

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight



SPECIAL REPORT

MAKING NEW CONNECTIONS

INDEPENDENTS COME OUT IN FORCE FOR SAIF EDUCATION DAY

SAIF NEXT Generation



A unique initiative for emerging funeral service professionals, upcoming business owners and directors.

For more information and to register your interest email

NextGen@saif.org.uk



Insight

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We know how much you value your independence.

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

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

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

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

What does a 'no fuss' funeral mean?

The Church of England commissioned research in January 2021 into funerals and bereavement in the UK. Implemented by strategic research agency 9DOT, the findings cast a beam of light on the furious pace of change in 2020/21.

It is evident that the restrictions placed on funerals during the pandemic resulted in more bereaved families opting for direct cremation than we would normally expect.

This has also been compounded by the rise of the internet, where the customer journey now begins for 60% of consumers. Independent funeral directors now have new entrants in the marketplace with whom to compete – internet funeral brokers and large companies are investing vast sums in Google Adword marketing, while others are spending millions on daytime TV advertising.

The new normal

The CMA will be pleased at this level of competition. However, it has inadvertently pointed consumers to direct funerals as the way forward, the new 'normal'. The direction of travel is all about the economics of the funeral, rather than the service provided, particularly the level delivered by Independents who pride themselves on customer-centred quality of care and who have local knowledge. Often these Independents are families serving other families, and all are facilitating visits to the deceased, not to mention the funeral service itself.

It is so important when clients contact you to request a direct cremation that you carefully explain the differences between this option and a full funeral service, which includes care of the next of kin and, crucially, care of the deceased. This is not a case of 'upselling', it's offering a level of care. With so much advertising focused on 'no fuss' funerals, funeral directors are reporting a growing number of families who express regret having

chosen a direct, unattended funeral for their loved one.

What the research from the Church of England reveals is that for consumers 'no fuss' is less about preferring direct funerals, rather a desire to move away from traditional funerals to simple attended funerals or those with more modern customs.

Many Independents are reporting a 'bounce back' from the pandemic restrictions, with clients wanting a full service – a service that honours a person's life, that enables collective grieving, and one that includes a visit to the chapel of rest. But people also want a fresh approach with favourite music, digital presentations, and a time to be together to remember with their loved one at the heart of the day's events.

So, please take time to explain what is meant by a direct cremation to prospective clients. Of course, the consumer has a right to choose that option, but we do not want to see a slew of mourners who are full of regret because other simple attended funeral options were not explained to them. These, while also being 'no fuss', are cathartic for all involved.

Are Independents inadvertently building the path for direct cremation services?

The strength of the independent sector is its ability to be agile and respond to local preferences and keep the deceased local as well.

Offering support

However, recently, SAIF has become aware of members providing support to direct cremation companies, including Local Authority services, by offering a collection, removal, and storage facility for a fee.

Is this unwittingly creating a fertile ground on which direct funeral and online companies will flourish? The likely outcome of such service contracts is that Independents will lose more of their market share.

CMA Legal Order website compliance

The CMA's legal order is a statutory requirement. It is not a question of preference; it is a mandatory directive that has been laid down in UK law.

Sean Martin, from the SAIF-CMA Regulatory Taskgroup, rightly comments: "The CMA legal order could have been a lot worse!" By that, he means that we still have control of our pricing, how we design and present information on our websites, and the posters in offices and windows.

It is vital that SAIF members who have not complied do so urgently. Not only will you risk being publicly named and shamed for non-compliance; a continuing failure can lead to imprisonment of six months! But it doesn't stop there – if the funeral profession at large simply ignores the CMA Order, this opens the door to the second market investigation which the CMA has said it will review in 2023. If the market is not complying a price regulator will be imposed and we could be subject to Care Quality Commission-style statutory regulation. This would prove incredibly expensive for the small to medium Independent, so would give the large chains an advantage.

SAIF's website monitoring compliance team is assessing those who are compliant, those who have attempted but are not quite fulfilling the requirements, and members who have done nothing.

So, if your firm has not done anything with online pricing, terms of business and disclosure of interests, or posters, it's time to pay attention and get on with it! Ignorance will be no defence to the CMA for any of their penalties for non-compliance, the Legal Order is quite clear on this.

Yours sincerely...

terry@saif.org.uk

To help your business stay ahead



our marketing support puts you, and your customers, first

To help your business thrive, we provide marketing support that delivers results. All our marketing materials are carefully designed to engage customers, get the conversation started and create new opportunities for you to connect with families in your community.

From sharing the right message at the right time, to making the most of every channel and staying one step ahead when it comes to market trends – we're here to help.

- ✔ Customer-approved marketing materials that can be personalised for your business.
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- ✔ Expert advice on digital marketing.
- ✔ Nexus – our powerful new business tool – provides in-depth insights into your funeral plan sales and customers which can help inform your marketing strategy and decision-making.

Customer needs are always evolving, and we're committed to keeping pace with change. It means we continue to update and enhance our support, ensuring your contact with customers is always relevant, and always thoughtful.

Golden Charter
Smart Planning for Later Life



SUZANNE GRAHAME
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

New ways of working

The FCA will change how we all work with families, and embracing emerging technology can help you meet those needs effectively

With Financial Conduct Authority (FCA) regulation approaching, it's becoming increasingly clear what will be expected, and what beneficial changes families can expect.

FCA requirements will alter some of what we do together, most strikingly when it comes to speaking to families after their purchase. Developments in that area offer us the opportunity to improve plan holders' experience after they take out their plans, and make things easier for funeral directors at the same time.

Under the FCA rules, customers will be required to provide a nominated representative "to improve awareness of the plan's existence and reduce the likelihood of it going unclaimed". Ensuring someone else in the family is aware of the funeral plan and understands it could also make your conversations at the time of need easier.

Similarly, plan holders will begin to receive statements over the life of their plan, again keeping customers in the know and ensuring that they continue to understand their purchase over what can be a decade or more. We particularly welcome this move because our surveying of plan holders indicates that many already want to see a statement like this. The statement builds on the relationship you already have with the plan holder, clearly setting out that you are their chosen funeral director.

These changes are designed by the FCA to ensure that we recognise potential vulnerability in customers throughout the life of the plan, and take steps to ensure they always get the funeral they planned and paid for.

Working with us online

We also want to ensure the transition to FCA regulation is as straightforward as possible from the start. It's with that mindset that we have been investing in our technology.

localfuneral.co.uk was an early example where we successfully used online technology to help you reach families and meet their needs. The development team then switched to deliver our updated mygoldencharter.co.uk portal site, helping your back office by using the same underlying system that localfuneral.co.uk uses to deliver new customers to users at the front end.

Succeeding together

The portal is becoming a fundamental part of how we succeed under FCA regulation together. It is being constructed to be a regulation-ready hub to provide all your Golden Charter funeral plan-related activities in a regulatory environment, and will make it easier for you to do everything from ordering merchandise and materials to submitting an application from start to finish.

It also contains a reference library holding all the information you need to understand regulation, including details and support on vulnerable customers and the FCA's treating customers fairly principles.

To learn more about the improvements and logging on, take a look at Malcolm's piece about mygoldencharter.co.uk in this issue on page 10. Remember as well as helping you meet your regulatory commitments it's also the fastest, most secure and most efficient way to write new plans and transfer payments.

Every Independent will benefit from a mix of new solutions and tried and tested methods. Through your Golden Charter business manager, we emphasise local approaches built around what you and your community need.

We know the importance of doing the simple things well, and technology is helping us do that in our service to you. In the last two months, we again stepped up the speed with which we settle maturity claims for

you, with a remarkable 99% of payments made in less than five days, and no one waited more than 10 days for a payment. You tell us this is an important measure in how you rate planning companies. I hope we are now setting the standard in that area.

Leaflet drops are another crucial activity, and continue to be an effective way to reach families, and we recently carried out research that reinforced that. It also showed how a bespoke approach in each area is the best way to ensure that effectiveness.

We want to give you clear, hard evidence to base business decisions on, in this case proving a clear relationship between leaflet drops and funeral plan sales by funeral directors over the past three years.

These are the kinds of insight your Golden Charter business manager can provide and talk through via our Nexus reports. Ask your business manager about the leaflet drop results and other insights Nexus can provide, always in the context of your area.

Informed decisions

No one understands the families who come through your door better than you. Together, we can marry your knowledge to insights from Nexus tailored to your location and your unique business, and help you make the most informed business decisions possible.

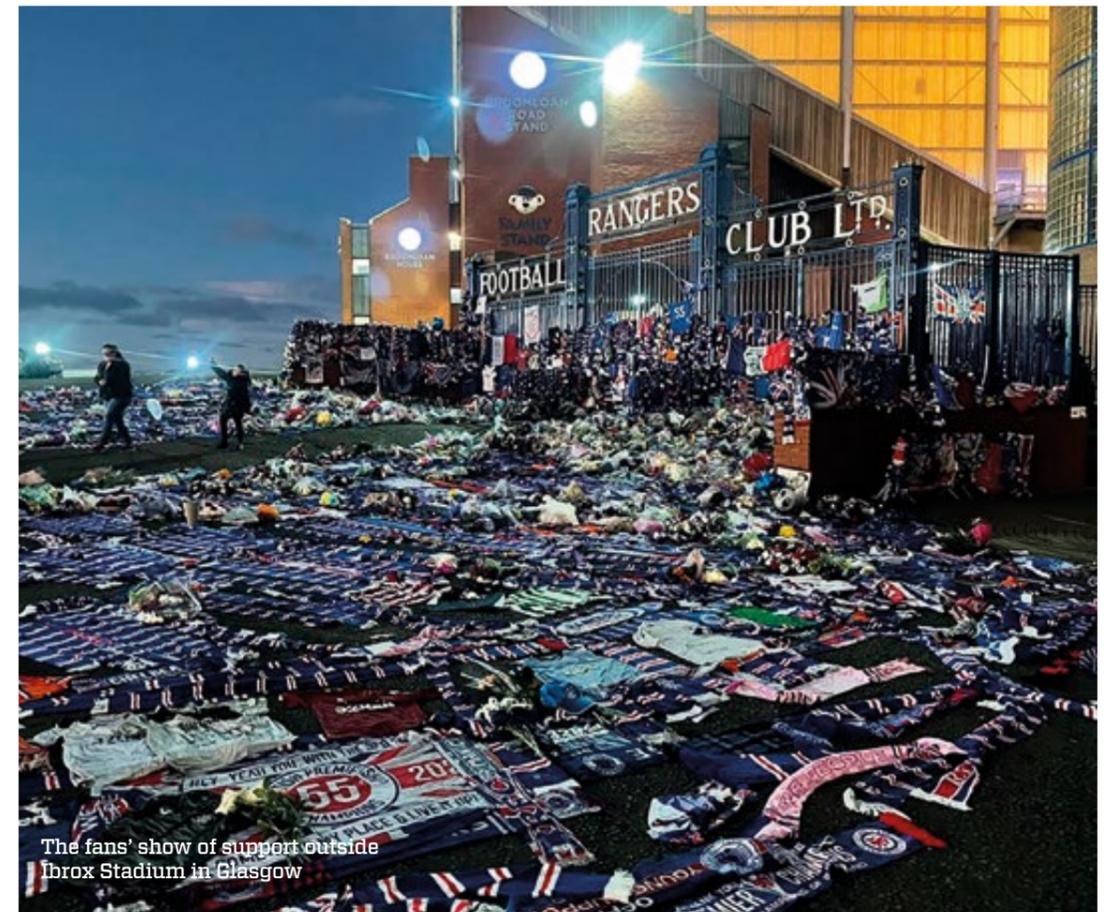
Speaking to your business manager about these opportunities and joining us online on mygoldencharter.co.uk will prepare you for the kinds of concrete changes the FCA is introducing next summer. Those changes can be better for families and better for you, and that's the fundamental goal behind our digital work.

Suzanne Grahame

suzanne.grahame@goldencharter.co.uk



Jim leads the procession through the fans



The fans' show of support outside Ibrox Stadium in Glasgow

Leading the nation

Immediate Past President Jim Auld clears the pitch for football hero's send off

When news of Walter Smith's death broke, it prompted an outpouring of tributes from across the world of British football. Walter had been manager of Everton and, north of the border, Scottish Premiership stars Rangers and the national Scotland team. It was originally thought that arrangements for his funeral would fall to a large corporate, but instead a familiar face took on the coveted role.

Jim Auld, ex-National President of SAIF, was called upon to lead the proceedings in what would be one of the biggest funeral processions of the year.

"Walter was somebody that I knew to say hello to as he attended many funerals we arranged in Helensburgh," said Jim the day after the funeral. While Walter was a resident of the Clydeside



Jim Auld is a familiar face for SAIF members

town and kept his private life under wraps, it soon became clear that a bigger send-off would be best for the fans who wanted to pay their respects – and Rangers' Ibrox stadium in Glasgow was the natural place for fans to gather.

"Walter's public persona and his private life were two very different elements. A huge proportion of the people of Scotland felt a great affinity to the man and the family were quite touched by that," says Jim. "They chose to have their private time with the cremation but thought it may be appropriate to go to Ibrox one last time."

Despite the fact that there was the small matter of Glasgow's COP26 to consider that week too, Jim worked with Police Scotland and the management at Ibrox to make sure the Smith family's request was carried out.

COP26 also impacted on Jim's preparation as two days before the funeral, he set out on a dummy run to work out exact timings.

"The Erskine Bridge was closed because the Rainbow Warrior was coming under the bridge as a protest at COP26, but in the end everything went really, really well and was all timed to perfection down to the last minute."

On the day itself, the procession was accompanied by a police escort from Helensburgh, then another as the cortege approached Ibrox. TV crews from Sky, the BBC, and ITV all filmed the fans' reaction, with Jim centre stage as scarves, flowers, and flags were thrown onto the hearse.

"That was quite emotional," he recalls. "I just had to keep my eyes firmly on the road ahead and remain po-faced. I couldn't engage eye contact with anyone."

Jim has been involved with many major funerals through the years. "We have a close connection with Faslane

"IT REALLY WAS A GREAT HONOUR"

naval base so we have conducted a lot of military and Ministry of Defence police funerals, but not on the scale of Walter's funeral with 10,000 mourners."

Being in the limelight brought a lot of attention to Jim, who says: "I needed a social media manager – it was crazy in the days following the funeral. I got a lot of colleagues sending lovely messages. Some slightly smaller Independents, funeral directors like myself, sent messages which were actually quite moving. One said: 'We're so glad a smaller independent funeral director was asked to do such a high-profile funeral', and one of our local corporates sent a lovely message too. I've also had a lot of emails and messages from families that we've looked after over the years."

Jim says it was a great honour to facilitate everything for the family, who texted: "Jim, we just wanted to thank you so much for organising everything yesterday you and your staff went above and beyond to give Walter the best send-off we could have hoped for."

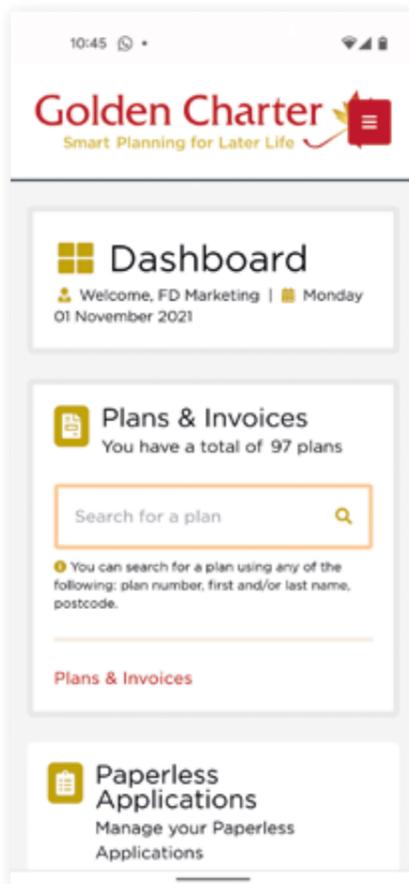
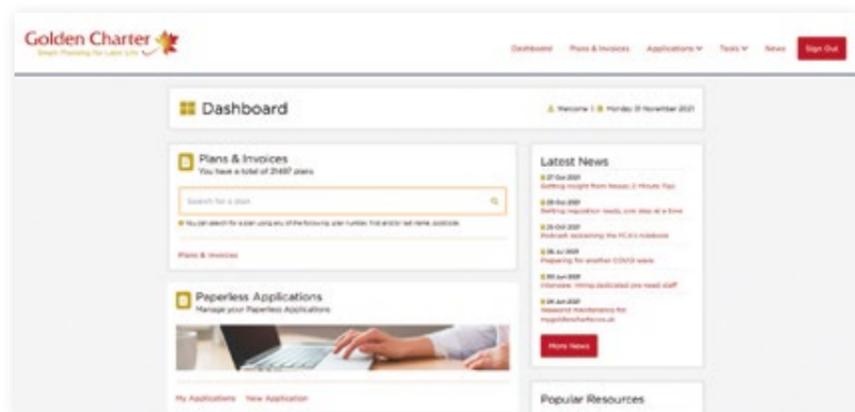
Jim adds: "But, actually, I didn't do any more or any less than I would do for any other family."



Walter Smith was Scotland manager from 2004-2007

mygoldencharter.co.uk... Refreshed for regulation

Benefit from the site's new features and take your first step towards FCA regulation



Golden Charter's updated funeral director portal website is now online at mygoldencharter.co.uk, giving you access to several new and improved features.

Benefits of the updated site include:

- Improvements to how you search through plans and request your invoice amounts (FDIAs)
- A new way to order marketing materials and access marketing resources
- A new payment calculator
- Improved speed.

These are in addition to other recent improvements, including the ability to switch between multiple branches within one account, and to create and manage accounts for your staff.

Golden Charter's Malcolm Flanders said: "The site is evolving over time, and we are taking into account the way you actually use it when we plan improvements."

"The site is also focused on helping get us all ready for regulation. You will be able to access further support on the portal, on vulnerable customers, treating customers fairly and more, as we work to prepare you for the requirements of Financial Conduct Authority (FCA) regulation."

By logging in, you will be able to access step-by-step tutorial videos explaining how the updated portal's features work. Funeral directors offering Golden Charter

plans will have login details already set up identical to those created for **partners**. goldencharter.co.uk. If you don't know your login details, simply click the 'Forgot your password?' link on the login page.

Malcolm added: "Following the launch, the site will continue to evolve as we react to how you use it and build towards a regulated future together."

If you need to access the previous version of the site, you can still do so by

clicking a link on the login page which will take you to the 'retired' version of the portal. However, Independents are encouraged to log in to the updated site.

Malcolm said: "You can benefit from the updated site's improvements straight away, and be set up to make the journey to regulation as streamlined as possible. Using this new version of the portal is your first step towards ensuring you will be ready to continue offering plans under regulation."

Celebrants celebrate

After a two-year hiatus due to the pandemic, the Association of Independent Celebrants (AOIC) held its 2021 event in Harrogate on October 9.

The AOIC Conference was very well attended in the historic Yorkshire town. Guest speakers included River Jones, who spoke of delivering ceremonies to people of all faiths, Dani Wallace, a public speaking coach and motivational

speaker, and award-winning celebrant, tutor and Death Café host Rosalie Kuyvenhoven.

Philip Spicksley, the AOIC's Chair, explained: "It has been rather a bleak couple of years but we are looking towards the future with renewed vigour. We have lots of plans for the future of the AOIC and it was exciting to be able to discuss this, and more, with our celebrant members."

The AOIC was the only celebrant organisation to have face to face consultation talks with the CMA team and Philip said: "It is clear that our objections were addressed and acted on accordingly."

The provisional date for the next AOIC Conference is October 2022.

For more information, go to www.independentcelebrants.com

Obituary Ron Bray, R J Bray & Son, Cornwall 1933-2021

We are sad to announce the death of Ronald John Bray, who passed away in October 2021 after a long battle with Alzheimer's disease.

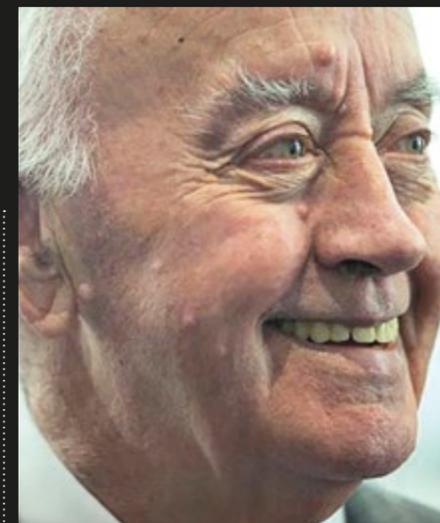
After years of assisting in the funeral profession, Ron, with his wife Jean, took over the long-established funeral directors W T Williams & Son in Wadebridge, Cornwall, in 1981, and so began R J Bray & Son.

They were joined in 1983 by their son David, daughter-in-law Beth, and latterly, by grandchildren James, Daisy, Lily and Mabyn.

Ron was born to be a funeral director, and it was a profession that he loved. He often said, to do it properly, it shouldn't be treated as a job, but as a way of life, and this was his way of life until he was 77.

Sadly, while still working, it was noticed his memory was getting worse, and he had to take 'early retirement', at the age of 77.

On October 28 Ron's funeral took place



at Egloshayle Parish Church, with the church as full as allowed with the current restrictions, mourners standing outside, lining the road on his last journey, and many more watching via live webcast.

Words Ron often said, in these last few years of his life were, "I just liked helping people", and the family think that sums him up to a tee. He will be sadly missed throughout Cornwall and further afield.

Dates for the diary

FEBRUARY 2, 2022
SAIF EXECUTIVE MEETING
10am-3pm, plus lunch
Venue: Manor of Groves Hotel, High Wych, Sawbridgeworth CM21 0JU

MARCH 17-20, 2022
SAIF AGM & BANQUET WEEKEND
See page 30 for details

MAY 11, 2022
SAIF EXECUTIVE MEETING
10am-3pm, plus lunch
Venue: TBC

JULY 20, 2022
SAIF EXECUTIVE MEETING
10am-3pm, plus lunch
Venue: TBC

SEPTEMBER 21, 2022
SAIF SPECIAL GENERAL MEETING
Venue: TBC

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STEPPING ON TO THE PATHWAY TO REGULATION

Golden Charter's Director of Sales, **Mark Moran**, discusses how you can prepare for regulation by taking the first step on your Pathway to regulation.

TAKING THE FIRST STEP

Last month, we introduced you to Pathway to regulation, the model our expert regulation team have designed to make the journey to regulation as straightforward as possible for your business. We're delighted to confirm that step one is well under way and if you haven't already done so, I'd encourage you to take action by visiting mygoldencharter.co.uk.

Preparing your digital readiness by registering for the new and improved mygoldencharter.co.uk and signing up to use its Paperless Application service.

We've built on existing helpful features available on the portal, taking feedback from funeral directors into account. It's easy-to-navigate, offering improved performance, extra security and access to helpful support as we move to a regulated environment.

You'll find Paperless Application at mygoldencharter.co.uk which will provide you with all of the tools and scripting required to meet the FCA's requirements.

PREPARING TO APPLY

Completing the elements in step one, puts your business in a strong position ahead of FCA regulation, allowing you to move to the application step with confidence. We'll soon open our application window, where



Mark Moran



we will invite you to apply to become an Appointed Representative. Keep an eye out for our new monthly e-newsletter, Regulation Ready, dedicated to FCA regulation and speak with your business manager for guidance.

Our Appointed Representative model has been designed with input from independent funeral directors. It offers you the opportunity to continue offering funeral plans to customers in much the same way as you do now. If becoming an Appointed Representative is not right for your business, we can help guide you down a more suitable pathway.

Your business manager will be on hand to support and guide you through each step of our application process. We'll also

work with you to support you to provide the information we'll need to complete your approval.

HERE AT EVERY STEP

Partnering with Golden Charter means your path to regulation will be straightforward and we'll take you through each stage. Your business manager will provide guidance throughout the process, making sure your business is prepared for regulation ahead of July 2022 so that you can continue providing funeral plans within your communities.

Contact your business manager to discuss your journey and visit mygoldencharter.co.uk.

SUICIDE BEREAVEMENT TRAINING EXPANDS

This month sees the relaunch of Suicide Bereavement UK's Postvention Assisting those Bereaved by Suicide (PABBS) evidence-based and evaluated suicide bereavement training across the UK.

Significant revisions have been made to incorporate new concepts, based on research, that will inform and guide professionals caring for those bereaved or affected by suicide.

The PABBS suicide bereavement training has been informed by a three-year study, conducted by experts in suicide prevention at the University

of Manchester and received £243,000 in funding by the National Institute for Health Research programme.

While Suicide Bereavement UK predominantly delivers in-house training, as part of the relaunch individuals can attend at the following locations:

1. Manchester Nov 16
2. Belfast Dec 6
3. Cardiff Jan 18
4. Edinburgh Feb 15
5. Exeter March 8
6. London March 15

For more information please visit: suicidebereavementuk.com/pabbs-training



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A BROAD CURRICULUM

Words: Michael Fern
Photos: Steven Phillips

From diversity and inclusion to regulation, there was a lot to cover as Education Day returned after two years

This year's SAIF Education Day returned to Leicester Tigers' Stadium for the first time since the pandemic, allowing Independents to hear from – and question – people at the forefront of changes to the funeral profession.

Both Competition & Markets Authority (CMA) and Financial Conduct Authority (FCA) regulation were on the agenda, alongside wide-ranging issues that will impact funeral directors' work well into the future. The day touched on funerals' environmental impact, diversity and inclusion, professional qualifications and grief support, as well as bringing together funeral plan providers.

Terry Tennens set the scene: "We're facing extraordinary change within the funeral profession. Are we facing a revolution of customer behaviour or are we in evolution mode? There's a great deal of transformation in many communities.

"The pandemic has sped up the proportion of direct funerals – now 60% of customer journeys start online when organising a funeral.

"This requires great leadership from you and your businesses, but it also moves us into a space that some of us are not fully comfortable in: the digital space."

SAIF Digital

Speaker:
DECLAN MAGUIRE
Managing Director of
Anderson Maguire

As a way of helping members approach various digital questions,

Declan Maguire introduced SAIF Digital, a pilot programme to support with all aspects of online engagement.

Declan said: "SAIF Digital is focused on supporting members with their digital engagement. We're looking at website design and content, search engine optimisation, pay per click advertising, social media and customer feedback.

"The project has launched with 20 funeral directors, and we're going to work with them very closely to put them at the very top of every single aspect. We'll then bring those outcomes to the wider membership early next year, aiming to launch it to the full membership in April."

Diversity and inclusion within the funeral profession

Speaker:
SHERI HUGHES
UK Diversity and
Inclusion Director,
PageGroup

"You don't go out and hire diversity to get inclusion," Sheri told the audience. "It has to be the reverse: you have to create an environment that is really inclusive, and by having an inclusive environment you allow your diverse people to thrive."

The advantages of diversity and inclusion include "a huge commercial benefit", Sheri said, quoting data that showed that the more diverse voices involved in your business' decision making,

Below: SAIF NextGen's Inez Capps



the more you can outperform less diverse competitors.

She offered some advice for smaller funeral directors: "Even though you might not be physically able to have diversity in the room, can you at least bring other perspectives into the room? Can you go and seek somebody's opinions that will be very different to yours?"

In PageGroup's case, it invited a "shadow board" into the room alongside its UK board to encourage a diversity of voices.

Sheri added: "This isn't about you changing who you are. It's about being seen as respectful of other cultures. Are you adaptable, are you understanding, do you factor different funeral timings in?"

"It's okay not to know. So ask the question, whether it's of your customers or others. Make sure you're respectful and you make no assumptions or shortcuts.

"Diversity does enhance your value proposition, it enhances everything you stand for."

QUESTION...
Where can we access materials to help look into diversity and equality?

Sheri pointed to simple online tests including the Harvard Implicit Test: implicit.harvard.edu



L-r: John from Procession Plumes and Russ Bravo, Editor of FSJ, Sean Martin of Peasegood and Skeates and the National Executive, and Cheryl Yarwood of Secure Haven Urns & Keepsakes Ltd

“ THIS ISN'T ABOUT YOU CHANGING WHO YOU ARE. IT'S ABOUT BEING SEEN AS RESPECTFUL OF OTHER CULTURES ”

prevent emissions and otherwise reduce them to ensure there is no significant pollution through an Environmental Permit.

He also explained the role of guidance, and current discussions happening across UK bodies.

QUESTION...
Who is responsible for monitoring emissions?

"The responsibility is with the operator, who then has to engage a competent contractor to do that work for them and to submit that data to their local authority."

If local authorities are effectively the regulator but also have crematoria, will they be regulating themselves?

"Nearly every local authority has a planning department and nearly every local authority brings forward its own

planning applications, and they have a way of managing that such that the decision-makers and those making the proposals have some kind of separation. That's the way it should be within a local authority. There are mechanisms to try and manage that difficult interface."

Has the Environment Agency had any input into the regulation or introduction of water cremation?

"The short answer is no," Simon said. "I'm keeping an eye on it, as is my colleague in Scotland. There are no emissions to air from alkaline hydrolysis so it is unlikely to be a regulated activity in the same way as cremation. There is the question of what you do with the wastewater. I don't think you could rule out that that might come to have some regulation in the future." >

The UK is already a multicultural place, why are we finding it challenging to be diverse in the workplace?

"I'm not going to be out of a job any time soon, that's for sure," said Sheri. "There is a lot to do. It's slow: we've been talking about gender equality for, what, 50 years? That doesn't mean you shouldn't do it, that's an important point to make. It's slow, it can be really hard at times. But if we don't then we're never going to get anywhere."

Environment and impact on the funeral profession

Speaker:
SIMON HOLBROOK
Senior Advisor on
Regulated Activity
at the Environment Agency

The Environment Agency is currently reviewing statutory guidance to the operators of crematoria, to help manage the emissions into the air that come with cremation.

The review of crematoria guidance is being scoped right now, and Simon said he expected to complete the review in around a year.

Simon explained the key principles of environmental regulation, with the priority to

RE-INTRODUCING SAIF NEXTGEN

Terry Tennens launched the day by introducing Inez Capps and Nathan Martin, who, together with Daniel Ginder, relaunched SAIF NextGen with "a new logo, a new vision".

Nathan said: "NextGen is all about the next

generation of funeral professionals. With the speed that funerals are changing, it's important to keep up to speed and for the next generation of professionals to have a voice.

"We're a support group, we're based online, in person or on email for the next generation of funeral professionals to speak to us."

Find out more about NextGen next issue.

IFD COLLEGE UPDATE

Speakers: **Nicola Jarmane** and **David Peasgood**, IFD College governors

Two new governors were announced for the Independent Funeral Directors' (IFD) College: Pat Gallagher returned to the Board of Governors



and was joined by David Gresty. Nicola Jarmane also welcomed new trainers and assessors Nathan Martin, Simon Helliart Moore and Terry Wright.

Launch of new diploma

Nicola also launched the IFD College Diploma in Funeral Directing, saying: "Our tried and tested method of vocational training has been coupled with a progressive and client-centric approach, embracing both the best of tradition and more recent schools of thought."

Modules covered are:

- Role of the funeral director
- Managing care after death
- Leading, managing and motivating people
- Delivering customer service excellence in the funeral sector.

Visit www.ifdcollege.org



STUDENT AWARDS

Mark Horton, 2nd Vice President of SAIF, presented certificates to successful IFD College students and new members.

Members of the IFD College:

- Paul Bowley
- Simon Hall
- Nicola Jarmane
- Jill Johnson
- Kim Parr

- Julie Sullivan
- Lewis Tout was congratulated for completing his foundation Funeral Practitioner course. Lewis was also the first recipient of the Matthew Gallagher award.

See details of how to nominate a student for the 2022 awards on page 25.

“EMOTIONAL INTELLIGENCE IS THE ABILITY TO RECOGNISE YOUR OWN EMOTIONS, REGULATE THEM AND, FROM THAT, READ OTHER PEOPLE'S EMOTIONS”

CMA



Speaker: SEAN MARTIN
Head of Operations, Peasgood & Skeates

Sean outlined how SAIF's CMA task group has been working for Independents and said: "I think it's fair to say that many of our members are not happy about the outcome, it has put funeral directors in a place they have never been before."



He went on to share the journey SAIF has been on to secure the best possible outcome. "The CMA is not used to dealing with an industry with so many moving parts. This is a profession that's had no regulation at all for a very long time, with each Independent working in its own way." He warned that if pricing rules were not satisfactorily followed, the CMA may choose to go further. "There was a very great risk that the outcome of the legal order was to go straight to statutory pricing with the order.

"What it has also kept in its back pocket is the threat in two years' time of a further market investigation. If it does that, it will want to be sure of the outcome it will get: probably statutory price controls.

"SAIF at the moment is reviewing members' websites. SAIF Business Centre is still on hand to support members. We have a review point where we will go back to the CMA and say look, you didn't get these parts right, there is lack of clarity."

EQ - the secret superpower of funeral arranging



Speaker: JOANNA WILLIAMS
Head of Counselling at Professional Help

The ability to empathise and read people's moods and needs is independent funeral directors' "superpower", according to Joanna Williams, part of SAIF Support and a published author.

"Emotional Intelligence (EQ) is the ability to recognise your own emotions, regulate them, express them, and from that, to read other people's emotions. It

starts with you: you have to have that vocabulary and sensitivity.

"In 1990, people started to suggest that IQ was not the only measure of how well people would do in life. In the profession you're in, you might argue EQ is more important."

Attendees were shown how to tell whether they have EQ, and how it can be developed.

"In any job that requires real listening you've got to be good with silence happening, and with leaving that space. And that's a learned skill, a skill we can all have.

"For funeral arranging in particular, understanding and managing your own emotional state is important: how you enter the room affects how they leave it.

"A lot of funeral professionals talk about not just reading the emotion in the room but going along with it. Letting a conflict sometimes play out to get to a better conclusion, but also knowing when to defuse."

Joanna concluded: "While some people seem to have charisma or empathy as a gift, I think EQ can be

Terry Tennens with IFD College governor Nicola Jarmane (above)

developed and should be in a caring profession."

QUESTION... Is there anything that could impact the level of EQ - age, experience, background?

"There are definitely some environmental factors and some around demographics as you describe. Broadly, some research seems to show that women find EQ comes more naturally but it's marginal. It seems to be more experiential. We can watch people who do it

well and emulate them, so your propensity to high EQ depends on whether you're around people with high EQ. I certainly think everyone can improve it."

Turn to page 20 for the panel discussion and see the exhibitors and SAIF Associates overleaf



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SAIF'S EDUCATION DAY 2021

THE EXHIBITION

We would like to extend our thanks to all of the Education Day exhibitors who shared their insight and news about their products and sectors. It was great to see such a large number of suppliers and Associates on the day.

Our exhibitors included:

- The Association of Independent Celebrants
- Comtec Associates
- Funeral Service Journal
- Greenacres Portfolio Management
- Institute of Civil Funerals
- Life Expressions
- Redwood Collections
- Signature Aromas
- Wilcox & Co (Limousines)
- Bradnam Joinery
- Fidelity Payments Processing
- IFD College
- Kings Court Trust
- Professional Help
- Rose House Funeral Supplies
- The Plume
- Frontline Communications
- Golden Charter
- MuchLoved Charitable Trust
- LifeArt Coffins
- Reach PLC
- SAIFinsure
- Trident Marketing
- OpusXenta

E-exhibitors:

- Funeral Guide
- Secure Haven Urns & Keepsakes
- I-Netco
- Scattering Ashes
- Ghyll House Publishing



PANEL DISCUSSION

Plan providers discussed preparation for FCA funeral plan regulation



In the day's longest session, Declan Maguire moderated an expert panel of plan providers, featuring:

- Mark Moran, Golden Charter
- Barry Floyd, Golden Leaves
- John Taplin, Open Prepaid Plans
- Chris Clark, Ecclesiastical.

Planning Services

For Golden Charter, Mark said: "It's been a long time coming. I think the biggest journey that anyone has been on is the Financial Conduct Authority (FCA). They have found it a struggle to really understand the industry, so they're on a big journey and we're all doing our best to try and help them through that process."

Barry Floyd, of Golden Leaves, said: "It's been a difficult journey really. The FCA have listened to everyone and taken notice of no one. Although myself and all of my friendly competitors here have spent a lot of time in interactions with the FCA, it's now coming home the amount of interest they've taken."

Open Prepaid Plans' John Taplin said: "Similarly, the FCA listens to what you say and says thanks very much and leaves it there. What we have come across most recently is they seem to be under the misconception that one size will fit all, and that is not the case."

Above left: Declan Maguire of Anderson Maguire Funeral Directors moderated the discussion

Above right: l-r: Declan Maguire, Mark Moran, Barry Floyd, John Taplin and Chris Clark

Chris Clark from Ecclesiastical Planning Services said: "We have some considerable knowledge and expertise in dealing with FCA regulation and that's standing us in good stead as we enter the transitional period. They're definitely on a learning curve in terms of the funeral director market, but having said that we do feel that we're being listened to."

What has led to this point?

Ecclesiastical: "When I first started researching the funeral plan market in 2004, I was amazed funeral plans weren't regulated at that time. What we've seen develop over the last few years are all sorts of different sales channels. That's involved using sales tactics that would not be used in a regulated marketplace."

Golden Charter: "The product being unregulated has meant there are low barriers to entry. As soon as PPI started to wane, funeral plans became popular with companies with call centres and data. Then the commissions started to ramp up from there. We were on a collision course for FCA regulation from that point."

Golden Leaves: "We shouldn't tar everyone with the same brush. Whenever you sell anything, there's going to be salesmanship. We did a lot of research over the last few years about the type of client

that buys from a funeral home and who buys from a planning firm. They're two very different audiences."

Open Prepaid Plans: "We've watched much of it from the sidelines. We've only ever really sold plans through funeral directors. We've seen the good, the bad and the ugly and stayed quietly out of it."

Appointed Representative (AR) or Introducer Appointed Representative (IAR)?

O: "In simple terms, the AR route will require the funeral director to submit a lot of detail around their business and operations on an annual basis. The IAR is just an introducer model. It'll be nothing but handing out a brochure with contact details and telling an enquirer someone will be in touch."

GL: "There is a definite benefit of being an AR and selling a plan to your own client. But you are going to have situations where individual businesses only sell a handful of plans a year. Is it operationally too much of a disturbance for them to want to become an AR of someone rather than an introducer?"

GC: "It's really important we make funeral directors aware of what both options are so they can make an informed decision. At Golden Charter during COVID, we offered an enquiry support facility which

was effectively like the IAR model. In the research we did afterwards, it was fundamental how much the customer valued the funeral director conversation and they lost that. That reinforced that in an ideal world AR is the best route."

Will monitoring requirements be a challenge?

E: "The monitoring programme we're putting together for the AR model is based around a proportional approach. Some businesses have been around for 100 years and longer and have very experienced professionals working in those branches. Complaints are very minimal. We have a lot of desk-based monitoring material we can use. Then it's a case of agreeing with the FCA what are appropriate measures."

GL: "What we do is we compliance check every single sale. And we've been working under that regime now for three years. Vulnerable clients is a massive thing with the FCA and checking a client actually knows what they've purchased."

O: "We're talking about 240-250 funeral directors and, from that perspective, it will be easier for us to enforce. We fully expect that over the next five years those requirements will change year in, year out."

GC: "We need to look at four things: business monitoring,

monitoring around the individual, the sales process and training – a 15 hours Continuing Professional Development (CPD) requirement of anyone who's selling plans. Plan providers need to work out the best way to bring that training to funeral directors. It could be a combination of structured and unstructured. We'll all look at how best to roll that out."

Does regulation favour vertically aligned or corporate providers?

O: "Under FCA regulation we'll all be under the same rules. It doesn't only favour that sector, it gives everybody a chance to be under a decent set of guidelines."

E: "In the short term, I would say that there could be a real opportunity for Independents. The big corporates are having to contend with FCA regulation on quite a big scale. For independent funeral directors there's an opportunity to embrace the world as we go forward, work closely with a plan provider and develop your team."

GL: "Yes there are opportunities for the independent sector, but that depends on how engaged you are going to be. You will have businesses who are engaged, you'll have businesses that aren't. That is just the nature of dealing with numerous different companies."

GC: "The last stat I saw was more than 60% of funerals in the UK are

still carried out by independent funeral directors. It's about how Independents interact with the family at that point. What the Co-op and Dignity can do is mandate targets."

What will the market look like in 2023?

GC: "The customers will still be there, I'm certain demand for plans will still exist and regulation will give customers confidence. If you continue to engage and have conversations with families, that is key. The market will still be there in 2023, the opportunity sits with us to make the most of it."

GL: "Some of the companies and activities the sector's witnessed, are they going to go away? No. Has regulating the plan market got rid of that activity? It's going to deposit it in the high-cost regulated, commission-paying and insuring world."

O: "We actually meet many of the requirements already. I hope we can move ourselves on from the sense that a great deal of funeral directors see funeral plans as a necessary evil."

E: "I think we're in for a torrid time over the next 12 months. I think there are a number of plan providers intending to apply for FCA authorisation who won't meet the standard. But I don't think we should get too depressed about that because we need to think about the opportunities."



ON THE ROAD AGAIN

Mark Porteous visits Independents around the country



4



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1. President and 1st Vice President together - with Jo Parker, at Abbey Funerals in Tonbridge.

2. Opening the South East Regional Meeting in Viner & Sons' new suite in West Malling.

3. At Crescent Funerals, Taunton with l-r: James Chorley, Simon Helliard-Moore, and Past President and IFD tutor, Gemma O'Driscoll.

4. With James Gardiner of Viner & Sons, West Malling, host of the South East Regional Meeting.

5. Chris Parker FSAIF presenting at the South East Regional Meeting as Principal of the IFD College.

6. Meeting Jackie Sawtell and Edward Cornish of Adam and Greenwood of Chelmsford.

7. With Jamie West of West & Coe, Dagenham.



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1. Alan Tucker FSAIF, from Funeral Administration Ltd, a SAIF Associate.
2. Prize winner Martin Stibbards of S. Stibbard & Sons, Hadleigh.
3. Dan Blackett from Life Ledger, a SAIF Associate.
4. Prize winner Jenny Gillanders of West & Coe, Dagenham.
5. Visiting long-standing members r-l, Darren Lucking, Roy Palmer and his son Callum of Lucking and Sons, Chelmsford.
6. With the High Sheriff of Kent, member John Weir of John Weir Funeral Directors, Rainham.



Dave Hadley

Last year's winners Lewis Tout (third from left) and James Chorley (second from right) with the IFD College organisers and Matthew Gallagher's parents Pat and Sandy.

DO YOU KNOW A GREAT STUDENT?

Nominations are now open for the 2022 Matthew Gallagher Award

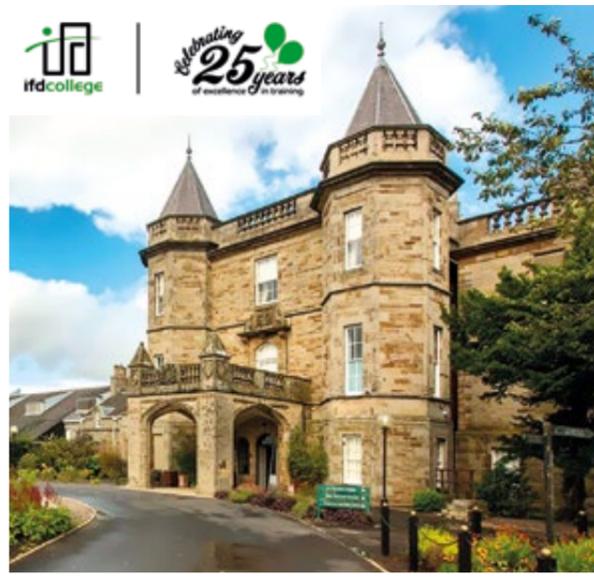
The Independent Funeral Directors' (IFD) College has called for nominees for the 2022 Matthew Gallagher Award. The award, named after inspirational funeral director Matthew Gallagher, is open to any IFD College student or member who has shown exceptional ability, has used their IFD College training in a positive way, or who has risen to a challenge or is considered worthy in some other way.

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

Nominations can come from employers, co-workers or be self-nominated. Last year's recipient was Lewis Tout, and this year's winner will be presented with their prize at the SAIF AGM weekend at the Dalmahoy Hotel & Country Club from March 17-20. The winner will receive the trophy, a



Matthew Gallagher was a keen supporter of emerging talent within the funeral sector. The award ceremony will take place at the Dalmahoy Hotel & Country Club



replica to keep, a cash prize and a copy of the manual of funeral directing.

Download an application form at the IFD College Facebook page www.

facebook.com/www.ifdcollege.org, or contact corinne@saif.org.uk. Completed nomination forms should be sent to chrisparker002@icloud.com no later than February 14, 2022.

CMA COMPLIANCE... GETTING IT RIGHT

SAIF highlights the teething problems with CMA Order compliance

Research in recent weeks by the team at SAIF Business Centre has found that members are working hard to comply with the Competition and Markets Authority (CMA) Funerals Market Investigation Order. Thank you to funeral directors who have implemented what is in places an unclear piece of regulation.

SAIF continues to work closely with funeral directors to support compliance with the CMA Order, while being mindful that the Order is not as clear as it could be. The CMA will be policing members through desk research and mystery shopping, and non-compliance could lead to remedial enforcement action ranging from public letters to court injunctions.

If the funeral sector is unable

to demonstrate its ability to adhere to this regulation, then we might unwittingly give the authorities the excuse they need to instigate a second funerals market investigation, paving the way for much more stringent price control regulation.

Where websites have been updated, there are common areas where members are finding implementing the CMA Order

Your at a glance guide to common errors

The Standardised Price List

ATTENDED FUNERAL (funeral director's charges only)

£2,884 **1**

This is a funeral where family and friends have a ceremony, event, or service for the deceased person at the same time as they attend their burial or cremation.

• Taking care of all necessary legal and administrative arrangements	£1,350
• Collecting and transporting the deceased person from the place of death (normally within 15 miles of the funeral director's premises) into the funeral director's care	£260
• Care of the deceased person before the funeral in appropriate facilities. The deceased person will be kept at the funeral director's New Street premises in Anytown	Included 2
• Providing a suitable coffin – this will be made from oak veneer	£499
• Viewing of the deceased person for family and friends, by appointment with the funeral director (where viewing is requested by the customer), between 8am and 1pm, Monday to Friday	£75 3
• At a date and time you agree with the funeral director, taking the deceased person direct to the agreed cemetery or crematorium (normally within 20 miles of the funeral director's premises) in a hearse or other appropriate vehicle	£0 4

UNATTENDED FUNERAL

This is a funeral where family and friends may choose to have a ceremony, event, or service for the deceased person, but they do not attend the burial or cremation itself.

• Burial (funeral director's charges only)	£1,363
• Cremation (funeral director's charges plus the cremation fee) ²	£1,813

FEES YOU MUST PAY

For an Attended or Unattended burial funeral, the burial fee:

• In this local area, the typical cost of the burial fee for local residents is	£250-£525
---	-----------

For a new grave, you will also need to pay for the plot; for an existing grave with a memorial in place, you may need to pay a removal/replacement fee. In addition, the cemetery may charge a number of other fees.

For an Attended cremation funeral, the cremation fee:

• In this local area, the typical cost of a cremation for local residents is:	£899-£1,100
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Please discuss any specific religious, belief-based and/or cultural requirements that you have with the funeral director.

ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES

This funeral director may be able to supply a range of optional, additional products and services, or to arrange (on your behalf) for a third party to supply them. Examples include:

• Additional mileage (price per mile)	£0.50
• Additional transfers of the deceased person's body (e.g. to their home, to a place of worship etc.) (price per transfer)	£400
• Collection and delivery of ashes	£50
• Embalming	£0 5
• Funeral officiant (e.g. celebrant, minister of religion etc.)	Prices on request
• Services supplied outside of normal office hours	Prices on request
• Removal of deceased outside of normal hours	£250 / £300 6

The funeral director can give you a full list of what they can supply. They are likely to charge for these additional products and services, so you may choose to take care of some arrangements without their involvement, or you can use a different supplier.

¹ This fee (which is sometimes called the interment fee) is the charge made for digging and closing a new grave, or for reopening and closing an existing grave.

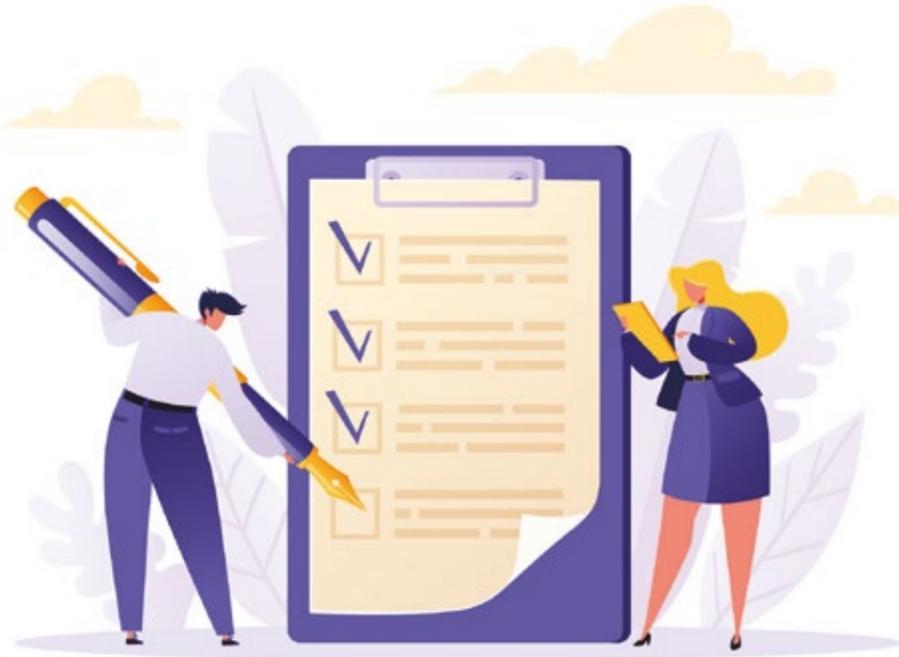
² In England, Wales and Northern Ireland, you will usually need to pay doctors' fees as well. This is the charge for two doctors to sign the Medical Certificates for Cremation.

1 All items in this section should total the Attended Funeral fees. If an Attended Funeral is not offered, this must say 'Not offered' and the rest of the section marked '-'.>

2 A figure for this service must be included.
3 This added comment is not compliant so should be removed.

4 This figure must be higher than zero, or marked as 'Not offered' to ensure clarity and compliance.

5 This must be either a price or 'Not offered'.
6 This line is an addition to the CMA template so should not be included.



challenging. SAIF has found that some businesses have added to or edited elements of the Standardised Price List (Article 3) in a way which breaches the Order.

While SAIF accepts that the document may not be reflective of funerals offered by your business prior to the Order being made, it is a legal requirement that you offer Attended and Unattended funerals, as set out by the CMA in addition to your existing services. Further information regarding what you can and can't do in terms of edits to the Standardised Price List can be found on pages 24 to 28 of the Order and 6, 7 and 8 of the Explanatory Note.

The Standardised Price List should be in PDF format to make it easy for consumers to download and print. If your website is unable to upload a PDF document, you should use HTML, however the vast majority of websites do allow a document such as a PDF to be

“ SAIF MEMBERS ARE BEING ENCOURAGED TO RE-CHECK WEBSITES ”

hyperlinked from a page. When it comes to social media platforms, for example Facebook and Twitter, you should use a PDF filesharing platform and create a link for the document.

Websites: One click from the home page

One of the requirements of the CMA Order is that information should be displayed in a clear and prominent manner. This includes ensuring information is on a page no more than one click from the home page. SAIF's study of websites revealed that some firms are requiring

website visitors to click several times to access the information. The CMA will accept as one click a 'hover-over' navigation bar drop down menu which lists the Standardised Price List and other required information for the viewer then to click on.

The 'small' print

By that we mean the terms of business, disclosure of interests and crematorium information. In addition to pricing information, businesses are required to display cremation information (Article 8), their terms of business (Article 4) and disclosure of interests (Article 5).

Many businesses have uploaded these documents to their websites, however, some are not making it easy to find. Again, this information needs to be in a clear and prominent position, as stated in the Order. The Explanatory Note: <https://saif.us8.list-manage.com/track/click?u=65a8d1d7e3fd35551362995dc&id=ecc462d55c&e=be2011d26e> states throughout that these sets of information must be displayed on separate PDFs.

SAIF members are being encouraged to re-check websites to ensure they are compliant with the Order.

Posters in reception areas and office windows

A number of SAIF members have contacted the Business Centre to raise concerns about rival companies not correctly displaying A2 posters (A3 is acceptable where A2 is just not practicable) in reception areas and A4 in shop front windows.

While SAIF understands the challenges of displaying large posters in premises, there is a real risk of enforcement by the CMA if this requirement is not met, as the central aim of the Order is to improve price transparency for consumers.

THE IMPORTANCE OF WORKING TOGETHER

SAIF hears regularly from funeral directors who are thinking about reporting alleged non-compliance by competitors. However, we urge businesses to think carefully before doing so, as creating division amongst the independent sector will only strengthen the market positions of the large chains

to the detriment of small firms. Now is the time for unity as we navigate this new regulatory landscape.

As such, SAIF advises members to send information about non-compliance with the CMA Order to the SAIF Business Centre via info@saif.org.uk, stating how you feel the

Order has been breached and the name of the business in question. We will include this information in our monitoring programme as part of our efforts to understand compliance levels across the profession.

Separately, if you are aware of any independent

funeral directors that do not belong to SAIF or the NAFD, that are yet to comply with the Order, please share details with SAIF in order that we might make them aware of the new regulatory landscape. It's entirely possible that these firms have not heard about the Order.

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BRING ON THE BANQUET WEEKEND!

As we count down to the **SAIF AGM Banquet Weekend 2022** we take a look at the highlights of previous events...



2020



2019

Above: fun and games

Right: a deserved round of applause



Left: dressing up was lots of fun

Below: guests enjoyed the night



Above: guests arrive for dinner

Above, right: cheers to a good night!

Left: speaker Paul Allcock

Right: ceilidh fun on the dance floor

Below: having a laugh during dinner



2022's event...

HAPPY NEWS

We are delighted to share the news that the SAIF AGM Banquet Weekend will be held at the Dalmahoy Hotel & Country Club in Edinburgh from March 17 to 20, 2022! On behalf of the National President, the National Executive Committee, and the SAIF Business Centre, we can't wait to see you.

Porteous, and welcome the 1st Vice President, Jo Parker, to take the reins of National President.

OUR KEYNOTE SPEAKER

Craig Caldwell, CEO and co-founder of The MazWell Group, will present 'A Global Perspective of Funeral Services in the World of Biocides'.

Craig is a renowned professional in the funeral and embalming sector and has been involved in several Disaster Mortuary Operational Response Team (DMORT) efforts. He assisted at 9/11 in 2001, the Rhode Island nightclub fire in 2003, and the Egypt air crash in 2016.

He also served as Region I Commander for DMORT and is a past National President of the British Institute of Embalmers. Craig has given presentations on a wide range of topics on embalming and funeral service internationally.

The MazWell Group is recognised for improving the equipment, instruments, and embalming products necessary for the correct conservation treatment of a deceased body. The company is based in Hampshire, with divisions in Germany and Australia and 15 international distributors.

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 time to experience some of the leisure facilities the Dalmahoy has to offer. Saturday evening is the banquet where formal attire is required. This promises to be fun-filled and for those 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

Booking form for the AGM Banquet Weekend 2022 is overleaf

FORK IN THE ROAD

By Dr Bill Webster

Yogi Berra, the baseball player and philosopher, famously said: “When you come to a fork in the road, take it.”

I wonder if you find yourselves at a fork in the road. How many changes have been generated by the pandemic and its aftermath, in business and in our personal lives? Many have seen changes through the death of a loved one; others in their circumstances or lifestyle.

Yogi Berra also said: “The future ain’t what it used to be.” That used to be funny, but no longer. Many people have lost their hopes and dreams.

Make the most of life

I wonder if you find yourself at one of these unavoidable forks in the road that life seems to incessantly throw at us. Change is rarely welcome, and never an easy place to be.

In such a situation, the cliché, “What are you doing for the rest of your life?” only rubs salt in the wound. If people were honest, what they would like to be doing for the rest of their life, and what they can or have to do might be dramatically different. For many, circumstances or situations have changed and they find themselves struggling to come to terms with a ‘rest of your life’ they never expected, chose or even contemplated.

Life is never perfect. I have come to the conclusion that no one is given a ‘good life’. I do believe we are all given the gift of life, but it is what we do with it that determines whether it will be regarded as a good life, or ‘not so great’.

Nadine Stair was 85

“IT’S ONLY BY DIGGING YOU CAN BUILD A PASTURE. SO I KEEP DIGGING”

when she reflected on what she might do if she had her life to live over. She writes: “I would take fewer things seriously. I would take more chances. I would climb more mountains and swim more rivers. I would eat more ice cream and fewer beans. You see I’m one of those people who lived sensibly and sanely hour after hour, day after day. I would never go anywhere without a thermometer, a hot water bottle, a raincoat and a parachute. If I had to do it again I would travel lighter. I would ride more merry-go-rounds. I would pick more daisies. I would stop to smell the roses.”

Have you noticed how people don’t have as many regrets about things they have done as about things they regret not having done?

How sad it is to see people trying frantically to cram all the living they can into the short time they realise is left. All the things they wanted to do, the places they wanted to see, the words left unsaid. All the things they figured they had lots of time to do, and left for a ‘better time’ or ‘one of these days’.

Beware! These ‘maybe another time’ moments are the rest of your life. Suddenly, sadly often when it is too late, it dawns on people how

precious their time is and how much more they want to live it. As Henry David Thoreau wrote: “Oh to reach the point of death and realise one has never really lived at all.”

Scottish physician A.J. Cronin was forced by illness to take a leave of absence from his medical practice. He decided in his convalescence to write a novel. But when only half done, he became disheartened and threw his manuscript into the bin.

Totally discouraged, Cronin was walking the Scottish Highlands and saw a man digging in a marsh trying to drain it for use as a pasture. As they chatted, the man said: “My father dug at this quagmire and never produced a field. But we both know that it’s only by digging you can build a pasture. So I keep digging.”

Choose your path wisely

Inspired by the man’s endurance, Cronin went home, picked his manuscript out of the bin, and finished it. *Hatter’s Castle* sold three million copies, and eventually, Cronin left his medical practice and became a world famous writer.

At times, you and I may feel trapped by circumstances that demand patience and persistence. Are you willing to keep digging away at whatever is ‘bogging you down’ so you that eventually you may become outstanding in your field?

David Livingstone, asked where he wanted to go to be a missionary, stated: “I am willing to go anywhere, provided it be forward.”

Now that’s an attitude that guarantees progress no matter what direction you take. It’s never too late to make the most of life. But choose the fork in the road carefully, for this is the rest of your life. ●



Dr Webster

HOW TO DISPOSE OF WASTE SAFELY

It’s important that everyone knows all the procedures and responsibilities surrounding waste issues

The safe management of clinical waste is the responsibility of every member of staff at a funeral home. Staff must understand how waste should be classified, segregated, and stored prior to collection for treatment or disposal. This is driven by the need to ensure a safe working environment for staff, contractors, and the public, to reduce the environmental impact of waste and to comply with all regulatory obligations and best practice standards.

WASTE CLASSIFICATION

It is important to know that how a waste is classified determines how it is treated or disposed of.

When classifying healthcare waste, we must first consider whether it presents an infection risk to those coming into contact with it. If it does, the infection risk must be rendered safe either by incineration or alternative (heat) treatment. If not, and the waste is only contaminated by bodily fluids, it may be treated as offensive waste.

We must also consider whether there are additional contaminants present in the waste, such as medicines, chemicals used in healthcare, or items contaminated by these. If they are, these wastes must be incinerated to destroy them. Alternative treatment is unsuitable for these types of contaminants.

CLINICAL OR OFFENSIVE WASTE

Waste generated from funeral activities can be classified as clinical waste or offensive waste.

Clinical waste means waste from an activity that...

- Contains viable micro-organisms or their toxins which are known or reliably believed to cause disease in humans or other living organisms
- Contains or is contaminated with a medicine that contains a biologically active pharmaceutical agent
- Is a sharp, or a body fluid or other biological material (including human and animal tissue) containing



REGULATORY POSITION ON TREATMENT AT APPROPRIATELY PERMITTED FACILITIES

TYPE OF WASTE	WASTE TREATMENT REQUIRED
Anatomical waste, sharps, medicines, and chemicals. Infection risk waste contaminated with medicines or chemicals e.g. surgical skin cleanser.	Incineration. Waste is destroyed.
Infection risk waste only, contaminated with bodily fluids and no other contaminants.	Alternative Treatment (AT) i.e. non-incineration technologies. Waste is rendered safe.
Offensive waste, contaminated with fluids but assessed not to present an infection risk, and not contaminated with medicines or chemicals.	Municipal incineration or deep burial landfill Secure energy recovery or disposal.

COLOUR CODING FOR INFECTION RISK AND OFFENSIVE WASTE

DEGREE OF HAZARD		COLOUR OF BAG	DESCRIPTION
Highest risk	Infection risk	Chemicals and/or medicines present	YELLOW Clinical waste which requires treatment by incineration in a suitably permitted or licenced facility. This waste category is not suitable for alternative treatment due to the presence of chemicals or medicines.
		No chemicals and/or medicines present	ORANGE Clinical waste which must be treated. Treatment required is to be rendered safe in a suitably permitted or licenced facility, usually by alternative treatment, where waste is shredded, and heat treated. While not a requirement, this waste may also be treated by incineration.
Lowest risk	No infection risk	TIGER STRIPE BAG	Offensive waste. Disposal required is typically either incineration with energy recovery or landfill at a suitably permitted or licenced facility.

or contaminated with a dangerous substance.

Offensive waste is not clinical waste and does not present an infection risk but contains body fluids, secretions or excretions. For example, PPE with bodily fluids on it from carrying a deceased person not considered to present an infection risk.

When assessing whether a waste should be classified as a clinical infection risk or offensive waste, staff should consider the medical history of the deceased where available, any clinical signs and symptoms indicating a potential infection risk and, finally, question medical staff on the scene or the relatives.

The approved colour coding for infection risk and offensive waste is provided here with further information on classifying waste in terms of chemical or medicinal contamination.

TRANSPORTATION OF WASTE

If the waste is classed as offensive waste and is in a tiger-striped bag it can be carried by the funeral home’s private vehicles. If it is classed as hazardous waste – in a yellow or orange bag – it must be transported by licenced carriers.

SUMMARY

The safe management of waste is the responsibility of every member of staff. Staff producing must understand how this should be classified, apply appropriate risk assessments, and ensure waste bags provided for all waste streams and their disposal as described above are used and carried out appropriately.



PREPARING THE PATH AHEAD

SAIFCharter Chair Adam K Ginder discusses why becoming an Appointed Representative with Golden Charter is the right approach for his business

I think we can feel cautiously optimistic and positive this year as we move into the winter months.

At the time of writing this article, the UK is reporting steadily rising COVID cases, a trend that has started to push up death rates. I'm aware of the apprehension many funeral directors are feeling about the challenges which may be ahead. Having experienced previous waves of the pandemic, however, we have adapted our processes, capabilities, and preparedness. I think we can therefore be cautiously confident we are entering this next period from a stronger, more prepared position.

It's clear that, with the pandemic continuing to place death and bereavement at the centre of public consciousness, many families are considering their own end of life wishes and the peace of mind funeral plans can offer. I would therefore encourage you to continue to focus on your pre-need services and remain there for families wishing to plan ahead. Golden Charter can of course help with this, and your business manager is on hand to support you to secure your share of the future market.

As we focus on preparing to deliver both at-need and pre-need services in the months ahead, we must not lose sight of the next steps in our regulatory preparedness.

I'm pleased to see Golden Charter has launched a simple, straightforward three-step process to guide us through the steps

on our regulatory journey with them, ahead of Financial Conduct Authority (FCA) regulation of the funeral plan market.

The first step, to prepare and make our transition to FCA oversight as easy as possible, is to register for the updated funeral director portal at mygoldencharter.co.uk. I would urge you to take this first step if you have not already done so. I would also encourage you to try out the new Paperless Application service available via the portal. It has been re-designed to be simpler and more intuitive. It's also set up to provide the structure which will guide us through a compliant sales journey, to ensure we can easily give our customers all the necessary prompts the FCA requires, while still reflecting how we interact with customers.

The next step will be to apply to become an Appointed or an Introducer Appointed Representative from later this month.

It is absolutely right that you must make decisions based on what is right for your business, but at M. K. Ginder & Sons, we know that no one is better placed than us to guide families through their funeral plan purchase. We have the knowledge, trust and experience to make the purchase personal, and tailored to our individual families. Applying to become an Appointed Representative (rather than an Introducer Appointed Representative) will ensure we continue to have ownership of that key conversation with customers.

This route will also allow us to let families know that we'll be with them, every step of the way, from their first enquiry right up until the funeral itself. I believe this interaction plays a fundamental role in establishing a relationship with that family for generations to come.

These reasons, coupled with the comprehensive support package and the comfort of knowing that development of the company's regulatory proposition is being shaped by independent funeral directors, are why the Appointed Representative route is the right pathway for us.

I would encourage you to consider your position and move forward on your own journey. For support with regulation or with your business plans more widely, please speak with your Golden Charter business manager. Alternatively, for peer-to-peer support on any of these matters, please reach out to me or a member of our Executive team, we would be delighted to speak and hear your thoughts. ●

Adam K Ginder
SAIFCharter Chair

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

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

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

John Tempest

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john.tempest@leedsfunerals.co.uk

James Tovey (Golden Charter Board representative)

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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



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



Jo Parker
1st Vice President



Mark Horton
2nd Vice President



Jim Auld
Immediate Past President



Terry Tennens
Chief Executive & Secretary



Paul Allcock
Executive Committee



James Carcary
Scottish President



Amanda Dalby
Executive Committee



Suzanne Grahame
Golden Charter



Simon Helliard-Moore
Executive Committee



Ross Hickton
Executive Committee



Declan Maguire
Executive Committee



Sean Martin
Executive Committee



Gemma O'Driscoll
Executive Committee



Liam Roberts
Executive Committee



Paul Sillett
Executive Committee



Gary Staker
Executive Committee



Jeremy West F.SAIF
Executive Committee

SCOTLAND



James Carcary
President /
Complaints & Standards



James Morris
1st Vice President



Declan Maguire
2nd Vice President,
Treasurer & Membership



Jim Auld
Executive Committee



Gavin Henshelwood
Secretary



Joe Murren
Scottish Government
Liaison Officer



Paul Stevenson
Past President



Mark Porteous
Executive Committee



Terry Tennens
Chief Executive
National SAIF



Tim Weir
Executive Committee



Jim Henshelwood
Honorary Life President

SENIOR MANAGEMENT

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E: mike.jones@goldencharter.co.uk



Louise Love
 Head of Business Compliance
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E: compliancesupport@goldencharter.co.uk



This team also includes each Regional Business Manager

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 South Business Development Manager
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11 See #14 Terry Lee
 South Wales ABM



14 Terry Lee
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12 Kristi Jones
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CENTRALISED BUSINESS TEAM

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

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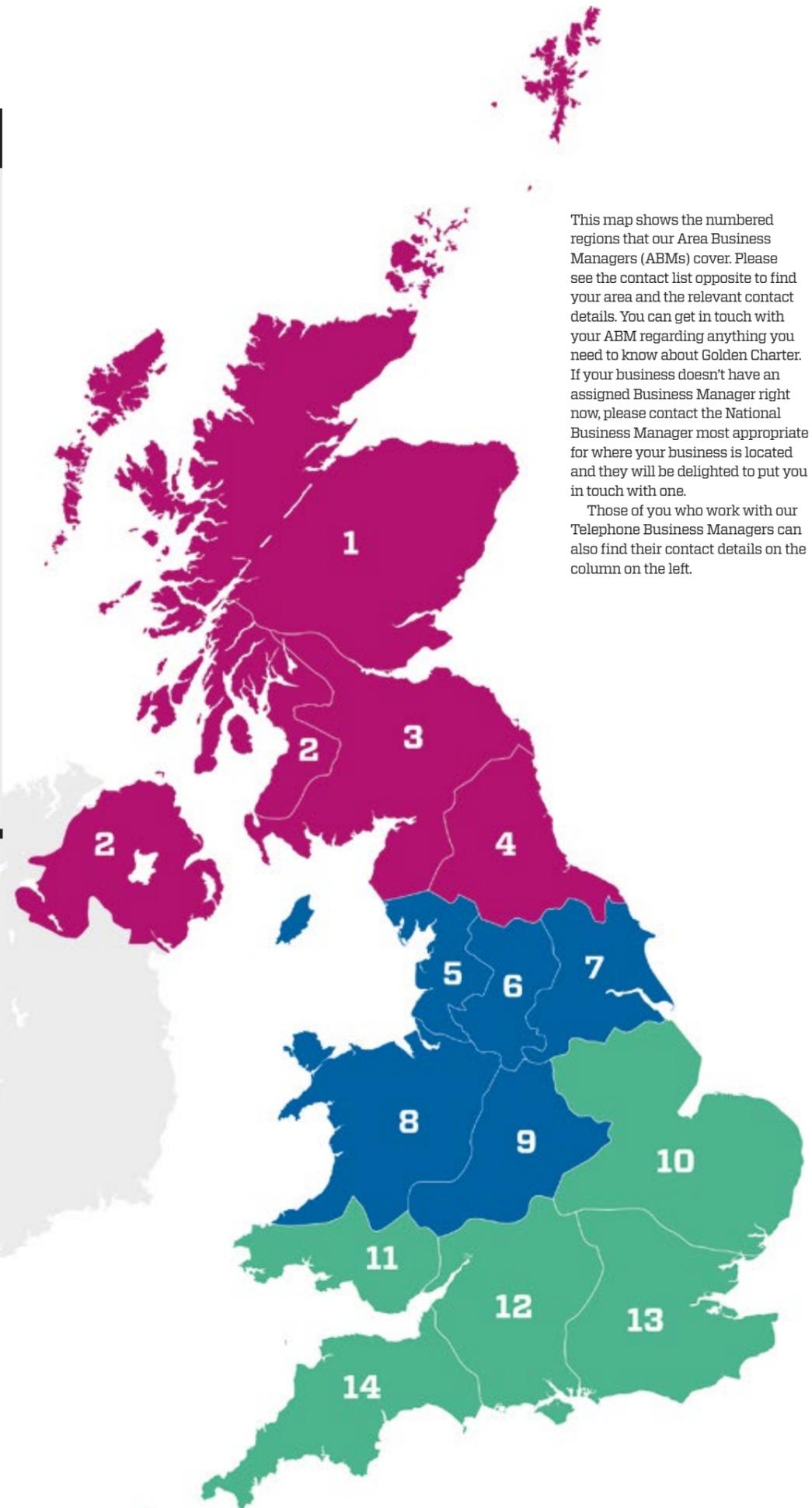
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Sarah Jane Green
 Telephone Business Manager
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E: sarahjane.green@goldencharter.co.uk



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



NEW MEMBER

Introducing: Life Ledger

Life Ledger is the free, easy-to-use service helping bereaved families across the UK simplify the death notification process.

Currently, informing businesses of a loved one's death is a slow, disjointed and highly repetitive process that has to be performed at an incredibly difficult time.

Families must search desks, cupboards, and drawers to discover what accounts exist, then research and understand the process each business has for dealing with bereavement and finally spend hours filling in online forms or having the same conversation over and over with different people in different departments in different organisations.

Life Ledger changes that, simplifies and streamlines this process helping families to find the space to focus on grieving instead of admin.

The service currently sends notifications to companies right across the UK in sectors ranging from banks, insurance and pension providers to gas, water, electricity, telecoms, internet, television, store cards,



credit cards and social media.

Life Ledger is, and always will be, free-to-use for bereaved families and has partnered with funeral directors and registrars nationwide to reach and support as many people as possible. Because dealing with the death of a

loved one is difficult, making death notifications shouldn't be.

**To find out more contact:
Dan Blackett, Partnerships Manager
on 07702 639919, or email
dan@lifeledger.com**

FULL MEMBERSHIP PENDING

Dereck Marshall
Dereck Marshall Funeral Directors
Stangmore Park, 4A Far Circular Road, Dungannon, County Tyrone BT71 6LW
Previously advertised on SAIF website. Close date: 4th November 2021

Shayne Hogg
Shayne Hogg Funeral Services Ltd
72 Whitecross Road, Hereford, Herefordshire HR4 0DG
Previously advertised on

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

SAIF website. Close date: 10th November 2021

FULL MEMBERSHIP PENDING (SCOTLAND)

David Mitchell Osborne
41 Castle Street, Kirkcudbright, Dumfries & Galloway DG6 4JD
Previously advertised on SAIF website. Close date: 10th November 2021

ASSOCIATE MEMBERSHIP PENDING

Peter Freeman and John Freeman Commemorative Funeral Notice Ltd
Clyde Office Suite 2/3, 48 West George Street, Glasgow G2 1BP
Previously advertised on SAIF website. Close date: 2nd November 2021

ACCEPTANCE INTO

FULL MEMBERSHIP (SCOTLAND)

R Bennie & Sons Ltd
The Workshop, 18 Preston Road, Linlithgow, West Lothian EH49 6HE

W.D. Paul Funeral Directors Ltd
5 Main Street, Gorebridge, Midlothian EH23 4BX

FULL MEMBER BRANCH CLOSED
Houghtons Funeral Directors Ltd
4 Village Square, Castlefields, Runcorn WA7 2ST

FULL MEMBER NEW BRANCH
Mark Skinner Funeral Service
27 High Street, Lakenheath, Suffolk IP27 9JS

Crescent Funeral Services Ltd

Bow House, Bow Street, Langport, Somerset TA10 9PQ

Branch of Crescent Funeral Services Ltd
Townsend, Curry Rivel, Somerset TA10 OHP

FULL MEMBER NOT RENEWED
Philip Peppard Funeral Directors
Bow House, Bow Street, Langport, Somerset TA10 9PQ

Branch of Philip Peppard Funeral Directors
Townsend, Curry Rivel, Somerset TA10 OHP

E Peart Ltd
1 Kepier Chare, Crawcrook, Ryton, Tyne & Wear NE40 4TS

J & D Lawson Ltd
9 Kilsyth Road, Kirkintilloch, Glasgow G66 1QE

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@lrtipping.co.uk
• www.lrtipping.co.uk

LifeArt Coffins Ltd

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

Musgrove Willows Ltd

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

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

TO ADVERTISE HERE, CONTACT Elliot Whitehead 0131 561 0020

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.ifdcollege.org

EMBALMING

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

EQUIPMENT & SERVICES
CPL Supplies (stainless steel specialists)

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

Fibrous (funeral supplies)

Ms V Hancock (Cheshire)
0161 429 6080
• vanessa.hancock@fibrous.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
• guytturner@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 (Semer, 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 or 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)
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• john@openprepaidfunerals.co.uk
• www.openprepaidfunerals.co.uk

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• davidhomer67@gmail.com

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• hello@adtrak.co.uk
• www.adtrak.co.uk

Comtecs Associates LLP (development & design & IT support)

Mr C Elwood (Tunbridge Wells, Kent)
01892 514 636
• chris@comtecs.co.uk
• www.comtecs.co.uk/SAIF

Donatis Giving Ltd (donation management solution)

Mr M Robinson (Exeter, Devon)
01803 229467
• Hello@donatis.co.uk
• www.donateinmemory.co.uk

Eulogica (bespoke funeral software)

Mr D I Wright (Sheffield)
0845 351 9935
• diw@eulogica.com
• www.eulogica.com

I-NETCO Ltd (web design)

Mr G King (Newcastle upon Tyne)
0191 242 4894
• gerry@i-netco.co.uk
• www.funeraldirectorwebsites.co.uk

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

Mark Lynch (Co. Limerick, Ireland)
020 4538 6255
• hello@obit.cloud
• www.obit.cloud

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

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• info@auraflights.com
• www.ashesinspace.com

Cleverly & Spencer (monumental masons)

Mr I R Spencer (Dover, Kent)
01304 206379
• enquiry@clevspen.co.uk
• www.clevspen.co.uk

Fotoplex Grigio Ltd (personalised photos)

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01329 311920
• sales@fotoplex.co.uk
• www.fotoplex.co.uk

Groupe Delfosse - New Urn

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

Life Expressions (UK & Europe) Ltd

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

The MuchLoved Charitable Trust

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

Scattering Ashes

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

Secure Haven Urns & Keepsakes Ltd

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

Shaw's Funeral Products, Shaw & Sons Ltd

Ms Sarah Smith (Crayford, Kent)
01322 621100
• sales@shaws.co.uk
• www.shawsfuneralproducts.co.uk

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
• Lc.k.f.s.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)

0207 089 6400
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• www.thebereavementregister.org.uk

Reach Plc (national & regional multi-media publisher)

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• darren.minns@reachplc.com
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Mr K Proctor (Epping, Essex)
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• info@thewhitedovecompany.co.uk
• www.thewhitedovecompany.co.uk

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• www.gateway-publishing.co.uk

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• info@albaparepat.co.uk
• www.albaparepat.co.uk

Cremated Remains Transport Services

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• www.advancesalesuk.com

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• ecdk@btconnect.com

Guy Elliot Ltd

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

LCK Funeral Support Services Ltd

Mr A Mccafferty (Wembley)
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• Lc.k.f.s.s@outlook.com
• www.lckfuneralsupportservices.co.uk

Mears Repatriation

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

National Repatriation

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

Rowland Brothers International

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

Staffords Repatriation Services

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

Walkers Repatriation Service

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

SOFT GOODS & FUNERAL SUPPLIES Allsops CTF Ltd

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• info@allsops.net

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• info@bradnamjoinery.co.uk
• www.bradnamjoinery.co.uk

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• www.lrtipping.co.uk

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• martin@rosehousegroup.co.uk
• www.funeral-supplies.co.uk

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• www.themazwellgroup.com

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