



## THE YEAR IN REVIEW

COVID, COMPLIANCE AND CHALLENGES – HOW INDEPENDENTS COPED

# Join the association that's leading the way.

Representing and promoting the interests of over 1,500 funeral homes.

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

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

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## COVID, COMPLIANCE & A CHANGING LANDSCAPE

SAIFInsight revisits the key issues and events of 2021 and reflects on what has been a tumultuous year for the funeral sector

hen we arrived in the new year, the expectation was for a more hopeful one than experienced in 2020. We looked forward to regaining our liberties to meet safely, freely, and without fear of contagion. While it looked as if we were cautiously moving out of the pandemic, funeral directors said the effects on colleagues had been dramatic, but your response had been equally strong.

However, whether it was COVID-19, regulation, or wider consumer choice, 2021 was to bring a lot of big issues to a head.

The pandemic had seen a major shift in how members work, and for the Association itself, as SAIF now sat on the Civil Contingencies Secretariat, with SAIF CEO Terry Tennens and former SAIF Executive member John Weir representing Independents. As part of the National Security Secretariat, this supported the Prime Minister and Cabinet, and led the wider Government effort on civil emergency planning and response.

SAIF's major wins in advocating for members had, so far, included securing COVID-19 vaccinations, liaising with police services, persuading the UK Government to allow larger funeral gatherings, introducing SAIF's UK Contingency Plan to support members' business continuity

and deployment of Slack for rapid member communications.

Under the lead of Declan Maguire and Joseph Murren, S A I F also developed a UK Contingency Plan, to serve members should self-isolation of staff create a threat to regular business operations for member firms.

While the pandemic showed no sign of ending, that did not slow the march to regulation. The Competition and Markets Authority's (CMA) final report landed in December and the reality of statutory regulation of the pre-need market was brought into sharp focus then too, with the laying of secondary legislation before the UK Parliament to bring funeral plans within the remit of the Financial Conduct Authority (FCA). It seemed an assault on all fronts, but teams were in place to manage both of these new challenges.

The SAIF-CMA Regulatory Taskgroup members engaged with the Ministry of Justice and devolved administrations



### John's royal appointment

John Weir, who runs his family funeral businesses in Rainham, Chatham, Parkwood, and Gillingham, was officially appointed by the Queen as the High Sheriff of Kent, a title dating back to the 11th century. His responsibilities would be supporting the Crown and the judiciary, working with crime prevention agencies, the emergency services and the voluntary sector as well as helping the Lord-Lieutenant on royal visits and other similar occasions.



QUOTE OF THE SEASON

"WE HAVE SEEN A NEW FONDNESS THAT HAS GROWN FOR OUR INDEPENDENTS ON THE HIGH STREET. FOR THE FIRST TIME, CONSUMERS UNDERSTAND THE VITAL IMPORTANCE THEY PLAY IN BRINGING OUR COMMUNITIES TOGETHER"

Terry Tennens

Terry Tennens



### The Independent Funeral Director Business Awards

The event was a wonderful reminder of the resilience, variety and, in the words of the evening's host, Malcolm Flanders, "sheer bloody hard work" that funeral directors put in.

The winning businesses were:

- Alex Little Funeral Directors
- Gaulds Funeral Services
- Kinton & Daughter Funeral Services
- Matt Watters of Cornwall Funeral Services
- Mears Family Funerals
- Peter Watson of Jill Glencross Independent Funeral Directors
- R Locke & Son
- Sue Gibbons of Sue Gibbons Funeral Service.



in Wales and Northern Ireland to further the case of Independents and work with the Ministry of Justice, Welsh and Northern Irish Governments on co-regulations of funeral directors to ensure quality and standards.

While the CMA was such a focus, the last thing everyone needed was more regulation, but there was more to come. FCA pre-need regulation had been mooted for a couple of years and was now coming to the fore.

However, SAIFCharter's working groups had been at the heart of insight gathering for any response as the Authority had visited Golden Charter two years before as the regulator began analysing the market. Any decisions Golden Charter made had great input from the Regulatory Working Group, which brought SAIFCharter Executive members together with a wider range of funeral directors such as Michael Hart-Abbott, Ross Hickton, George Locke, Julian Walker and Max Webber.

By spring, the regulator's proposed

framework was unlikely to change fundamentally, but Golden Charter again had the ear of the lawmakers. Likewise, the SAIF-FCA Regulatory Taskgroup, made up of Paul Allcock, Sean Martin, Declan Maguire, Jeremy West and Terry Tennens, held several meetings representing SAIF members. The group expressed concerns about the FCA's rush to put regulation through by July 2022.

As immediate actions fell to the plan providers, not funeral directors, Golden Charter's priority was ensuring funeral directors could access all the information that would inform their decisions down the line. An updated guide became available via mygoldencharter.co.uk, which continues to keep Independents up to date.

It was clear that getting ready for regulation would be a lot like taking out a pre-need plan: an investment to secure the future.

The summer was awash with



### National hero laid to rest

Keighley funeral director David Gallagher helped bring Captain Sir Tom to rest. David spent four months working with the Captain Tom Moore Trust and the Moore family to arrange the inscription on a memorial in the town's Morton Cemetery, and the burial arrangements for the hero's ashes

David had been involved with the memorial planning since March and the funeral had been carried out by fellow SAIF member Neville's of Redfordshire



QUOTE OF THE SEASON

"IT'S NOT AN OVERSTATEMENT TO SAY
THAT THE CMA LEGAL ORDER HAS SENT
SHOCKWAVES THROUGH THE PROFESSION,
PARTICULARLY FOR SMALL BUSINESS
OWNERS WHO ARE SPINNING MULTIPLE,
PRECARIOUSLY BALANCED PLATES"
Mark Porteous, National President, SAIF



I couldn't get the time off work to be at the funeral

### I could make time to watch online.

Nobody wants to miss a funeral. So if they're not there in person, many will appreciate the option of joining remotely. Our Live Webcasting and Watch-Again with download link allow family and friends to say goodbye their way.



### **Event of** the year

SAIF's 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 CMA and FCA regulation were on the



agenda, alongside wideranging issues that will impact funeral directors' work well into the future. 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."

discussion about the CMA's Legal Order which came into force in June 2021, so SAIF created a response group to investigate the impact of the Order and any consumer detriment it caused, to use the findings to make a case for its review. SAIF's support for members came in the form of webinars covering marketing, interpreting the Legal Order, CMA's staff, and tips from web designers. SAIF's Slack channel kept members updated and offered examples of good practice, while third-party websites such as localfuneral. co.uk, which continue to provide a way for funeral directors to ensure the CMA's requirements are met.

The main points of the CMA Legal Order were to take effect on September 16 and the CMA had announced that it would be conducting desk research, requesting photographic evidence of compliance, and engaging in mystery shopping to ensure compliance with the Order.

In its final report in December 2020, the CMA had recommended that funeral directors across the UK be controlled by a statutory regulator. SAIF had rejected this one-size-fits-all approach as this placed an onerous and unfair burden on the smaller funeral director business. SAIF felt this would lead to an over-expensive statutory inspectorate model not fit for purpose.

Thankfully, the Ministry of Justice (MoJ), the Welsh Government and the Northern Irish Government all rejected the CMA's call for a statutory inspectorate

in the December 2020 CMA report. Instead, SAIF created a new draft Code of Practice to show the MoJ and devolved Governments that we could indeed aspire to a hybrid Code of Practice that would serve the bereaved and set a standard for the funeral director in a clear and uncomplicated way.

One vital aspect of this code was its alignment with that of the Scottish Government which is soon to be enacted in law, to offer parity for funeral directors across the UK, no matter which jurisdiction they served their clients in.

At the September 2021 SAIF Special General Meeting (SGM), SAIF's National Executive Committee listened to the responses of members on the CMA regulations and some of the edits proposed, and endorsed the new draft Code of Practice for a continuing consultation period, for the MoJ to endorse the new SAIF Code of Practice, and for members to have time to reframe the draft Code of Practice, in readiness for it to be fully adopted at the SAIF AGM in March

SAIF's role on the Civil Contingencies



Jeremy West



Sean Martin



Paul Allcock



Declan Maguire



Terry Tennens

Secretariat and the Deceased Management Advisory Group (DMAG) continued to ensure advocacy for Independents and, in October, DMAG scooped the 'Best Partnership or Collaboration' category at the Association Excellence Awards 2021, with judges hailing "the exemplary value of working in unison to serve the interests of vulnerable groups [and] the Group's commitment to inform key decision-makers and influence policy for positive impact and unselfish gain, giving vital visibility to the sector at a time of desperate need".

As we move into 2022, SAIF continues to work on members' behalf. By the time the Omicron variant hit in November, SAIF had already called for funeral staff to receive booster vaccines, and was assessing members' compliance and gathering evidence on their experience with the CMA's Legal Order to inform any review.

SAIF's FCA Regulatory Taskgroup continues to meet with the FCA to ensure the Independents' voice is heard and understood.

Together we hope we have weathered the worst of the storm. Let's see what 2022 brings...

QUOTE OF THE SEASON

"THANKS TO THE EXCEPTIONAL WORK THAT HAS GONE ON FOR THE LAST FEW YEARS BEHIND THE SCENES BY THE SAIF CMA TASKGROUP, WE'RE MAKING THE BEST OF WHAT'S BEING SUGGESTED BY THE CMA" Jo Parker, 1st Vice President, SAIF







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### TERRY TENNENS

SAIF CHIEF EXECUTIVE

wo shocking incidents hit the headlines last month. On November 4, in a trial at Maidstone Crown Court, David Fuller, a maintenance supervisor in two Kent hospitals, was convicted of murder and necrophilia, heinous crimes which occurred between 2008 and 2020. An inquiry will now take place into the security and safeguarding of public mortuary spaces, and this will include funeral directors' mortuaries.

A fortnight later, an urgent parliamentary debate was tabled by the Rt Hon Jake Berry, MP of Rossendale and Darwen, and the regulation of funeral directors was discussed. One of the MP's constituents had reported a funeral director - not a member of a trade association - because a burial had gone catastrophically wrong during interment when straps on the coffin broke.

These two incidents had, and will continue to have, traumatic consequences for the relatives involved. The former took place in a clinical setting that is highly regulated by the Care Quality Commission (CQC), while the latter occurred with an unregulated funeral director who is not part of a trade association.

The highest standards are maintained by professionals who open themselves to the scrutiny of a quality assurance programme, accountability to a Code of Practice, and a dispute resolution service that helps the consumer find a fair and just process of alternative dispute resolution outside of the civil courts. But, importantly, organisations also need to take seriously quality control and safeguarding of those in their care. That is why SAIF, after lengthy discussions over two years within the National Executive Committee, is pursuing a robust and external auditing of the SAIF Quality Assurance scheme. This will be led by the UK Government's leading accreditation body for professional associations.

Let me share with you how SAIF is approaching co-regulation for the independent sector in 2022.

SAIF Scotland, alongside sister

organisations, worked with the Scottish Government's Burial and Cremation Team from 2017 to 2019 on developing a template of the Scottish Government's draft Code of Practice which is due, via an Act of Parliament, to become a statutory Code of Practice for all funeral directors in Scotland.

### The Code of Practice

SAIF is committed to a UK-wide Code of Practice that is aligned with the Scottish draft version as many funeral directors perform cross-border funerals.

In response to the CMA report - and thanks to SAIF's advocacy in 2019-2020 the Ministry of Justice (MoJ) proposed co-regulation of the funeral sector across England, Wales and Northern Ireland rather than impose an expensive statutory regulatory body similar to the CQC.

SAIF has been in extensive discussions with the MoJ in the development of a Code of Practice in a 'hybrid' style, which includes principles, rules, and good practice. The principles set out outcomes expected of funeral directors. The rules provide a clear mandate for areas of funeral directing which are hidden from the day-today practice and seek to ensure the highest standards of care for the deceased, their kin, and friends. Good practice illustrates what higher quality control and protection of the client may look like.

The MoJ's recommendations have been incorporated into the Code of Practice and members will be sent the draft document in December for review by the end of January 2022. SAIF is also consulting with other stakeholders and the document will be scrutinised and ratified by the Consumer Council Approval Scheme before being brought to the SAIF AGM on March 19 for formal adoption.

### The Quality Assurance Inspectorate

SAIF has taken the first step in seeking certification of the Quality Assurance scheme by the United Kingdom Accreditation Service (UKAS) and this will ensure the standards of assurance, inspection, processes, competence and quality control are measured externally and independently by UKAS. The timetable for certification is mid-2022.

Step two will see SAIF seek 'approved status and accredited body' status from UKAS, so the consumer will know that SAIF members hold 'assured status'. We will begin this process in 2022.

### Consumer protection and professional standards

The Code of Practice calls members to provide a certain level of service to their clients, but sometimes the unforeseen happens and things go wrong. Where the funeral director is culpable, matters can be resolved quickly with the client, however if a dispute arises that cannot be resolved directly between the client and funeral director, SAIF's Professional Standards Committee can adjudicate and manage consumer complaints with integrity and professionalism.

SAIF is there to uphold the Code of Practice, and hold members to that standard, so will protect the consumer from poor practice and make awards appropriately for them. In a few cases SAIF has issued instructions for the member firms to compensate the client. However, SAIF is also there to ensure the funeral director is not unjustly taken advantage of by unscrupulous consumers who seek unrealistic compensation on unsubstantiated evidence.

We further provide an alternative dispute resolution service if matters are not agreed. SAIF is currently ensuring our professional standards and consumer protection scheme is accredited by the Chartered Trading Standards Institute, to ensure our systems are robust and operate with excellence, endorsed by the Institute.

Finally, I wish you all seasons greetings and strength, joy, and success in 2022.







## Ready to move forward in your regulatory journey with us? **Applications are now open...**

Good news - the time has come to take the next step in your regulatory journey with us. You can now choose to become an Appointed Representative, or an Introducer Appointed Representative of Golden Charter.

We've developed both options with input from independent funeral directors. Each one is designed to ensure you can continue to provide funeral plans to your families under FCA oversight.

Your business manager will be in touch to help you identify the right path for your business, and guide you through our straightforward application and approval process.

In the meantime, make sure you're set up on our updated mygoldencharter.co.uk portal, which is the first step towards regulation with us.

- Being an Appointed Representative allows you, as the customer's trusted local independent funeral director, to guide them through the funeral plan sale.
- As an Introducer Appointed Representative you can continue to offer families the peace of mind of a funeral plan, without being directly involved in the conversation.

### Ready to apply?

If you're ready to move forward with Step 2 and apply, please speak to your Golden Charter business manager.





### SUZANNE GRAHAME

GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

## Challenge and reward

After a challenging year, your work has left families with the best possible outcomes

ne year ago, in SAIFInsight's Winter 2020 edition, I talked about how change was no longer on the horizon, but was all around us. That's still the case: many of 2020's challenges remain our daily reality. But a year on, we can see the results of how you dealt with those challenges, and there is a lot to be proud of within the profession, with families continuing to benefit from your expertise and care every day.

### Regulation

You have all stepped into a world where at-need price transparency is business as usual, and while some of the dust is still settling, there are countless examples where Independents have integrated this seamlessly online and off. That alone is one giant leap forward for families' confidence.

Following those changes at the core of your business, Financial Conduct Authority (FCA) pre-need regulation is a natural next step: we know customers think so, generally having believed that plans were already regulated.

While there will be natural adjustments within FCA regulation, it's worth thinking about them in the context of all the work you've done since 2020. In fact, there are several common misconceptions about how far you need to go in a regulated environment, and we will be there to debunk them for you (see page 18), and help keep things as close to your current ways of working as possible – which already has families' needs at its heart.

So, with our Appointed Representative and Introducer Appointed Representative applications now available to you, we're heading into regulation with optimism. I truly believe it is the right thing for funeral directors and for families.

### The pandemic

Not all of 2020's challenges require long-lasting changes to customer norms though. COVID-19 changed everything about the funeral profession, but in contrast to regulation's focus on the future, there are parts of the pandemic we hope to leave in the past.

Your pioneering work on the frontlines, belatedly acknowledged, limited some of the worst effects witnessed elsewhere in the world. The the public are reassured that you are on hand should cases climb again. The vaccines, though, have done their job in limiting fatalities, and you have been able to return to some of the valued ways of working that the pandemic put on pause.

As we enter another winter period, you are of course going to be busy regardless of what happens next, but your own precautions and the vaccine take-up put you in the best position possible.

We are watching to see what does fade into the past, and what becomes habitual. What is clear is that families expect to be able to interact with you online. A further 1.5 million new people 'went online' in the last 12 months alone. So any work done to update websites and evolve your social media presence has been well timed, as have the options to offer funeral plans through our paperless and digital solutions.

And as always, we are standing by to support you and your families well beyond the fundamentals of funeral planning. Just like last year, if there is anything we can do to support your digital presence or at-need work, talk to your business manager about it and we'll see what local support we can offer.

### Looking ahead

Our support in 2022 will build on this year's successes, from our 'funeral director ready' social media campaigns around candle lighting and Remembrance, to localfuneral.co.uk, paperless applications and the ability to offer plans online through your own websites. All of this builds on the tools, tips and techniques available on mygoldencharter.co.uk – and is all designed to help you to reach further into your local community.

Similarly, we're researching what's behind some families' shift to simpler funeral options including direct cremation. We want to understand how customers and their loved ones think about their plans, and that they know what they are getting. With daytime TV dominated by 'simple' direct cremation offerings, we will keep you up to date on the impact that's having on public perception, and offer solutions in our products and our service to you.

Just as with regulation, our role is to provide you with the information and options you need, to let you decide what's right for your business and the families in your area.

Through your business manager, technology, and regulatory support, we'll monitor the environment and keep you up to date throughout 2022 and beyond. Together, we can continue to meet the ongoing challenges – and the new opportunities – head on.

Stame Contrare

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### SAIF NEXTGEN + MEMORIAL TREE + ROYAL BRITISH LEGION THANKS + SAIF NATIONAL EXECUTIVE CALL-OUT







## Invest in the future

### Nathan Martin spearheads the call for SAIF NextGen

SAIF NextGen relaunched officially at SAIF's Education Day in November, with a brand-new look and a new vision.

Founders Inez Capps and Daniel Ginder have been joined by Nathan Martin, and are now spearheading a new chapter in the group's role and ensuring the voices of younger SAIF members and new entrants to the profession are heard and their needs supported.

"SAIF NextGen is for new entrants and young people who may be getting support from their companies, but might just want to take a step back and talk to people they're not working with every day," says Nathan. "We are here for them - we are a group of professionals who can help if they come across a stumbling block, are struggling in their studies, or have ideas they don't know how to present to their line managers or business owners. We can help them through all of that."

Nathan also ackowledges that a greater number of officially recognised

qualifications means that more and more young people are choosing funeral directing as a career path.

"When I was coming into the profession, it was a case of learning on the job. But now I've taken both of my diplomas, I'm actively involved in education within the profession, and personal development is something I'm really passionate about."

In a nutshell, SAIF NextGen's vision is to get a solid regional team behind it, host regional meetings across the UK and Ireland, and provide guest speakers on key subjects. This, plus informal meetings, and playing an active role in sector exhibitions and SAIF AGMs, will

**.....** 

"THIS GROUP HAS SO MUCH POTENTIAL"

result in a stronger presence for the group.

"It has been suggested that each SAIF AGM or regional meeting could include a SAIF NextGen representative," says Nathan. "That's how we'll take views and opinions to the table of SAIF."

In the meantime, it's daily posts on Facebook which will drive engagement, plus establishing a series of points of contact for new entrants and followers.

"There is no upper or lower age limit for involvement in the group participants just need to be either new to the business, or be a young entrant," says Nathan. "We're completely focused and engaged because there's so much potential with this opportunity. And with so many funeral directors opening up each week across the UK, it's key that we get involved with them from the word go."

To find out more, find the group on Facebook at www.facebook.com/ groups/saifnextgen





### Memorial tree draws crowds

SAIF member Jill Glencross has embraced the spirit of Christmas this year by offering mulled wine and mince pies under a memorial Christmas tree.

The tree, which has tags featuring names of people's loved ones hanging from it, sits outside Jill's impressive funeral home on The Square, Dalston, in Carlisle for a second year.

"We put it up last year when we weren't able to have memorial services and we thought it was a good idea to mark those who had passed." says Jill.

"There was such a good response. People from all over the place asked to put a tag on, and these were even from funerals that we hadn't performed.

"As we're able to socialise a bit more this year, we thought we would mark it by having carols, mince pies and mulled wine, and the memorial tree will be going up each year as it has been such a success."



## Independents support RBL's centenary

The Royal British Legion's **Ben France** thanks funeral directors for fundraising through Golden Charter

uring this special year as we celebrate our centenary milestone and our sixth year of partnership with Golden Charter, we are extremely proud of our achievements. Thank you to all the funeral directors who have taken part in the campaign over the years, whether you have been with us since we launched in 2016 or if you have joined this year. I am so pleased to hear that more than 730 funeral directors have opted in to support the Golden Charter annual campaign this

year. Our partnership has surpassed the incredible milestone of raising £500,000, ensuring we can continue to provide lifelong support and advice to vulnerable veterans and their families when they need us the most.

From those who fought in the First World War to the men and women of our Armed Forces today, we believe no one should suffer for having served others. In a year that has seen our Armed Forces on the frontline building hospitals, delivering supplies and carrying out COVID-19 testing,



their unique contribution to the nation is more important than ever. Due to the pandemic, many veterans and their families have struggled to put food on the table and keep a roof over their heads, so it is crucial that we are there for them through thick and thin

Your incredible contribution will help people like 27-year-old Leon from Cheshire. When he left service, Leon was unable to find a job and ended up on the streets, along with his dog Misty. Leon had been living rough for three months

### GEORGE'S NEW VEHICLE TURNS HEADS

R. Locke & Son, an Independent in the Stratford area, has taken delivery of a brand-new bespoke Mercedes Vito removal vehicle which is proving a hit with the care homes and mortuaries the firm visits.

The company, which can be traced back to 1853 and was also the winner of this year's Family Business Award at the Independent Funeral Director Business Awards, asked Superior UK for a bespoke Vito created from scratch.

"We have used a Vito as our primary removal vehicle for many years," says George. "Our very faithful, older Vito was getting tired, so we bought a replacement and asked a van conversion company to turn it into a removal vehicle. But it soon became apparent that we needed a funeral vehicle specialist to fully understand our needs."

Colin turned to Superior UK as the company's fit-outs are tailored to funeral directors' needs.

"We quickly got used to having two Vitos," George says, "so instead of retiring old faithful, we asked Superior to help with a brand-new replacement."

R. Locke & Son's new 4-berth Vito has been fitted with hydraulic actuated twin decks. The lower deck is for stretchers



or coffins, with the top deck reserved for coffins and use as a ceremonial deck. Internally, the vehicle was equipped with plenty of storage solutions for the team's requirements including additional lifting equipment and easy access to PPE.

"Because we use our Vitos for both home and hospital removals, it was very important that our new vehicle looked good inside and out," says George. "We're confident that clients can come to the back of the vehicle and see a professional, dignified setting for their loved one."

George says the Vito's clever PPE storage gets many compliments. "We've

even had hospital mortuary staff so impressed with it, they've fetched colleagues to show them."

Combining Superior's Rise&Fall deck with clear windows has helped expand the capacity of the fleet as the new Vito can be used in place of a hearse if needed.

"We've used Vitos for a while, but we're especially pleased with Superior's workmanship," says George. "The high-class look of the vehicle is complemented by the quality fit-out, which is completely bespoke to the way we work. Superior has a well-earned reputation and gave us exactly what we wanted."







until the Royal British Legion (RBL) stepped in to help him find a place to live, pay his deposit on a property in Wirral and provide some furniture to make a home. After the charity rescued him from homelessness, he got together with a group of friends and Army veterans to organise a hike from Wirral Peninsula to Snowdon to raise funds for the Legion.

Leon, who was diagnosed with PTSD, now has a new life, new friends and has retrained as a chef. He said: "I was at a real low point, and without the support of my friends and the Royal British Legion, I dread to think what might have happened. It's amazing to think that just by buying a poppy, you can make such a difference to real lives."

The RBL's Community Fundraiser for West Cheshire, Ruth Jones, said: "Leon's story is sadly familiar, but the RBL raises money so we can provide lifelong support for our Armed Forces community, helping those in need."

This year, we marked 100 years since the nation's collective

Remembrance traditions were first brought together. The poppy, two-minute silence, Armistice Day, the service for the Unknown Warrior and the marchpast at the Cenotaph are traditions that millions participate in every year. It is really heartening to see so many funeral directors take part in this year's window display competition and I thank you all for the creative ways you have marked Remembrance in your local community.

Congratulations to Viner & Sons Ltd (third place), MK Ginder, Watford (second place) and Stoodley & Son for winning the window display competition this year.

Thank you all for your continued support. We look forward to reaching many more partnership milestones together.



eon and Mist

Manufacturers and Suppliers of quality products to the discerning Funeral Director

### Our Growing Scatter Tube Range



- Up to **30 picturesque designs** - In up to **7 size options** - Complimenting **gift bags** available in either Card, Jute or Velveteen

















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## New members sought for SAIF's National Executive

Are you the ideal member to represent Independents' interests?

re you interested in representing : the SAIF membership by becoming a SAIF National Executive Committee member? If so, we would like to hear from you.

Please complete the nomination form below and submit this to claire@saif. org.uk along with a 120-word biography or profile and a current picture (hi-res pictures can be emailled to Claire).

Completed nominations must be received by 5pm on Thursday 3 February 2022. Any received after this date or not fully completed will be void. We look forward to hearing from you!

	Full name	Company name	SAIF membership number
I wish to nominate myself for a position on the SAIF National Executive Committee	Nominee's name		
Proposed by	Proposer's name		
Seconded by	Seconder's name		
Supporting assets			
I have attache non-digital ph		I accept the nomination	
I have emaille a hi-res photo	<del></del>		Nominee's signature
All nominations to be signed and received no later than 5pm, Thursday 3 February 2022.			

## Take the headache out of conducting business online.

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



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



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



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

Accomplish more with Sobyondcloud

Contact ScottS@opusxenta.com for more information.

OpusXenta







## BRING ON THE BANQUET WEEKEND!

The countdown is on to the SAIF AGM Banquet Weekend 2022

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.

### 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, and our guest speaker, Craig Caldwell, past BIE President and owner of the MazWell Group will give his presentation at 4pm, followed by an evening of 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 Porteous, and welcome the 1st Vice President, Jo Parker, to take the reins as 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 EgyptAir 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.

To book your place, just fill in the booking form and send it to SAIF.

### SAIF AGM WEEKEND 2022

March 17-20, 2022

Dalmahoy Hotel & Country Club, Kirknewton, Edinburgh, EH27 8EB



ACCOMMODATION
To book your accommodation which needs to be paid for at the time of booking, please contact the Dalmahoy reservations team on 0131 333 1845 option 1 quoting SAIFMARCH22. For the Thursday and Friday night the cost below includes dinner as well as bed & breakfast.

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

### Wednesday March 16, Thursday March 17, and Friday March 18

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

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

### Saturday March 19

Single Occupancy Bed & Breakfast @ **£87 per room** 

Double Occupancy Bed & Breakfast @ **£97 per room** 

### 1. PAYMENT OPTIONS

□BACS: Bank Account Number: 90098110 Sort Code: 60-04-24 (Please ensure you add your company name or membership number and Banquet 2022)

☐ Credit Card: please telephone SAIF Business Centre with your credit/debit card details.

□ **Book & pay online** via the SAIF website www.saif.org.uk/events

### 2. COMPANY DETAILS

2. CUMPAN I DETAILS
Contact name
Company name
Tel. No.
Email

Return to SAIF: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire, CM21 9DB

Tel: 0345 230 6777 Fax: 01279 726300 E-mail: claire@saif.org.uk

	DININ

	No of attendees	Cost (£)
<b>Thursday Dinner</b> (plus St Patrick's Day entertainment) <b>£40pp</b> (If not paid with accommodation. If accommodation has been paid still provide names as below.)		
Names of attendees:		
Friday Associates' Lunch Complimentary for Associates, Past Presidents, Fellows, Officers & Exec Members ONLY 1x associate member per company free, all others £30pp		
Names of attendees:		
<b>Friday Dinner</b> (plus live music in the bar) <b>£40pp</b> (If not paid with accommodation. If accommodation has been paid still provide names as below.)		
Names of attendees:		
Saturday Lunch £25pp		
Names of attendees:		
Saturday Evening Banquet with entertainment £85pp		
Names of attendees:		
Total cost for dining		£

Please state whether there are any dietary requirements.



### **MEETINGS / EVENTS**

Seminars of interest to a wide range of ages and interests, all provided free of charge by SAIF unless advised as below.

	Name of attendees	Handicap
THURSDAY ALL DAY Cost per person £45 SAIF Open Golf Championship for the President's Cup for ladies and gentlemen. This includes refreshments & Golfers' High Tea. (Please enter additional names and handicap on a separate piece of paper)		
		No of attendees
THURSDAY AFTERNOON (TBC 5:30PM SAIF Scotland Annual General Meeting	)	

SAIF Scotland Annual General Meeting	
FRIDAY AFTERNOON (4PM) Keynote speaker Craig Caldwell of The MazWell Group: 'A Global Perspective of Funeral Services in the World of Biocides'	
SATURDAY MORNING (9:30AM) SAIF Annual General Meeting	
SATURDAY AFTERNOON (12 NOON - 1PM) Q&A session from industry leaders within the funeral profession	
SUNDAY MORNING (10AM) Installation of Officers	



## FAREWELL TO A CHALLENGING YEAR

SAIF's 1st Vice President, Jo Parker, on a torrid time for the funeral sector

've been asked to write the President's editorial this month as Mark is recovering from COVID which has rather knocked him for six. We wish him a speedy recovery.

So, here we are at the end of 2021, and it would be fair to say that this year has been as tough, in fact it has been even tougher than 2020.

We've had the CMA changing the look of our funeral homes and online presence, and the FCA changing the way we sell funeral plans to our families and, of course, COVID continues to linger on. All in all, it's been another pretty tricky year which I'm sure has tested most of us at some stage.

But these changes have been embraced by most of the membership who have risen to the CMA challenge and put their Standardised Price Lists online, declared their ownership and exhibited all the information that is required in their windows and offices. They've worked with their plan providers to be sure they are ready for the FCA changes that are coming into play next year and they have looked after the families who continue to be affected by COVID, be it the virus itself or late diagnosis due to the hospital delays it has caused.

The profession has yet again shown how robust it is in facing changes and it has also proved the need for a strong trade association, such as SAIF, which will lead at Government level and will always put the needs of the independent funeral director first, be it a small single-branch company or a large family group.



SAIF is here for each and every one of its members and will continue to lead the way in 2022 with exciting membership benefits, advice and guidance.

Jo Parker, SAIF 1st Vice President ●

We all wish Mark a speedy recovery!

THE PROFESSION HAS SHOWN HOW ROBUST IT IS IN FACING CHANGES

## Can your funeral plan provider tick all these boxes?

Prompt invoice payment.	
24/7 access to all your plan information via a simple, secure online portal.	
Allocates an average of 116 future funerals per day to independent funeral directors.*	
Listing in dedicated online directory to help at-need families in your area find you.	
Financial contributions and expert support for your marketing activity.	
Access to the latest insights, research and customer-approved marketing materials.	
Tailored marketing materials to fit your brand and your service proposition.	
Dedicated business account manager from the UK's largest support team.	
Expert guidance to ensure your business is ready for FCA regulation.	
Dedicated to serving independent funeral directors since 1990.	
*Based on funeral plans and FBOs allocated to independent funeral directors between January and December 2020.	
If not, it's time to talk to Golden Charter.  Call our support team on 0141 931 6310 or email partner@goldencharter.co.uk	







## TAKING THE NEXT STEP

### YOUR GUIDE TO FCA COMPLIANCE



Visit goldencharter.
buzzsprout.com to hear funeral director Jim Auld discuss the merits of becoming an Appointed or an Introducer Appointed Representative.

**Mark Moran**, Director of Sales at Golden Charter, gives an update on the company's Pathway to Regulation

With fewer than seven months until the Financial Conduct Authority (FCA) takes control of the pre-paid funeral planning market, Mark discusses moving to the next step, making your application.

### Prepare

In October, I was pleased to introduce our Pathway to Regulation, our straightforward three-step approach to the FCA regime. We have recently asked funeral directors to start preparing by moving to use mygoldencharter.co.uk, and signing up to and using our new Paperless Application service as part of step one.

It's great to see that so many of our partners are eagerly preparing for regulation by making the quick and simple changes required to ready their business. If you've done this already, you've completed step one and are well on your way to regulation.

### Apply

Last month, we began inviting applications from our funeral director partners to become Appointed and Introducer Appointed Representatives. This next step to regulation is an important one, where you



decide how to continue arranging funeral plans with your local communities. In the vast majority of instances, Independents will choose to become either an Appointed Representative or an Introducer Appointed Representative.

An Appointed Representative can enjoy a relationship with families that most closely reflects the way the majority work with

them just now. This option allows a continued opportunity to guide families through the discussion from enquiry through to payment, providing your professional expertise at every stage.

Independent research suggests customers prefer to speak with their local funeral director, who has an in-depth knowledge

of local practices and nuances plus the experience of managing every aspect of the funeral. However, in the world of regulated pre-paid plan sales, we understand why some funeral directors may want to opt for our Introducer Appointed Representative model. An Introducer Appointed Representative is limited to introducing Golden Charter plans to customers. Using this route, funeral directors will take only basic contact information, and pass it on to our team, who will discuss the details of the plan and conclude the transaction directly with the customer. With this option, FCA reporting responsibilities are reduced, however, the FCA doesn't allow Introducer Appointed Representatives to discuss specific details of the funeral plan with families

Speaking with many independent funeral directors, almost all are keen to follow the Appointed Representative route and maintain close relationships with families planning ahead.

### **Partner**

Choosing which route best suits your own business is entirely up to you, but we're here to support our partners. Our business managers will be discussing the options available and will provide all the guidance needed to make an informed choice. We're already receiving applications, so if you're ready to apply now, even if you are not yet a partner of ours, please get in touch. Contact your business manager or email regulation@goldencharter.co.uk.

In the meantime, if you haven't used our portal, I'd recommend visiting mygoldencharter.co.uk where you can join the hundreds of your peers already signed up to use our Paperless Applications service. Users will also find the Appointed Representative and Introducer Appointed Representative application forms there

to give you a further idea of the information required to successfully apply.

We have a raft of resources available to make using the new portal easy, and can help answer any questions you may have via your business manager. You can also email regulation@goldencharter.co.uk at

any time.

"IT'S GREAT TO SEE THAT SO MANY OF OUR PARTNERS ARE EAGERLY PREPARING FOR REGULATION BY MAKING THE QUICK AND SIMPLE CHANGES REQUIRED TO READY THEIR BUSINESS" MARK MORAN



## TRUST YOUR PLAN PROVIDER

SAIFInsure's **Brian Hart** cautions against paying for advice

Paid-for interventions are "unnecessary" for most funeral directors, according to Brian, because the burden of regulation falls on plan providers. It is their role to provide Independents with guidance and ensure compliance.

Brian said: "SAIFInsure believes the communications being sent to funeral directors either urging them to contact a compliance company or speak to a recommended compliance company are unnecessary and, I believe, ill-judged.

"The funeral plan companies will confirm the ways in which they intend to operate going forward, which for the vast majority of funeral directors will be as an Appointed Representative of their preferred plan company. The funeral plan companies are responsible for the guidance to ensure funeral directors' compliance – it's unnecessary for funeral directors to make their own arrangements.

"The only [time] this would be necessary would be if a funeral director wished to become directly authorised. In that event they would need compliance support."

This echoes Malcolm Flanders' warning to speak to plan providers free of charge before seeking paid support. You can find Malcolm's advice online at saifinsight.co.uk or by logging on to mygoldencharter.co.uk

## DISPELLING THE NAME OF THE NAM

**Malcolm Flanders**, Golden Charter's Director of Emerging Market Insight, highlights four common misconceptions...

## "BECOMING AN APPOINTED OR INTRODUCER APPOINTED REPRESENTATIVE WILL GREATLY CHANGE HOW OUR BUSINESS OPERATES"

There is no question that there will be some changes to how we all work. However, the FCA has assured us that as a planning company registered with the Funeral Planning Authority, we and our partners will already be working to many of the customer focused standards set out.

Becoming an Appointed
Representative will allow your
interactions with customers to
remain much as they are now.
While there will be some additional
steps required as part of the
sales process, you can be
confident that any

additional guides or prompts have been designed to follow the natural conversation flow you have with families. They have been created with input from independent funeral directors like you to minimise potential disruption to your relationships with the customer.

In the case of Introducer
Appointed Representatives, it will
require more significant changes.
In choosing that route you'll no
longer be able to speak to families
around their detailed planning
needs. You will only be able to take
down basic details, and pass

these to Golden Charter.

### "EACH SELLER HAS TO BE AN APPROVED PERSON"

Not everyone who sells plans has to become an Approved Person. In many businesses, there probably will only be one. Approved Persons are those who have a governing responsibility or significant influence, or responsibility for your regulated funeral plan activity. Exactly who Approved Persons are will differ between firms, so your business manager will be there to help with identifying these individuals.





## "GOLDEN CHARTER APPOINTED REPRESENTATIVES WON'T BE ABLE TO ACCEPT ALLOCATIONS FROM OTHER PROVIDERS"

You'll be free to carry out the funeral services of the funeral plans you hold with other providers, without being required to become an Appointed Representative of that company.

Members of one of the recognised trade associations who are Appointed

Representatives of other providers or choose another route to regulation will still be able to accept and carry out funerals related to our plans.

Funeral directors who partner with Golden Charter will be able to accept plans from other providers, just as you can now.

### "I WILL HAVE TO PAY MORE THAN £250 TO APPLY"

The FCA is indeed charging funeral plan providers a £250 fee for each Appointed Representative it works with on application (and less for each Introducer Appointed Representative). We'll cover this cost at application for our funeral director partners, whichever option they choose.

You can hear more from Malcolm on his video about dispelling the myths at **mygoldencharter**. **co.uk**, or speak to your Golden Charter business manager if you have further questions.



## RED LIGHT FOR GREENWASHING

**Mark Binnersley** on how to spot and avoid making false environmental claims

September the Advertising Standards Authority (ASA) confirmed it is now shining a brighter regulatory spotlight on environmental matters in the wake of updated Government climate targets.

The authority's announcement came in the same week the Competition and Markets Authority

(CMA) published its Green Claims Code and warned that it is launching a sweeping review of misleading green claims otherwise known as "greenwashing"

claims, otherwise known as "greenwashing".

To explain "greenwashing", an ASA webinar highlighted the issue that is rising to prominence across the business world as firms attempt to appeal to a more environmentally-conscious public.

The funeral sector itself is not exempt from this problem, and in fact could, on occasion, find it difficult to prove green credentials due to a lack of independent data on the impacts of various elements of the funeral process.

From cars to coffins, we are often reliant on manufacturers' claims. This means funeral directors and the public could struggle to decipher what's genuinely green and what's not when it comes to laying a loved one to rest.

To help clients in the buying process and avoid falling foul of the ASA's CAP Code (UK Code of Non-broadcast Advertising and Direct & Promotional Marketing), funeral sector businesses should bear in mind three core principles for adverts. These are:

- The effect of the advert on the consumer: this is the likely effect on consumers, not the intention of the marketer.
- Transactional decisions: does the ad mislead consumers into taking a transactional decision that they otherwise would not have taken?
- Average consumers: the advert is taken from the point of view of the average consumer viewing the advert – one who is taken to be reasonably wellinformed, observant, and circumspect.

### Misleading by omission

One of the key areas where adverts become problematic is 'misleading by omission'. That is, leaving out details or context that prevent customers from properly evaluating the environmental benefits or impact of a product or service. Indeed, during the webinar, the ASA cited a range of case studies, including one from the

funeral sector. I won't go into too much detail, but the incident related to claims about a product being made from entirely recycled materials. Unfortunately for the manufacturer, it was proven that one component of the product was not recycled, and the advert breached the CAP Code.

### Making claims stand up

Another key area to get right is substantiation, meaning businesses making claims about product or service performance must hold documentary

evidence to back them up. Customers should be able to access this information in order to assess the claims. For example, it's possible to say "70% of women agreed

### COMMON GREENWASHING TACTICS

Some businesses go to great lengths to burnish their environmental credentials but not all can be trusted. Here are some typical greenwashing tactics:

- False claims or vague language
  Take care when faced with claims
  about the greenest or most
  environmentally friendly products.
- Images or nature of green buzzwords

Images of forests or wildlife are often used to create a green feel, but do they really give the whole picture?

**■** Hidden information

An end product might seem the most environmentally-friendly choice on the market but how clean is the supply chain?

■ Carbon offsetting

scientific evidence.

A common tactic used to justify carrying on with business as usual without tackling emissions.

Larger firms buying smaller eco businesses

Watch out for bigger businesses buying eco-friendly firms in an attempt to secure a share of the environmentally-aware market.

■ Eco-friendly products in a wider range

Beware those businesses that point the spotlight at their eco products while omitting details of their more damaging offerings.

■ Product and packaging recyclability

Are products r

Are products really recyclable or do they biodegrade as claimed?

life cycle do not mislead consumers about the product's total environmental impact.

### The importance of the life cycle

their skin felt more moisturised" if you

produce survey evidence to support such

a claim. But saying a toothpaste "whitens

teeth by up to three shades" would require

Additionally, marketers must base environmental claims on the full life cycle of an advertised product, unless the marketing communication states otherwise, and must make clear the limits of the life cycle. If a general claim cannot be justified, a more limited claim about specific aspects of a product might be justifiable. Crucially, marketers must ensure claims that are based

on only part of the

advertised product's

### **Comparative claims**

In the funeral world, one area where we have seen intense competition with regard to environmental claims is coffins. The CAP Code is clear when it comes to comparative claims such as "greener" or "friendlier". These can be justified if the advertised product provides a total environmental benefit over that of the marketer's previous product, or competitor products, and the basis of the comparison is clear. Alongside this, any absolute claims must be supported by a high level of substantiation.

In summing up, it's important to remember that every industrial process is likely to have a negative impact on the environment. So, if you see an advert claiming a product or service is "good for the planet" alarm bells should

ring. We can only reduce the impact of a product or service and any

claims should be supported by credible evidence. If you think a product or service is being greenwashed, the ASA would like to know at: www.asa.org.uk/makea-complaint/report-anenvironmental-concern.

html





## GRIEF IN TIMES OF COVID

Funeral director David Zebedee created a company born out of the pandemic, offering memorial items to grieving families



### About the author

David Zebedee joined N.E. Downing Blackheath Ltd in 2018. The company is a long-established family-run independent firm with seven offices in the West Midlands. David and his wife, Gemma, now also run Anubis Memorials, making memorial jewellery and keepsakes.

came to the industry having experienced loss and bereavement in my personal life over many years and had a very clear sense from the start of the importance of the whole process, beginning with bringing a loved one into our care all the way up to the conclusion of the funeral proceedings. I learnt very quickly how individual the grieving process was and took pride in our ability as a familyrun independent firm to have the flexibility to do whatever we could to try to meet our customers' needs. I was also struck early on by the pressures placed on families, by themselves and others, to 'do right by' the deceased in their funeral arrangements and meet certain expectations, commonalities, and traditions. I also witnessed how bereaved families processed their grief as arrangements and events proceeded. Anyone working in this industry cannot ignore how inherently cathartic this process is for the bereaved or fail to recognise that point for so many families when the strain of their grief finally breaks, and the tension starts to ease.

When the pandemic hit, I saw death thrust into the public eye, with the public discussing death more candidly. Something that had previously seemed such a private experience was suddenly the topic of open and daily discussion.

The entire country was thrown into a state of flux – full of uncertainty and unknowns. The bereaved have always looked to funeral directors as a source of information and guidance but we suddenly found that we knew little more about what was happening than those we were trying to support. At first, we did not know whether it would even be possible for funerals to continue, let alone under what circumstances.

We were forced to make very difficult decisions to protect our staff and customers and I saw my role quickly move from that of the supportive facilitator through









## TANGIBLE WAYS TO CONNECT WITH THE DECEASED TO HELP THEM PROCESS THEIR GRIEF

the grieving processes to someone who always seemed to be the bearer of bad news. All the flexibility I had previously enjoyed being able to offer families was lost and we either could not accommodate their requests or had to renege on agreed arrangements as restrictions changed over time. Having to explain to families that they could not sing at the funeral or bear their own loved one into a chapel seemed so very unnatural.

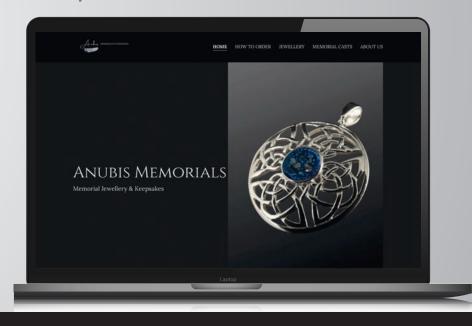
The bereavement process is very individual, but some common parts of the funeral process are very important for people, and this has changed the way in which people have grieved. Losing opportunities to gather, say farewell and see a loved one at peace has had a significant impact on some people's ability to process their grief. Not being able to hold wakes has been even more significant as they offer a critical opportunity to gather together and celebrate the life of a loved one and find a sense of closure. Many felt guilty that they were not able to deliver on the expectations of others or their lost loved one in the funeral arrangements, even though the restrictions have been out of their control. I have seen many families take the decision to delay ashes burial or interments so they had a better chance of offering a 'proper send-off'. This extended the bereavement process and I believe will have interrupted a normal grieving pattern for many people.

I had started exploring options on the range of memorial products N.E. Downing Blackheath Ltd carried before the pandemic, but this fell to the bottom of our list of priorities when COVID-19 hit. I soon began to realise how unfortunate this was as we progressed through the pandemic. I felt I needed – and wanted – to do more for our customers, to offer new ways for families to honour their loved ones and the need to feel a connection to the person they had lost. Families were looking for tangible ways to connect with the deceased to help them process their grief.

We already worked with many longstanding, highly rated companies on memorial items, but many of their services were priced beyond the financial means of some customers. I wanted to find a way to offer an additional affordable alternative that would suit a breadth of tastes but could still be accessed through our firm. Anubis Memorials Ltd was born when I realised that my wife Gemma and I had the expertise between us to create our own memorial and keepsake business.

Of course, developing and launching a new business amid a global pandemic and Brexit has been incredibly challenging. We faced difficulties sourcing materials, lost suppliers, and faced ever-increasing costs. However, we were determined and Anubis Memorials Ltd began trading in April 2021. We wanted customers to be able to work with trusted sources, but we also wanted to support local independent businesses. Our business model is not based on direct sales, and we only offer services through trusted suppliers such as local funeral directors and I would be happy to talk to any in the West Midlands. We are also endeavouring to use UK-based suppliers and to support small and medium businesses in our region wherever possible. It was also very important to both us and N.E. Downing Blackheath Ltd that we support charitable causes, so £5 is donated to a local or grassroots charity for every item we sell. We have enjoyed a great response from our customer base and are now in the process of reaching out to other local independent businesses in our area."

To find out more, go to anubismemorials.co.uk











### Business Matters



## **2021**: WHAT A YFAR!

any funeral directors have seen the benefit of joining SAIF, the only trade association specifically for independent funeral directors. Over the last year, we have seen a rise in membership and currently this stands at more than 980 funeral directors and suppliers across the UK.

Please feel assured that as our membership grows, the dedication to each member remains the same. We aim to answer your queries and concerns without delay and the support given to each member is as strong as it has always been.

The key benefits for funeral directors are as follows:

- Dispute Resolution Scheme A complaints procedure, investigation and, if required, resolution scheme giving extra confidence to your client
- Events Including an annual banquet weekend, regional meetings and webinars
- SAIF Digital Insights into equipping Independents in the face of change using digital marketing support
- HR Resource Centre Members can access advice through the members' areas of the website, and book telephone appointments at SAIF Business Centre
- **NEXTGen** Several platforms now exist for members to have a supporting body of like-minded business people who share the stresses and strains of being "the future leaders of their businesses"

- **Professional Indemnity Insurance** Standard inclusion at no extra cost
- **Quality Assurance inspections** Regular inspections with guidance on correct procedures, protocol and best practice
- SAIF Acquisition An introduction agency for any Independent owners who wish to consider selling their business to another Independent, so that their name is safeguarded with common vision and values
- SAIF Business Centre A friendly, efficient team to help with any enquiry
- **SAIFCharter** Offers financial incentives for members who exclusively sell Golden Charter funeral plans
- **SAIF Helpline** Free help with tax and legal advice
- SAIFInsight Our monthly magazine (print and online) to keep you up to date with industry news and views
- SAIF logo for all stationery and advertising material, demonstrating to members of the public that you are a respected professional
- **SAIF members' website** Features downloadable templates, guidance notes and webinars, along with details of the SAIF AGM, regional meetings and education days
- **SAIFSupport** Run by Professional Help – a member of the British Association of Counselling and Psychotherapy - offering help for funeral directors and their staff who are distressed, under acute

- pressure or suffering with depression
- **SAIFCare** Free and confidential access to grief care and bereavement support for
- Unrivalled knowledge Access to SAIF Officers and an Executive with a vast range of funeral directing experience across the UK

SAIF also provides membership to those companies who provide a service to the funeral profession, with the key benefits

- Database of all SAIF members wishing to be contacted by third parties
- **Mailings** Distribution of companies' leaflets at certain events
- Networking opportunities at regional meetings and annual events across the
- SAIF Business Centre Our friendly, efficient team can help with any enquiry
- Insurance Access to SAIFInsure, our insurance broker.

### NOW IS THE TIME TO JOIN

If you would like more information about joining SAIF and being able to access its benefits, contact the SAIF Business Centre on **0345 230** 6777 or visit SAIF.org.uk. We are only a phone call away and will be happy to help.

### SAIF ANNUAL SUBSCRIPTION RENEWAL

Thank you to members who have already renewed their subscriptions. The deadline to renew is December 31, 2021, so please ensure that the SAIF Business Centre receives renewals by then to ensure your membership and its accompaning benefits continue.

If you have not signed up for the annual Direct Debit, you can pay electronically by either BACS, debit or credit card online at the members' area of the SAIF website.

### SEASONAL HOURS

Over the Christmas period the SAIF Business Centre opening times will be:

Friday December 24... Wednesday December 29.....10.00-14.00 Thursday December 30.....10.00-14.00 ...10.00-14.00 Friday December 31.....





Considering selling your business?

Received an offer and would like a view on it?

Need help with a start up or acquisition?

### **Guy Turner**

If you would like to contact me in complete confidence to discuss your business or plans please call on **07917 221 497** 

www.funeralconsulting.co.uk







've just gone through a battery of tests under anaesthetic in hospital. I was not looking forward to it! Nothing serious, I'm just at that age where my doctor wants to check I'm still alive, even though it nearly kills me in the process.

True to form, I didn't tell anyone outside my family, except my good friend, Mike. He is a couple of years older, and his doctor had inflicted a similar ordeal on him recently.

Mike was eager to share his story with me, along with loads of advice, fervently giving me many 'helpful tips' of what I should and shouldn't do. Good friend that he is, Mike was trying to be helpful... but he wasn't. As I was absorbing his arduous experience, I found myself becoming more apprehensive, buying into his belief that the procedure would be incredibly tough. I felt worn out just imagining it.

The actual day turned out to be a breeze. I never felt the needle, fell peacefully asleep, and awoke to hear I am in pretty good shape... for a man of my age! Mike later confessed they had found some areas of concern in his tests, resulting in surgical procedures complicating his experience and recovery.

Looking back, although offering advice with the best intentions, none of it was truly helpful. If I'm brutally honest, hearing that advice caused me to consider cancelling the tests, but, of course, now I know all is well, I'm glad I didn't!

What motivated me to share a 'TMI moment' for me – and maybe you as well – is this whole issue of advice.

Have you noticed the plethora of advice on social media and numerous places, about mental health, grief, coping and many other topics? I wonder

if you, like me, struggle when people offer unsolicited advice?

When someone is struggling, they don't need you or I to tell them what's wrong with their lives. They already know it! They need encouragement, not admonishment. What they really need is help to realise they still have potential, and can still make it right.

Over the years, I wish I had listened more to my own gut than advice I was given. Our innate wisdom is our best teacher and guide to what we can and cannot do. By tuning in to my gut feelings, my experience became manageable, while, as I discovered later, Mike's had been less so.

So before trying to give advice, pause and consider the following:

- Have you truly understood the person and their situation?
- Is this more about you, or the person you're trying to help?
- Instead of advice, what alternative approaches could you use, like listening, understanding or being there?
- How can you point them in the direction of drawing out and trusting their own wisdom?

The best advice I can give anyone: "the answer is found within".

Many of us search for answers 'out there' – that's easier than looking inside ourselves.

People spend a lot of time Googling, reading, attending courses, always looking for some magic bullet. But if knowledge was really the solution, this information age we're living in would have solved most of our problems.

The trouble is we live in an age of misinformation.

Where do we find

There do we find truth? Who

### "WHO DO WE TRUST TO GIVE HONEST INFORMATION?"

do we trust to give honest information?

The biggest gap in finding solutions is not in acquiring knowledge but in executing what we already know. My mum would often give me great advice. But, like many kids, I would usually not appreciate it at first. Later, when I arrived at my own conclusions, the truth of her sage advice sank in.

"The answer is found within" means when the dots finally connect, there's an 'aha!' moment. Then you say, "How did I not see that before?" We need to remind others and ourselves who you already are.

What I am saying is, many people – especially grieving people – are constantly being bombarded by advice by friends, counsellors, coaches and gurus on 'who we should become, and how to be better'. They have come to believe that they need more knowledge, a better strategy, tactics or plan. I suggest that in that process we have forgotten who we really are.

Grieving people need the know-how to navigate their new world, but the best you can do is point them in the right direction, and remind them who they already are and what they can become.

The answer, my friends, is not blowing in the wind. It is found within each one of us.

You can find Bill's tips for Christmas for grieving people at www.griefjourney.com

## GETTING IT RIGHT... CONTINUALLY

**Simon Bloxham** asks if we have collectively taken our eye off of the ball when it comes to safety

nderstandably, for the last couple of years, the world's attention has been on the coronavirus pandemic and how to keep everyone safe. This has brought great change to businesses, with workers furloughed or working from home and different, adapted working practices are now commonplace.

Of course, we still need to constantly improve when it comes to health and safety. However, given the latest from the Health and Safety Executive (HSE), it's obvious that, collectively, we have taken our eyes off the ball. Despite the reduction in numbers of people at work, workplace fatalities have risen. How can this have happened? If we look at the type of accidents, we might be able to find the answer.

Falls from height are still the biggest cause of workplace fatalities, accounting for a quarter of all deaths. An increase in construction work and more 'unregulated' work by workers lacking supervision might be the underlying cause. It's just as important now, as ever before, to ensure all those who work at height are trained and competent and that work at height is supervised.

According to the regulations governing work at height, a hierarchy of controls must be followed:

- Firstly, avoid work at height
- Use other ways of working to achieve the task without exposing people to work at height

If you can't prevent work at height from taking place, then prevent a fall:

- Use guarding to prevent a fall
- Use a harness that doesn't allow a fall over an edge

If all else fails minimise the consequences of a fall:

- Use a harness that prevents the wearer hitting the ground
- Use air mats or netting, as used on some building projects

The Management of Health and Safety at Work

Regulations 1999 require all workplaces to have a health and safety policy and to complete risk assessments that cover any significant health and safety risks to employees and others who might be affected by the work you undertake. This will include visitors to your place of work, potentially mourners at a funeral service and contractors coming to your premises and carrying out work on the building.

As 25 workers were killed by a moving vehicle, there is a need to have some traffic

management procedures in place, with risk assessments and plans in place to ensure adverse vehicle/pedestrian interaction is avoided at all costs.

The work equipment you use each day must also be safe. Specific statutory regulations which cover work equipment are the Provision and Use of Work Equipment Regulations (PUWER) 1998. Employers have a duty to buy equipment and provide information about that equipment to ensure its safe use. Competence of the user is essential as is the need to maintain equipment in a safe manner. There should also be detailed operational instructions straight from the manufacturer for staff to use.

And, of course, all this needs to be backed up with risk assessments. These must be completed to determine what the risk is, the level of risk and

> what controls to put in place. There are a number of steps to completing a risk assessment:

• Identify what could go wrong and cause harm to someone in the premises, within the organisation or with the task you are

on who

CAUSES OF FATAL ACCIDENTS LAST YEAR		
CAUSE	DEATHS	
Work at height	35	
Being struck by a moving vehicle	25	
Being struck by a moving object	17	
Becoming trapped by something collapsing or overturning	14	
Coming into contact with moving machinery	14	

This is really important as a small risk to your staff might be a huge issue to the elderly lady that has just walked through your door.

- Consider what you already do to make
- Evaluate the risk look at the severity of the outcome e.g. broken bones, then consider how likely it is to happen
- Add more control measures if there is still a risk that you will harm someone
   the aim is to get the risk level down to an acceptable one
  - Put it down on paper

### Help is at Hand

Getting the Best from your SAIF Approved Health and Safety Advisors You can talk to a safety professional at Safety For Business simply by calling 08456 344164.

You are also entitled to a discount on our fees when we help you with your Health & Safety needs.

We can visit you to see how you are doing when it comes to compliance. This is free of charge apart from travel costs. So what have you got to lose?



## END OF YEAR PRIORITIES

SAIFCharter Chair **Adam K Ginder** reflects on the year and encourages funeral directors to move forward in the next step in their Pathway to Regulation with Golden Charter

proud of the achievements we have made together – as a profession, and as an association.

The notion that the pandemic would have been such a significant influence at the end of 2020, let alone the end of 2021, was inconceivable at the outset. As 2021 draws to a close, however,

eflecting on 2021, I'm immensely

alone the end of 2021, was inconceivable at the outset. As 2021 draws to a close, however, we still feel the impact every day, both personally and professionally, as we continue to cautiously move back to normality.

Despite the seemingly insurmountable challenges facing our profession, we have come through and I believe are stronger as a result. The pivotal role of our profession, caring for families and supporting communities, is recognised and valued more than ever. That customer-first, caring ethic is also reflected within the new regulatory frameworks governing the at-need and preneed aspects of our businesses. I believe these developments are ones which our profession can confidently embrace and need not fear.

With Financial Conduct Authority (FCA) regulation of the funeral plan market now just seven months away, I'm reassured to see Golden Charter has launched step two of its straightforward three-step Pathway to Regulation.

The first step, to prepare and make our transition to FCA oversight as easy as possible, was to register for the updated funeral director portal at mygoldencharter. co.uk and actively use Paperless Applications. These services have been re-designed to provide us with the structure and support to guide us through the FCA's requirements when organising a plan for a customer.

Step two is to apply to become an Appointed Representative or an Introducer Appointed Representative. I discussed last month that at M.K. Ginder & Sons, we believe we have the knowledge, trust and experience to make a customer's purchase personal, and tailored to our individual families. That is why applying to become an Appointed Representative is absolutely the right option for us. You must, of course, make a decision on the option that is right for your business. I would like to reassure you that Golden Charter has committed to supporting each of its partners in understanding the implications of your choices. There will be no tick box template arriving by email. Your business manager is there to support and guide you - whichever option is right for you - and they will personally discuss and explain the choices open to you.

Your business manager will reach out to you in due course, however if you are ready to move forward now, I would encourage you to get in touch with your business manager to progress your application. Our SAIFCharter regulatory working group has been closely involved in the design and development of the approach, so I can assure you this has

been shaped with the independent funeral director in mind. To have a peer-to-peer conversation about regulation and your next step with Golden Charter, feel free to reach out to one of our funeral director representatives on this group. You can find their details at **saifcharter.co.uk** 

And of course, I or any member of our SAIFCharter Executive team would be delighted to speak with you too.

As we prepare for the end of the year and hopefully taking some time to relax and spend time with friends and family, I'd like to say a huge thank you to all of our independent funeral director members who spend the festive period helping bereaved families. I'd also like to thank the business managers and all the staff at Golden Charter for the support this year.

It's your professionalism, dedication and care, in partnership with Golden Charter, which will ensure we continue to succeed, grasp opportunities and rise to the challenges of 2022 and beyond. ●

### 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

### ■ Paul Stevenson

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

### **■** John Tempest

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

### ■ James Tovey (Golden Charter Board representative)

Tovey Bros, Newport james@toveybros.co.uk

### ■ Helen Wathall (Golden Charter Board representative)

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

### YOUR SAIF EXECUTIVES

The Executive Committees act as the governing institution of SAIF.

To contact your SAIF Executives, email info@saif.org.uk or call 0345 230 6777

### NATIONAL



Mark Porteous National President



James Carcary Scottish President



Sean Martin Executive Committee



Jo Parker 1st Vice President



Amanda Dalby
Executive Committee



Gemma O'Driscoll Executive Committee



Mark Horton 2nd Vice President



Suzanne Grahame Golden Charter



Liam Roberts
Executive Committee



Jim Auld Immediate Past President



Simon Helliar-Moore Executive Committee



Paul Sillett Executive Committee



Terry Tennens Chief Executive & Secretary



Ross Hickton Executive Committee



Gary Staker Executive Committee



Paul Allcock Executive Committee



Declan Maguire Executive Committee



Jeremy West F.SAIF Executive Committee

### SCOTLAND



James Carcary
President /
Complaints & Standards



Gavin Henshelwood Secretary



Terry Tennens Chief Executive National SAIF



James Morris 1st Vice President



Joe Murren Scottish Government Liaison Officer



Tim Weir Executive Committee



Declan Maguire 2nd Vice President, Treasurer & Membership



Paul Stevenson Past President





Jim Auld Executive Committee



Mark Porteous
Executive
Committee

### SENIOR MANAGEMENT

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



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



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



This team also includes each Regional Business Manager

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

Daniel Hare

Regional Business

Manager Central



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

NORTH



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



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



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



### M: 07717 696 683 E: daniel.hare@ goldencharter.co.uk

### **BUSINESS DEVELOPMENT**

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



Patricia Leary North Business Development Manager E: patricia.leary@



### CENTRAL

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



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



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



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



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



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



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



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



See #14 Terry Lee South Wales ABM



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



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



### CENTRALISED BUSINESS TEAM Reach any of the team on **0800 111 4512**

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



Anthony
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Manager
M: 07927 668 500
E: anthonyfitzpatrick@
goldencharter.co.uk



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



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

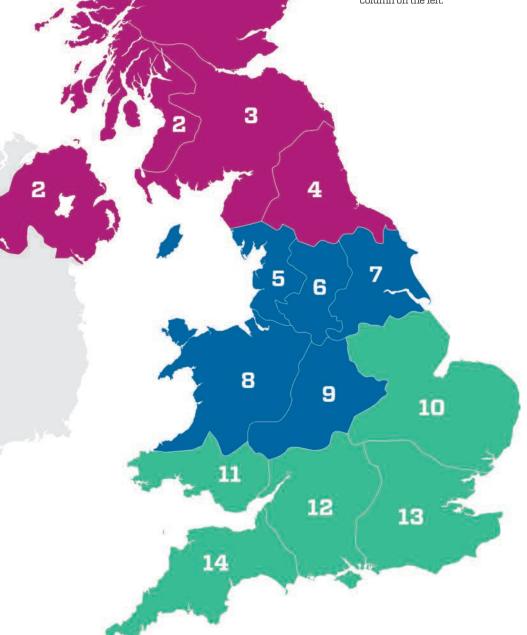


Caroline Taylor Telephone Business Manager M: 07921 064 146 E: caroline.taylor@ goldencharter.co.uk



This map shows the numbered regions that our Area Business Managers (ABMs) cover. Please see the contact list opposite to find your area and the relevant contact details. You can get in touch with your ABM regarding anything you need to know about Golden Charter. If your business doesn't have an assigned Business Manager right now, please contact the National Business Manager most appropriate for where your business is located and they will be delighted to put you in touch with one.

Those of you who work with our Telephone Business Managers can also find their contact details on the column on the left.





### Membership



### FULL MEMBERSHIP PENDING

Luke and Matthew Farrell-McCartan

### Farrell-McCartan Funeral Services

10 Partington Street, Failsworth, Manchester M35 9RD Previously advertised on SAIF website. Close date: 11/11/2021

### Derek and Margaret Noble **Nobles Funeral Services**

1 Hart Lane, Hartlepool, Cleveland TS26 8RJ Previously advertised on SAIF website. Close date: 1/12/2021

### Mr Craig Brown

Heritage Funeral Service Ltd 82 Broad Street, Blaenavon, Torfaen NP4 9NF

Previously advertised on SAIF website.
Close date: 17/12/2021

### Mrs Debbie Stewart

R.H Bond Funeral Directors

Salisbury House, Lynn Road, Stoke Ferry, Kings Lynn PE33 9SW Previously advertised on SAIF website.

Adrian Hughes

### Hughes Funeral Services Limited

Close date: 21/12/2021

180 York Road, Leeds LS9 9NT Previously advertised on SAIF website. Close date: 22/12/2021

### Branches of above:

Crossgates, 152 Green Lane, Leeds LS15 7DS and Oakwood, 3 Hollin Park Road Parade, Leeds LS8 3AS

### ASSOCIATE MEMBERSHIP PENDING

Matthew and Claire Jeffery **Zeal Tax (Newport) Ltd** 

22 Chepstow Rd, Newport NP19 8EA Previously advertised on SAIF website. Close date: 21/12/2021 Ovidiu Saratian

### Heaven International Repatriation

25 Grange Road, Ballymena, Co. Antrim BT42 2DT Previously advertised on SAIF website. Close date: 21/12/2021

### ACCEPTANCE INTO FULL MEMBERSHIP

Darren MacDonald

### Darren MacDonald Funeral Directors Limited

26 Pennyfarthing Street, Salisbury SP1 1HJ

Mr Robin Roberts

### Meredith Jones Funeral Services inc. R Roberts & Son Funeral Directors Dolwar Chapel of Rest

Parry Road, Llanrwst

### Branches of above:

Mochdre, 260 Conwy Road, Mochdre, Colwyn Bay LL28 5DS and

Rhos on Sea, 7 Church Drive, Rhos on Sea LL28 4LL

### Simon and Jamie Thompson Thompson Brothers & Sons Family Funeral Directors Ltd

12-13 Westbourne Terrace, Shiney Row, Sunderland DH4 40T

### FULL MEMBER BRANCH CLOSED

Mr C Dighton

### J B Shakespeare Funeral Directors Ltd

1 Norfolk House, Wellesley Road, Croydon CRO 1LH and

175 Selsdon Park Road, South Croydon CR2 8JJ

### John Knowles Funeral Services Ltd

6 Chester Road West, Deeside, Cheshire CH5 1SA

### FULL MEMBER NEW BRANCH

Mr A Johnson

Andrew Johnson Funeral Service Ltd 12 The Village, Charlton, London SE7 8UD

### J B Shakespeare Funeral Directors Ltd (Rowland Brothers)

1 Norfolk House, Wellesley Road, Croydon CRO 1LH and

175 Selsdon Park Road, South Croydon CR2 8JJ

### John Knowles Funeral Services Ltd

The Old Ironmongery, Station Road. Rossett LL12 OHE

Ms V Chipps

### S Stibbards & Sons Ltd

R/O 103 London Road, Benfleet, Essex SS7 4DZ

Ms C Chandler

### Eastleigh's Independent Funeral Directors Ltd

(Was Eastleigh Funeral Directors) Joseph House, 14 Bishopstoke Road, Eastleigh SO50 6AE

### FULL MEMBER CHANGE OF OWNERSHIP Mr Tony Allen

### Philip Evans Family Funeral Services Ltd

172 Old Shoreham Rd, Southwick, West Sussex BN42 4HU

### FULL MEMBER CHANGE OF DETAILS/ADDRESS

Mr J H Howe

### J T Howe Funeral Directors

47-49 Market Street, Chapelen-le-Frith, High Peak, Derbyshire SK23 OHP (Previously at number 35)

Mr A Scollen

### Scollen & Wright Funeral Service Ltd

East Lodge, St Helens Close, Eston, Middlesborough TS6 9FB

### Mr D Gallagher **Gallagher Family**

### Gallagher Family Funeral Directors

(Was David Gallagher Funeral

Directors & Monumental Masons)

Airedale House, Skipton Road, Utley, Keighley BD20 6DT

### ASSOCIATES CHANGE OF DETAILS /ADDRESS

Mr L Wilcox

### Wilcox & Co (Limousines) Ltd

Stratus Business Centre, Swan Lane, Hindley Green, Wigan WN2 4EY

(Previously at Chalfont St. Peter, Bucks SL9 9AL)

### Mr C Bond

### Curtis Legal Ltd

The Alder Suite, Mamhilad House, Mamhilad Park Estate, Mamhilad, Torfaen,NP4 OHZ (Previously at Monnow Street, Monmouth NP25 3EQ)

### MEMBER NOT RENEWED

Mr P Capper

### Eastleigh's Independent Funeral Directors Ltd

Joseph House, 14 Bishopstoke Road, Eastleigh SO50 6AE

### Mr R Thorne

**Kemp & Stevens** 93 High Street,

Alton, Hampshire GU34 1LG

### Mrs Thorne

### Thorne Family Funerals Ltd t/a Thorne Leggett

1 Brenthurst, Petersfield Road, Whitehill, Bordon, Hampshire GU35 9AR and

8-10 The Street, Wrecclesham, Farnham GU10 4PR

### Mrs Blair

### T & A Fyfe Ltd

Peacock Cross, Almada Street, Hamilton ML3 OES

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

## SAIF Associates Directory 2021

### CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

### **Motorcycle Funerals Ltd**

Mrs M Sinclair (Measham) 01530274888

- marian@motocyclefunerals.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

- ion 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 609 3600

- 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, Tvne & 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@jcwalwyn.co.uk
- www.jcwalwyn.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, 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
- www.willowcoffins

### 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/

### GreenAcres Woodland **Burials Colney**

Ms Sam Curtis (Norwich, Norfolk) 01603 811556

 $\hbox{\bf \bullet} in fo. colney@green acres group. co. uk$ • www.greenacrecelebrate.co.uk/

### GreenAcres Woodland **Burials Epping**

Carmen Graham (Essex) 01992 523863

• info.epping@greenacresgroup.co.uk • www.greenacrescelebrate.co.uk/

### **GreenAcres Woodland Burials Rainford**

Mrs Karen Halpin (Merseyside) 01744 649189

- info.rainford@
- greenacresgroup.co.uk
- www.greenacrescelebrate.co.uk/

### GreenAcres Woodland **Burials Heatherley**

### Wood

**TO ADVERTISE** 

HERE, CONTACT

Elliot Whitehead at

elliot@connectmedia.cc

or on 0131 561 0020

Sharon Solomon (East Hampshire) 01428 715915

- info.heatherlev@ greenacresgroup.
- www.

greenacrescelebrate co.uk/heatherley-wood

### **Herongate Wood Cemetery**

Ms J Sawtell (Billericay, Essex) 01277 633085

- enquiries@herongatewood.co.uk
- www.green-burial.co.uk

### Westerleigh Group Ltd

Mr D John (Bristol, South Gloucestershire) 0117 937 1050

- info@westerleighgroup.co.uk
- www.westerleighgroup.co.uk

### The Natural Burial Company Ltd

Mr C Doggett (Leicestershire) 0116 222 0247

- info@thenaturalburialcompany.com
- www.thenatural burialcompany.

### 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
- 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

- $\bullet \ sales@cplsupplies.com$
- 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, Derhyshire) 01283 819922

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

### Mortuary Equipment Direct Ltd

Mr W Quail (Hook, Hants) 01276 601039

- william@mortuary equipmentdirect.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 Rond (Monmouth Monmouthshire) 01600 772288

- cbond@curtislegal. couk
- 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 could

### 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

- auv.turner@
- funeralconsultancy.co.uk
- funeralconsulting.co.uk

### **Kings Court Trust Ltd** (Estate Administration)

Mr Mel Wheeler (Bristol) 0300 3039000

- info@kctrust.co.uk
- www.kctrust.co.uk

### Laurelo Ltd (Probate Advisors)

Mr Timothy Woolcock (Ongar, Essex) 0203 0582329

- info@laurelo.co.uk
- www laurelo couk

**TO ADVERTISE** 

HERE, CONTACT

Elliot Whitehead at

elliot@connectmedia.cc

or on 0131 561 0020

### 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@

- markhinnerslev co.uk
- TATTATTAT markbinnersley. couk

### **Safety For Business** Mr S Bloxham (Letchworth

Garden City, Hertfordshire) 0845 6344166

- info@safetvforbusiness.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@ independent celebrants.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 couk
- 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@ecclesiatical.com www.ecclestical.com/church/ funeral-planning

### **Golden Charter Ltd**

Mr M Flanders (Glasgow, Strathclyde)

- 0141 931 6300 • malcolm.flanders@
- goldencharter.co.uk · www.goldencharter.co.uk

Golden Leaves Ltd. Barry Floyd (Croydon, Surrey)

- 0800 854448
- barry@goldenleaves.com • www.goldenleaves.com

### Open Prepaid Funerals Ltd

Mr J Taplin (Solihull)

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

### GRAVEDIGGER & **EXHUMATION SERVICES**

### DTH Burial &

**Churchyard Services** Mr D Homer (Measham,

Swadlincote) 07912 855460 • davidhomer67@gmail.com

### IT & WEBSITE Adtrak Media Ltd (digital marketing consultancy)

Mr C Robinson (Nottingham, Nottinghamshire) 0115 959 7192

- hello@adtrak.co.uk
- · www.adtrak.co.uk

### **Comtecs Associates LLP** (development & design & IT support)

Mr C Elwood (Tunbridge Wells,

- Kent) 01892 514 636 • chris@comtecs.co.uk
- www.comtecs.co.uk/SAIF

### Donatis Giving Ltd (donation management solution)

Mr M Robinson (Exeter, Devon) 01803 229467

- Hello@donatis.co.uk
- www.donateinmemory.co.uk

### Eulogica (bespoke funeral software)

Mr D I Wright (Sheffield) 0845 351 9935

- diw@eulogica.com
- www.eulogica.com

### I-NETCO Ltd (web design)

Mr G King

(Newcastle upon Tyne) 0191 242 4894

- gerry@i-netco.co.uk
- www.funeraldirectorwebsites.co.uk

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

Mark Lynch (Co. Limerick, Ireland) 020 4538 6255

- hello@obit.cloud
- www.ohit.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**

Dr Chris Rose (Ashes into Space) (Sheffield, South Yorkshire) 0114 213 1050

- info@auraflights.com
- www.ashesinspace.com

### Cleverley & Spencer (monumental masons)

Mr I R Spencer (Dover, Kent) 01304 206379

- enquiry@clevspen.co.uk
- www.clevspen.co.uk

### Fotoplex Grigio Ltd (personalised photos)

Mr C Gray (Fareham, Hampshire) 01329 311920

- sales@fotoplex.co.uk
- www.fotoplex.co.uk

### Groupe Delfosse - New Urn

Mr D Arnaud

(Sault - Brénaz, France) 0033 474 3726 928

- newurn@delfosse.fr
- www.newurn.co.uk

### Life Expressions (UK & Europe) Ltd

(Castleton, Derbyshire) 0800 368 9233

- · david@legacyexpressions.co.uk
- www.lifeexpressionsltd.co.uk

### The MuchLoved Charitable Trust

Mr J Davies/Ms J Baker (Amersham. Buckinghamshire) 01494 722818

- trustees@muchloved.com
- www.muchloved.com

### **Scattering Ashes**

Mr R Martin (Newton Abbot, Devon) 01392 581012

- info@scattering-ashes.co.uk
- · www.scattering-ashes.co.uk

### Secure Haven Urns & Keepsakes Ltd

Mrs C Yarwood (Broomfield, Essex) 01277 377077

- cyarwood@securehaven.co.uk
- www.securehaven.co.uk

### Shaw's Funeral Products, Shaw & Sons Ltd

Ms Sarah Smith (Crayford, Kent) 01322 621100

- sales@shaws.co.uk
- www.shawsfuneralproducts.co.uk

### The Natural Burial Company Ltd

Mr C Doggett (Leicestershire) 0116 222 0247

- info@thenaturalburialcompany.com
- www.thenatural burialcompany.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@fsi.co.uk
- · www.fsi.co.uk

### Funeral Guide (funeral resource for the public)

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

- www.funeralguide.co.uk
- support@funeralguide.co.uk

### LCK Funeral Support Services Ltd

Mr A Mccafferty (Hayes) 020 8900 9222

- l.c.k.f.s.s@outlook.com
- www.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

- help@
- thebereavementregister.org.uk
- www.thebereavementregister.org.uk

### Reach Plc (national & regional multi-media publisher)

Mr D Minns (Hull) 01482 428866

- darren.minns@reachplc.com
- · www.funeral-notices.co.uk.co.uk

### The White Dove Company Limited (releasing doves

### at funerals)

Mr K Proctor (Epping, Essex) 0208 508 1414

- info@thewhitedovecompany.co.uk
- www.thewhitedovecompany.co.uk

### PRINTING & STATIONERY

### Gateway Publishing (Part of Mimeo (UK) LTD)

Mr M Moore (Huntingdon) 01480 410444

- info@gateway-publishing.co.uk
- www.gateway-publishing.co.uk

### **Polstead Press**

Tracy Goymer (Stowmarket, Suffolk) 01449 677500

- tracy@ghyllhouse.co.uk
- www.polsteadpress.co.uk

### RNS Publications

Mr C Shaw (Blackpool, Lancashire) 01253 832400

- cs@ms.co.uk
- www.rns.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

### REMOVAL & REPATRIATION SERVICES

### Alba Repatriation & Cremated **Remains Transportation**

Mr S Murren (Paisley, Renfrewshire)

- 07834 489766
- info@albarepat.co.uk • www.albarepat.co.uk

### **Cremated Remains**

Transport Services Lord John P A Kersley (Bognor Regis, West Sussex) 01243 583913

- advancesalesuk@aol.com
- www.advancesalesuk.com

### Euro-City Direct Ltd

Mr J W Kindleysides (Dorking, Surrey) 01306 632952

• ecduk@btconnect.com

### **Guy Elliot Ltd**

Mr G Elliot (Kingswells, Aberdeen) 0777 040 7610

• conscientiously@outlook.com

### Key Air - The Repatriation People

Mr B Birdsall (Hayes, Middlesex) 0208 756 0500

- repatriations@keyair.eu
- www.kevair.eu

### LCK Funeral Support Services Ltd

Mr A Mccafferty (Wembley) 020 8900 9222

- l.c.k.f.s.s@outlook.com
- www.lckfuneralsupportservices.

### **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@rowlandbrothers international com
- TATTATTAT

rowlandbrothersinternational.com

### **Staffords Repatriation Services**

Mr J Stafford & Mr C Davis (Dublin) 00353 1855 0555

• ns@funeralservices.ie

### **Walkers Repatriation Service**

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

### SOFT GOODS & **FUNERAL SUPPLIES**

Allsops CTF Ltd Mr G Allsop (Worthing, West Sussex)

01903 213991 • info@allsops.net

**Bradnam Joinery Ltd** Mr B Spittle (Haverhill, Suffolk)

- 01440 761404
- info@bradnamjoinery.co.uk • www.bradnamjoinery.co.uk

### Clarke & Strong Ltd

Mr B Fry (Coventry, West Midlands)

- 0247 622 1513
- info@clarkeandstrong.net www.clarkeandstrong.com

Leslie R Tipping Ltd Mr J Tipping (Stockport, Cheshire) 0161 480 7629

### • sales@lrtipping.co.uk • www.lrtipping.co.uk

Rose House Funeral Supplies Ltd Mr M Wilson (Swadlincote,

Derbyshire) 01283 819922

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

### Mazwell Group

Mr Caldwell (Whitchurch, Hampshire) 01256 893 868

• www.themazwellgroup.com

Thorley Smith Ltd Mr D Tonks (Wigan) 01942 243331

enquiries@themazwellgroup.com

- sales@thorleysmith.com
- www.thorleysmith.com

### **Procession Plumes**

Robin Watson (Bushey, Hertfordshire) 0121 4561722 • enquiries@the-plume.co.uk

- www.the-plume.co.uk

