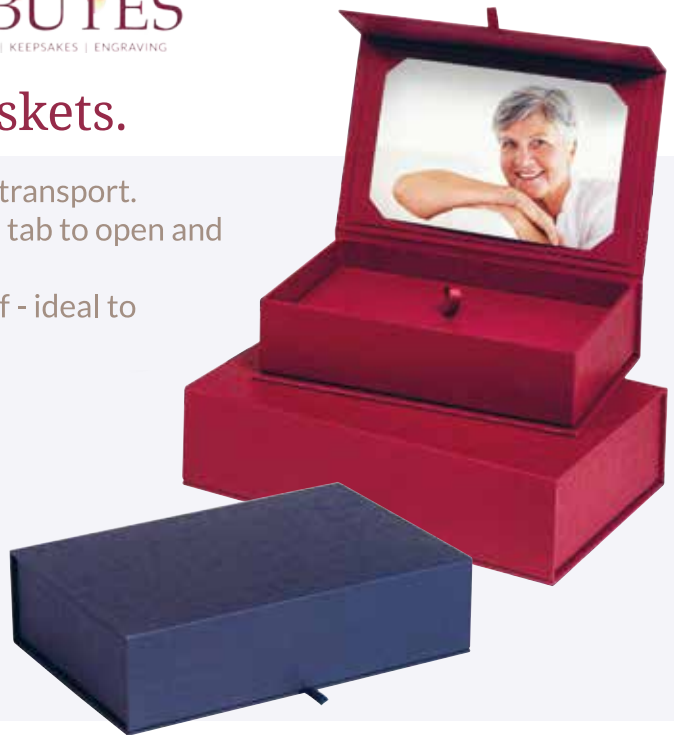
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Business Matters

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If you wish to book your accommodation, which needs to be paid at the time of booking, please contact the Dalmahoy reservations on 0131 333 1845 option 1 quoting **SAIFMARCH22**.

For the Wednesday, Thursday, and Friday nights dinner and bed and breakfast is included.

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Thursday 17 March

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>> Double Occupancy, Dinner, Bed & Breakfast @ £147 per room

Friday 18 March

>> Single Occupancy, Dinner, Bed & Breakfast @ £112 per room
>> Double Occupancy, Dinner, Bed & Breakfast @ £147 per room

Saturday 14 March

>> Single Occupancy, Bed & Breakfast @ £87 per room
>> Double Occupancy, Bed & Breakfast @ £97 per room

Please note after February 24, 2022, rooms will be released to the general public.

We are delighted to share the news the SAIF AGM Banquet Weekend will take place in March 2022 at the Dalmahoy Hotel & Country Club in Edinburgh! On behalf of the National President, the National Executive Committee and the SAIF Business Centre we cannot wait to see you.

Full booking information to attend the weekend will be available in due course, but here's a taster of what's in store...

Thursday March 17

Golf tournament, followed by the Scottish AGM and the inauguration of the new SAIF Scotland President, followed by dinner at your own leisure, with a St Patrick's theme.

Friday March 18

Associates' Lunch followed by an afternoon of activities, then dining with entertainment.

Saturday March 19

The Annual General Meeting will be followed by a lunch and then there will be time to experience some of the leisure facilities the Dalmahoy has to offer – golfing, walks



The beautiful manor was built in 1725



Mark Porteous (top) will hand over the Presidency to Jo Parker

and relaxation. The banquet promises to be a fun-filled evening and, for the night owls, the customary supper of egg and bacon rolls will be served.

Sunday March 20

In the morning we bid farewell to the current National President, Mark Porteous, and welcome the 1st Vice President, Jo Parker, to take the reins of National President.

We look forward to welcoming you all next March! ●

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Why now is the time to protect the intellectual property of your business

Intellectual property (IP) is an umbrella term for protections that can be registered to safeguard your creative designs, branding and commercial goodwill. IP law deters other businesses from copying or taking unfair advantage of your work and benefitting from your hard-earned brand.

Trademarks can help protect assets that describe or identify your business such as the business name, logo, or sign; for example, the apple symbol representing Apple Inc, or the yellow 'M' that signifies McDonald's. As shown by these examples, trademarks can become a very valuable asset associated with quality and customer expectations in a product or service. While there is no obligation to register a company name as a trademark there are a great many benefits to doing so and registration is simple and relatively inexpensive. These benefits include:

1) Building brand value

When starting a new business one of the principal steps is to pick a name and a logo. These become crucial as they will represent the business and become the hallmark of the brand. Then all the work or products sold under that name or logo will build the brand. Slowly as the brand grows, so will public awareness. A strong brand and public awareness can be very influential factors to any potential investors. If a business has trademarked its name, key products or services, they have protected their brand, and this

provides increased security for a potential investor. It would also add clarity during any merger or franchising of the business as it would have a positive impact on the business' perceived value.

2) Avoiding unwanted conflict

When a business fails to register their trademark, they leave themselves open to the risk of another business potentially profiting off of their branding, goodwill and reputation. This other business may purport to be linked to the original successful brand in the hopes of generating more profit through the false connection. This could damage the original business' reputation and goodwill with customers and would undoubtedly be a hindrance if they wanted to expand.

3) Protection of your business

By registering your trademark, you give yourself legal protection against anyone who wants to use the trademark without your authorisation. The registration effectively prevents others from imitating your business or pretending to be affiliated with you. A further benefit of this is that a profit could be made by granting others permission to use your registered trademark through licensing or franchising.

Registering any IP is an investment in a growing asset class that won't depreciate over time and research has shown that when businesses invest in their IP, on average they generate 21% more revenue. Now is the perfect time to register

any potential IP because the Intellectual Property Office has recently launched a new scheme to help stimulate growth of IP in the wake of the COVID-19 pandemic. The scheme, called "IP Access", grants up to £5,000 of funding to encourage eligible SME businesses to develop and register their intellectual property. This could be used to cover IP management, valuation, licensing as well as professional and legal fees for IP services, however it would not cover the office registration fees.

This scheme could allow you to get invaluable advice on registering trademarks or applying for patents that could help protect and grow your business. Applications for the IP Access scheme remain open until March 31, 2022 so now is the time to capitalise on the grant.

At Parker Bullen we have considerable experience assisting businesses with their intellectual property needs and would be eligible to help under the grant. For more information on how we can help utilise the grant to help protect your business please contact us at mark.lello@parkerbullen.com. ●



AUTHOR:
Mark Lello is Senior Partner at Parker Bullen



Health and safety advisor Simon Bloxham's guide to repetitive strain injury

You see an employee in the office massaging their arm and when you ask if they're OK they tell you they think they have RSI – just what are they talking about?

WHAT IS REPETITIVE STRAIN INJURY? (RSI)

RSI is a condition which affects the muscles, tendons, ligaments, nerves and joints in the upper limbs such as the neck, shoulders, arms, wrists, hands and fingers. Various factors have the potential to cause RSIs, such as:

- Repetitive work
- Uncomfortable working postures
- Having to use excessive force
- Carrying out tasks for long periods without suitable rest breaks
- Poor working environment and organisation.

WHAT ARE THE SYMPTOMS?

There is a wide range of symptoms, such as tenderness, aches and pain, stiffness, weakness, tingling, numbness, cramp, or swelling.

ASSESSING THE RISKS OF RSI IN YOUR WORKPLACE

There are two main approaches you can use to assess and identify if you have a problem in your workplace. You can look for any signs of problems or symptoms in the workforce. Or, you can observe work tasks to see if there are factors that could lead to RSIs.

Factors likely to cause RSIs include:

- **Repeating an action** This uses the same muscles over and over again. The more a task is repeated, the more potential for developing an RSI. Also consider the speed at which the job is carried out. Try to break up protracted work periods involving repetition with changes to activity instead of one break at lunchtime or mid-shift.



- Using a lot of force and handling heavy objects. This may include using excessive force or having to overcome resistance. Handling or carrying heavy items may have an impact. Working with equipment and tools that vibrate can increase the risk of RSIs. To control this, provide some lifting aids and, if possible, reduce the weight of items, e.g. reduce the size of an item (for unpacking or loading tasks). Reduce the distance an item needs to be carried, or slide the item instead of lifting it.

■ Uncomfortable working positions

These include moving the arm to an extreme position, e.g. working above head height, working with a very bent elbow, or holding something in the same place for a period of time. To control this, design workplaces and equipment with the employee in mind. Consider providing platforms, adjustable chairs and footrests, as well as suitable tools.

- Arrange the position, height and layout of the workstation so it is appropriate for the work.

- **Carrying out a task for an extended period of time** Work linked to shift patterns and production with limited scope for job rotation may present problems. Share a high-risk task among a team by rotating people between tasks.

■ Poor working environment

Working in uncomfortable situations such as low or high temperatures, or handling hot or cold items, or working in dim light, in shadow or glare which causes a worker to adopt an awkward position to see better. Look at the conditions as it should be obvious what to do to correct matters.

And remember...

- Changes do not necessarily need to be expensive. Simple and low cost changes can often be effective, such as job rotation.

- Consider risks when setting up new workstations. It is cheaper than redesigning them or purchasing more suitable equipment at a later stage.
- Tackle the serious risks or those that affect a large number of employees first.
- Trial any new work practices before rolling them out across the workplace.

DEALING WITH RSI

It may not be possible to prevent all cases of RSIs, because employees respond differently to risks. Encourage employees to report any signs and symptoms to you, at an early stage, before they become too serious, so medical help can be sought by you or the individual.

People with RSIs can recover if the problem is recognised early and treated appropriately. The approach in most cases is for the affected person to rest their arm or hand to reduce inflammation. Physiotherapy may help. If you find that a task is causing or contributing to an RSI, you should stop employees doing that task.

If an employee has been off work suffering from an RSI, the timing of their return depends on medical advice. The employee's GP and, if available, an occupational health specialist will determine the best way for the employee to return to work.

Getting the best from your SAIF-approved health and safety advisors. You can talk to a safety professional at Safety For Business by calling 08456 344164. You are also entitled to a discount on our fees when we help you with your health and safety needs. We can visit you to see how you are doing when it comes to compliance. This is free of charge apart from travel costs.





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GUIDANCE THROUGH COMPLIANCE

SAIFCharter Chair Adam K Ginder reflects on the association's AGM and encourages members to start preparing for FCA regulation

AGM UPDATES

I would like to take this opportunity to thank everyone involved in our association's recent virtual AGM. It was great to see some new members joining as well as many familiar faces. We were pleased to confirm Paul Stevenson's successful re-election as a member of the SAIFCharter Executive. Thank you to everyone who showed their support for Paul by voting.

I would also like to draw your attention to the pre-recorded AGM updates from the Trust, company and working group chairs, and highlight that a full recording of the 2021 meeting itself is available for you to access in the members' area of saifcharter.co.uk.

If you do have time, I would recommend you view these reports at your leisure. Please remember, your questions and observations are encouraged throughout the year, not just at AGM time, so please don't hesitate to contact with me or one of your Executive team if there is anything you would like to raise.

REGULATORY FOCUS

Meanwhile, I'm delighted to inform

you that Golden Charter has submitted its application to the Financial Conduct Authority (FCA) to become directly authorised as a firm that sells and carries out funeral plan contracts in the UK.

Golden Charter is one of the first funeral planning companies to reach this important landmark. This achievement should provide a reassuring message to our members, providing further confidence in Golden Charter as our partner of choice for the regulated market.

It also paves the way for the next step in our own regulatory journey, which, for most of us, will be to become Appointed Representatives of Golden Charter.

The company is now encouraging us to register and begin using and becoming familiar with the updated mygoldencharter.co.uk portal, in preparation for the future. By using this new portal and the Paperless Applications service, we will be guided through all of the compliance scripting and prompts to capture all of the information needed to provide assurances to the FCA – all while allowing our conversations with families to continue as they do now.

And of course, through the influence of our working groups, we have the assurances that these services are being designed with the priorities of independent funeral directors in mind. Our regulatory working group is preparing for an enhanced schedule of meetings to support the company through this next phase of our regulatory journey, and I'd like to extend my thanks to everyone involved.

For continuing support with regulation or with your business plans more widely, please speak with your Golden Charter business manager. They are on hand to offer us the support, guidance and tools to ensure our businesses flourish, both now and under FCA oversight. ●

Adam K Ginder
SAIFCharter Chair

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

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



SURPRISED BY GRIEF

PART
TWO

By **Dr Bill Webster** of Grief Journey

"Grief caught me completely by surprise," Ruth recounted. "You read books on grief that suggest how the journey will go. And then you experience it yourself, and it's never as easy or predictable as it is often described."

In the last issue I shared some of the aspects of grief that surprised 'Ruth', and we continue with her insights here.

Surprise 4: "Ambushed by Grief"

"There are certain days that you know are going to be a challenge. Birthdays, anniversaries, Christmas, the list goes on. I anticipated those. Then I would be having a pretty good day, but suddenly out of the blue, 'bam', a song, memory or conversation triggers some deep emotion and you're slammed with sadness, hurt and anger!

"Unexpected grief is always the hardest to handle because it comes as a surprise. When anniversaries or special occasions appear on the calendar, I can brace myself for what I expect will come. But when it's unplanned, it hits you suddenly, as if you are being punched in the stomach.

"And since I thought I should be past all that by now, I would get discouraged, thinking I'd just gone right back to square one, starting over again.

"I began to think of it as 'getting ambushed with emotions' because the unexpected secondary losses continue to mount as well. We can't possibly be aware of all the losses we will experience at the beginning. They keep coming at us in waves or as a trickle of new losses to come to terms with.

"Every time a wave of grief crashed in, it knocked me

**"SOME FRIENDS
WILL HELP YOU
WEATHER THE
STORM, OTHERS
WILL RUN FOR
COVER"**

off my feet. As I sink into it, I feel like I've failed."

Surprise 5: "I laughed at something then felt so guilty"

"It was some time after my loss that I attended a reception and was actually enjoying myself. In fact during one conversation with a group of friends, I suddenly realised I was laughing. For some strange reason, I actually felt an overwhelming sense of guilt, as if me being there, having a good time, enjoying myself was actually being disrespectful to my grandson, or I was living my life and leaving him behind. That was a surprise.

"I realised that often people may feel guilty, as if the person who died is being forgotten or somehow moving on with your life is disrespectful to their memory. I talked it over with my pastor, and I have come to believe it is more dishonouring not to move on. I was surprised to find that I could still laugh and take pleasure in life.

"Laughter and tears are valid in grief after the loss of a loved one. Our attitude towards death is often one of strict seriousness, but a sense of humour can help you overlook the unattractive,

tolerate the unpleasant, cope with the unexpected, and smile through the unbearable. As Roger Rabbit said: "Sometimes a laugh is the only weapon we have."

Surprise 6: "I actually learned about life from grief"

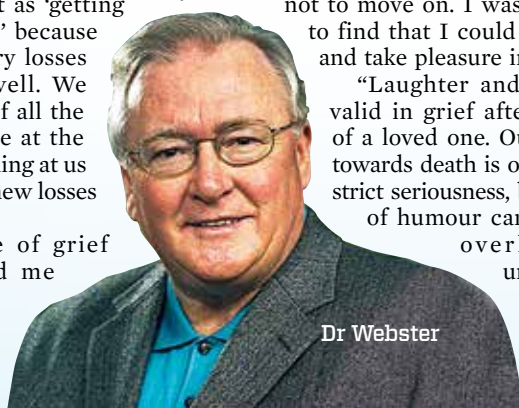
"So what did I learn through all this? I learned to expect that grief would surprise me over and over again, and in these moments to just stop, take a deep breath, and remind myself that it is normal to have grief tap me on the shoulder from time to time. Even after I felt I had 'moved on' after my loss, and adjusted my new situation, something unexpected could trigger all the old feelings.

"I learned these 'grief ambushes' were actually an opportunity for me to heal in a new or different way. I began to understand these surprises were actually raising grief issues that represented another complex layer of my own self that needed to be healed.

"I learned this was best accomplished by sharing my feelings in my support group, which helped me work through the painful feelings I was experiencing.

"I have also learned that I must take care of myself, and not rush myself through those painful feelings. Just because a certain length of time has elapsed since your loss does not mean that you should be 'over it'. Grief is something that you may never get 'over' completely, but you adjust. So I had to learn to be patient with myself.

"Finally, I learned that my life had been irrevocably changed because of my loss. But I also came to realise that I was going to be okay, I would survive, I would find the courage to face a new future, and I had the resources within myself to make the most of the life that I have left. Surprise!"
Thank you, 'Ruth'. ●








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 F.SAIF 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

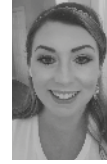
Georgia Henney
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M: 07740 236 897
E: georgia.henney@goldencharter.co.uk



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



3 Claire Gibson
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M: 07542 854 612
E: claire.gibson@goldencharter.co.uk



2 Stephen Nicholl
West Scotland & Northern Ireland ABM
M: 07542 854 621
E: stephen.nicholl@goldencharter.co.uk



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



CENTRAL

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E: daniel.hare@goldencharter.co.uk



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



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



6 Morgan Murray
West Yorkshire & East Lancashire ABM (Maternity cover)
M: 07927 668 508
E: morgan.murray@goldencharter.co.uk



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



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



SOUTH

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



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



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



14 See #14 Terry Lee
South Wales ABM



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



Sarah Jane Green
Telephone Business
Manager
M: 07707 274946
E: sarahjane.green@
goldencharter.co.uk

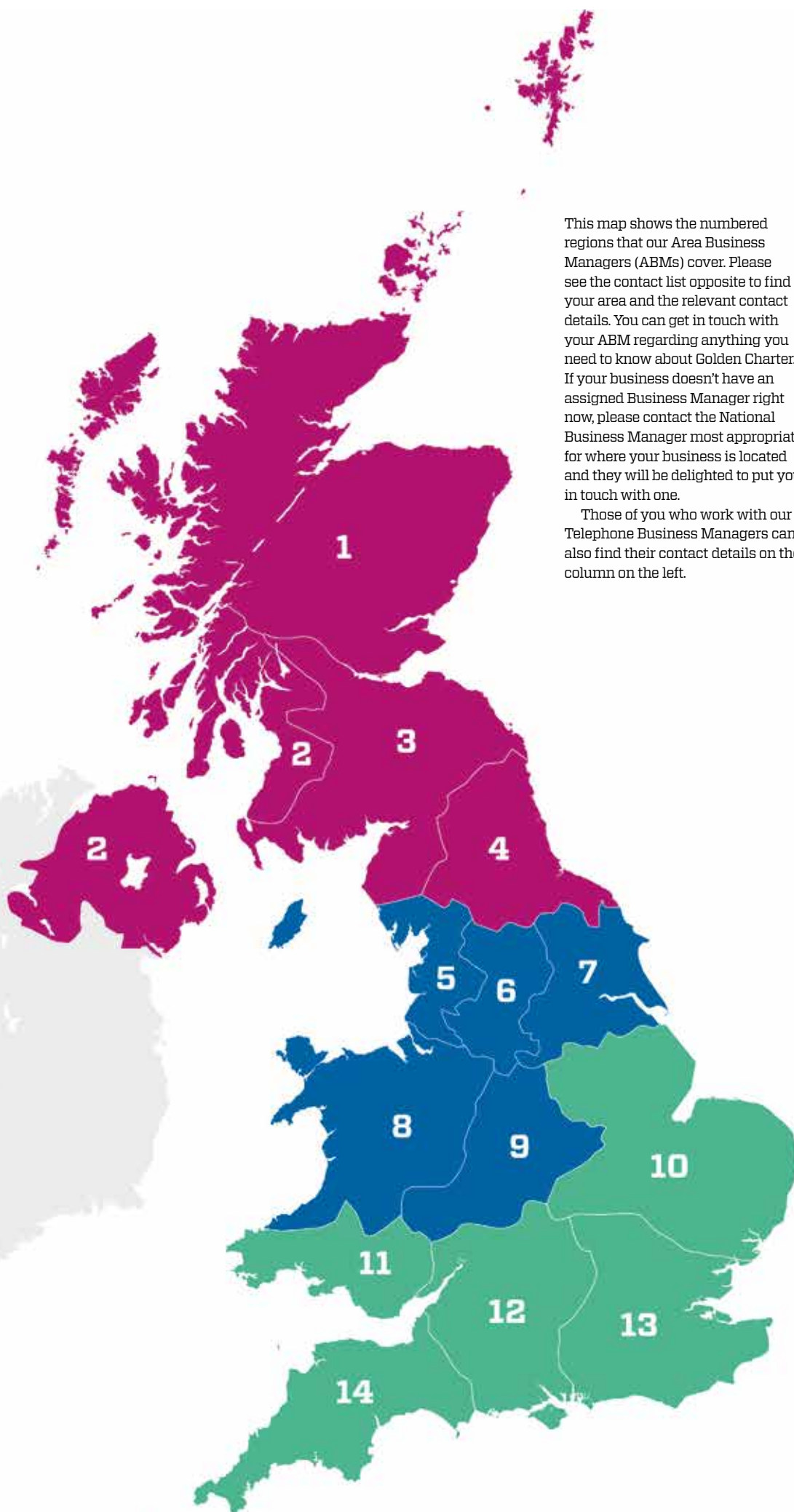


Caroline Taylor
Telephone Business
Manager
M: 07921 064 146
E: caroline.taylor@
goldencharter.co.uk



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



SPOTLIGHT ON Coleman Milne

During lockdown, Fort William and Lochaber's leading funeral directors, Manson & MacBeath, invested in a Mercedes E212 hearse from Coleman Milne's expertly refurbished pre-owned selection. The timeless styling



fused with innovative Mercedes technology makes a bold statement. Complete with a light enhancing glass roof, personalised illuminated signs and coverboards. The range is skilfully engineered to be practical yet prestigious and features best in class specification, all finished in elegant leather upholstery.

Coleman Milne is thrilled Manson

& MacBeath Funeral Directors returned for a deck conversion on their Volvo V90 Estate car. Available on a range of MPVs and estate cars, the Z-fold deck is engineered for flexibility. The Vogue Grey deck makes use of the 60-40 split of the rear seats meaning that the vehicle can accommodate passengers as well as up to two coffins while still maintaining ample leg room for driver and passengers alike.

Beth MacBeath was keen to add: "Our strong reputation is built on exceeding the expectations of the families that we serve, and we continually invest to ensure our high levels of service are maintained. Both vehicles have proved to be of significant benefit to our business and Tony Kerr was very professional and a pleasure to deal with."

**To find out more, go to
www.coleman-milne.co.uk**

FULL MEMBERSHIP PENDING

Simon Thompson &
Jamie Thompson
**Thompson Brothers & Sons
Family Funeral Directors Ltd**
12-13 Westbourne Terrace,
Shiney Row, Sunderland, Tyne
& Wear DH4 4QT
*Previously advertised on SAIF
website. Close date:
01/10/2021*

Mr Stuart Smith
**SCM Funeral Support
Services Ltd**
Unit 14G Western Business
Park, Coombs Road,
Halesowen, West Midlands
B62 8AE
*Previously advertised on SAIF
website. Close date:
07/10/2021*

Alicia Mosquito and
Amelia Mosquito
Omega Funerals Ltd
382 Hamstead Road, Great
Barr, Birmingham, West
Midlands B43 5EH
*Previously advertised on SAIF
website. Close date:
29/10/2021*

Mr Simon Jefferies
Jefferies Funeral Directors
15 Carlton Terrace, Portslade,

East Sussex BN41 1XF
*Previously advertised on SAIF
website. Close date:
29/10/2021*

FULL MEMBERSHIP PENDING (SCOTLAND)

Ian Macinnes/
Dugald Macinnes
D & A Munn Ltd
4 Breadalbane Street, Oban,
Argyll PA34 5NZ
*Previously advertised on SAIF
website. Close date:
30/09/2021*

ACCEPTANCE INTO FULL MEMBERSHIP

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

Diane Drury
**Allen & Son
Funeral Directors**
Matcon House, London Road,
Moreton-in-Marsh,
Gloucestershire GL56 0HJ

Colin Fisher
**Fisher Family
Funeral Directors**
293 Wickham Road, Shirley,
Croydon, Surrey
CR0 8TJ

Andrew Wright
G Mirfin & Son
2 Manvers Road, Beighton,
Sheffield, South Yorkshire
S20 1AY

Nicola Park
Heritage Funerals Ltd
53 Katherine Drive, Dunstable,
Bedfordshire LU5 4NP

Paul Sherris
**Paul Sherris
Funeral Director**
Bedford Place, St Ives,
Cornwall
TR26 1SH

Mr Roy Sanders
**Penryn and Falmouth
Funeral Directors**
50 Kernick Road, Penryn,
Cornwall TR10 9DQ

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.

Philip Evans
**Philip Evans
Funeral Services Ltd**
172 Old Shoreham Road,
Southwick, West Sussex
BN42 4HU

Andrew Roy Gist
R Gist & Son
18 Castle Street, Torrington,
Devon EX38 8EZ

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Dan Blackett
Life Ledger Limited
Rame Innovation Hub, Antony,
Torpoint, Cornwall PL11 3AB

FULL MEMBER NEW BRANCH **Massam and Marshall Independent Funeral Services Ltd**

t/a Massam and Marshall
Funeral Directors, 137-139
Manchester Road, Southport,
Merseyside PR9 9BD

NO LONGER A MEMBER

**Milton Keynes Family
Funeral Services**
12 Whitehorse Drive, Emerson
Valley, Milton Keynes,
Buckinghamshire MK4 2AS

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

**Woodall Nicholson Ltd t/a
Coleman Milne**
Mr Jon Stewart Sharrock (Bolton,
Greater Manchester)
01942 815600
• jon.sharrock@
woodall-nicholson.co.uk
• www.coleman-milne.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 Tomes (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@jcatkinson.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 (Westonzoyle,
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@tributes.ltd.uk
• www.tributes.ltd.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)
01603 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
• enquiries@herongatewood.co.uk
• www.green-burial.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.ifdccollege.org

EMBALMING
G T Embalming Service Ltd
Mr G Taylor (Brighton)
01273 693772
• gtembalming@btinternet.com
• www.gtembalming.com

TO ADVERTISE
HERE, CONTACT
Elliot Whitehead
0131 561 0020

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.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

Signature Aromas Ltd (Air Fresheners & Sterilisers)

Brian Chappell (Sedgley)
01902 678822 • brianchappell@signaturearomas.co.uk • www.signaturearomas.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 538016
• 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
• guyturner@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
• mrogers@redwoodcollections.com
• www.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

Tower Street Finance Ltd -

Richard Davies (Harrogate, North Yorkshire)
0343 5047100
• Richard.davies@towerstreetfinance.co.uk
• www.towerstreetfinance.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 support & lifetime planning services)

Lisa Ward (Weston-Super-Mare)
01934 422991 • 07517 105 569
• lisaward@trustinheritance.com
• 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@civilceremonies.co.uk
• www.civilceremonies.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

TO ADVERTISE
HERE, CONTACT
Elliot Whitehead
0131 561 0020

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
• scotts@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@shaw.co.uk
• www.shawfuneralproducts.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@outlook.com
• www.lckfuneralsupport.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)**

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• help@thebereavementregister.org.uk
• www.thebereavementregister.org.uk

Reach Plc (national & regional multi-media publisher)

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The White Dove Company Limited (releasing doves at funerals)

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• www.thewhitedovecompany.co.uk

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• www.gateway-publishing.co.uk

Polstead Press

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

RNS Publications

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**Trident Marketing Anglia Ltd
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Mr C Beswick / Mrs V Beswick
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• carl@tridentmarketinguk.com

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

Cremated Remains Transport Services

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

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(Dorking, Surrey)
01306 632952
• ecduk@btconnect.com

Guy Elliot Ltd

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

Key Air – The Repatriation People

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

LCK Funeral Support Services Ltd

Mr A Mccafferty (Wembley)
020 8900 9222
• l.c.k.f.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**

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• info@allsops.net

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

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• info@clarkeandstrong.net
• www.clarkeandstrong.com

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• sales@lr tipping.co.uk
• www.lrtipping.co.uk

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• martin@rosehousegroup.co.uk
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• www.themazwellgroup.com

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