



Insight



LOVE DIGITAL

How online tools can help
you meet regulations

Create the independent future you want.

While SAIF represents you on the issues that matter.

We know how much you value your independence.

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

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

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





Insight

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LOVE

DIGITAL

Ahead of its official launch at this year's AGM, Declan Maguire reveals SAIF Digital, a unique new service harnessing the power of digital marketing..

In the last two years, we have seen a fundamental shift in our profession.

Regulation has and will continue to reshape the basic principles of how we operate and offer both at-need and pre-need funerals. COVID-19 has altered how we meet with families and deliver funeral services, and this has accelerated a rise in consumer demand for a simple funeral, and an increasing preference for direct cremation.

Amid all of this activity there has also been a notable shift towards digital marketing by funeral directors, more specifically a significant increase in investment by corporate providers. There is a very good reason for this, and one simple statistic demonstrates it: in 2020 for every two UK funerals, there was one search online for a funeral director.

Searching for a funeral director online is

not a random act, it is done because there is a need for the service and, in the last two years, we have witnessed a step up in digital engagement across the profession.

Part of the challenge we face as funeral directors is finding the right source of advice and guidance that intimately understands the funeral market, constantly

monitors changing trends and competitors, and keeps us at the top of our digital game.

The other challenge is finding the time to manage all of the various moving parts of the digital landscape and trusting that the time and investment you are directing into the process is providing a return on investment. ➤



ABOUT THE AUTHOR

Declan Maguire currently serves as a member of the Scottish and National SAIF Executives, chairs the Products and Services Committee and is a member of the SAIF-FCA Regulatory Taskgroup. He is a Director of Anderson Maguire funeral directors in Glasgow and is the founder of Maguire Partners, Business Consultants.

I didn't know my
co-worker's family

I was happier
saying goodbye
without feeling
like a stranger.

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.

Find out more at obitus.com or call 03333 447 440

Bringing together the best minds

In July 2021, we started work to meet those challenges by developing a programme that would bring together the best minds in funeral marketing, digital marketing, and industry intelligence.

It was vital that wherever we ended up, the programme had to support all members – from those who had no digital skills through to the most tech savvy – and offer them a service as part of their membership that allowed them to receive a comprehensive audit on their business' digital engagement. Further, if a member required additional support to develop websites, deploy pay per click and manage social media, we could provide that service under the guidance of the SAIF Digital team.

In September 2021, we launched a test programme to bring together a small group of members and work through the challenges they faced, devise simple engagement tools, and create an easy-to-use path for them to enrol in the programme. We brought together a team from SAIF, Golden Charter, and Maguire Partners to build this and at this year's AGM I am delighted to announce we will be launching SAIF Digital.

The key goal behind SAIF Digital is to provide an expert funeral industry digital marketing service to members to help arrest any decline in business or drive growth.



“ FOR EVERY TWO UK FUNERALS IN 2020 THERE WAS ONE ONLINE SEARCH FOR A FUNERAL DIRECTOR ”

POINTS TO CONSIDER

#1 WHAT'S YOUR BUSINESS MIX?



Each business is different, so look at what the most important way of reaching customers is for yours. That way you can identify how you can consolidate, and which channels may need a bit more work. Most funeral businesses rely on:

- Retention
- Recommendation
- Experience
- Location
- Funeral plans
- Traditional marketing
- Digital marketing

Supporting business of all sizes

Whether you already have a web designer, social media manager or marketing agency or not, SAIF Digital is geared to support members of all shapes and sizes.

To achieve this, it is important to frame the process for members and the first step is to outline how we view the make-up of a funeral director's incoming business.

Every business has varied sources of income. Some more established companies have a high proportion of repeat business based on high quality of service or locality, and often have stronger referral or recommendation percentages. Others have a larger source of funerals from investing in funeral plans. Some, particularly new market entrants, invest heavily in pay per click, social media and traditional media to acquire the increasing number of what I call 'floating funerals'.

I coined that phrase to describe families who are not necessarily associated with or loyal to any one funeral director in their area. Instead, they will make their decision at the time of need based on information they seek out online or be influenced by recent advertising. There are three reasons behind this: a change in consumer behaviour to seek out best price or best service, a change in the willingness to pay for convenience, and the evolution of the traditional family unit.

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.

Find out more at obitus.com
or call 03333 447 440



“ WITH A LITTLE TIME AND HELP FROM OUR TEAM, WE CAN GET YOU STARTED ”

Less than five years ago, it was estimated that ‘location’, ‘recommendation’ or ‘previous experience’ were the key factors for families deciding on a funeral director. If we look at the number of searches online for ‘funeral director’ in 2020 we can see that this has changed dramatically. In short, the percentage of floating funerals in the market has increased to become a make-or-break point in a small to medium funeral business in an urban setting.

Using this methodology helps our team understand your business’ make up and determine where and how we can help you focus your digital marketing to achieve maximum impact for your business.

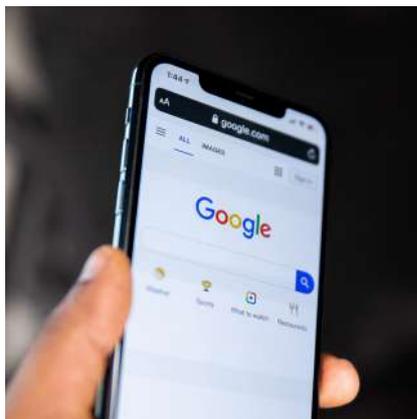
While developing your digital presence may seem daunting, there are a few simple rules to start with and with a little time and help from our team, we can get you started. ●

Enrolling in the programme is easy – just visit www.saifdigital.co.uk, click ‘Register’ and complete the form and we’ll be in touch. Alternatively, join us at the SAIF Digital launch, at the SAIF AGM in Edinburgh. See page 34 for booking info.



POINTS TO CONSIDER

#2 HOW CAN YOU IMPROVE YOUR DIGITAL PRESENCE?



- Set your Google Business listing to ‘Open 24 hours’
- Ask for reviews on your Google listing
- Make sure your email and telephone number are clear and at the top of your web page
- If you do not have one, open a Facebook page
- Register for SAIF Digital today at www.saifdigital.co.uk

A woman with her hair in a bun, wearing a white and orange striped cardigan, is sitting on a dark blue couch. She is looking down at a tablet computer she is holding in her hands. The background is a dark wood-paneled wall. The overall lighting is dim, creating a somber atmosphere.

Obitus

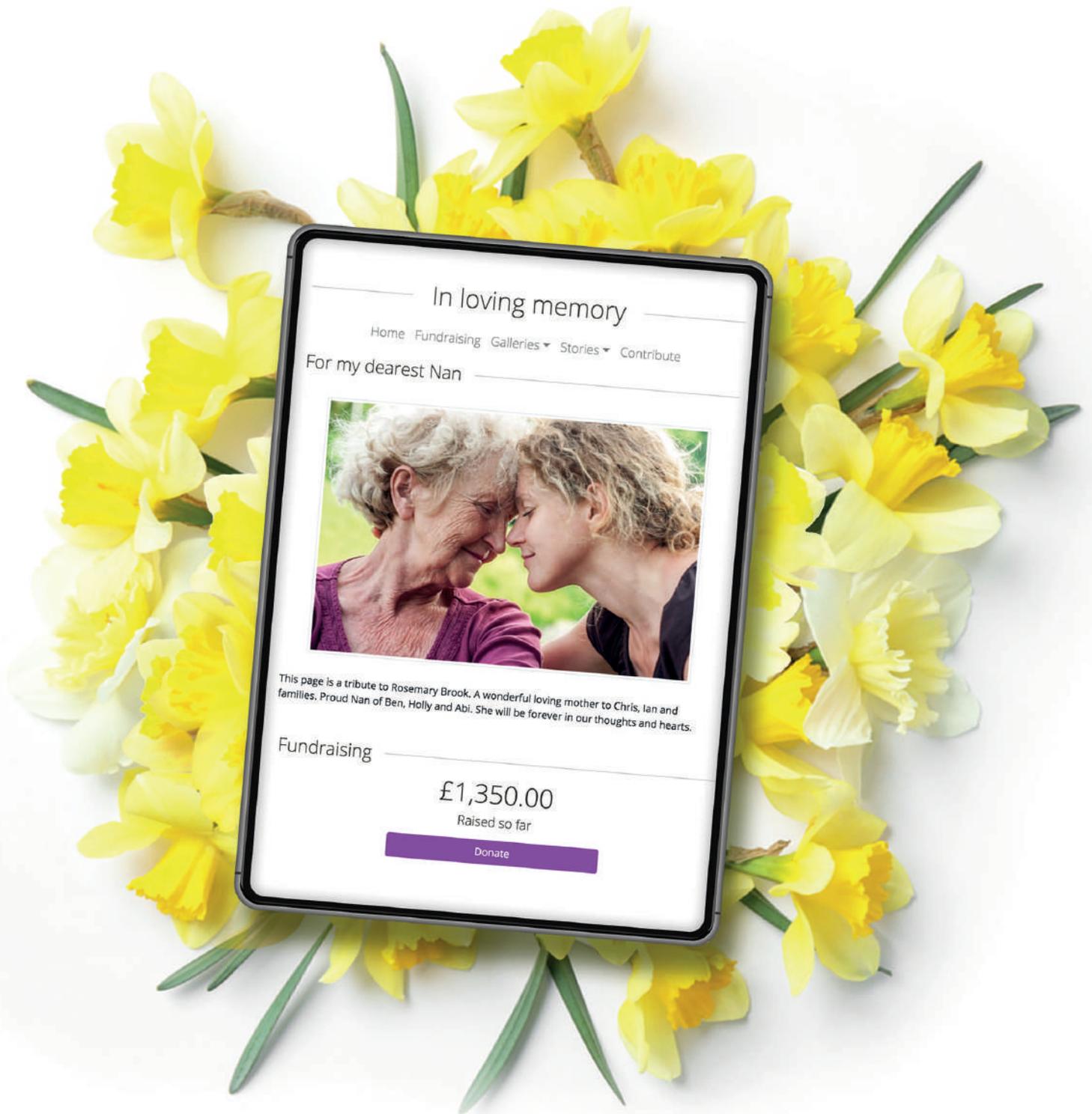
I found out late that my
old teacher had died

the webcast
link on
Facebook
meant I
didn't miss
the funeral.

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.

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TERRY TENNENS
SAIF CHIEF EXECUTIVE

The road ahead

SAIF CEO Terry Tennens on leading from the front

Churchill said in 1940: “I have nothing to offer but blood, toil, tears and sweat.” Twenty one years later, John F Kennedy’s rousing inauguration speech had the famous line “ask not what your country can do for you, ask what you can do for your country”.

I have reflected on these words as we enter 2022, because we have lived through a tumultuous two years, and for everyone in the funeral profession their words have resonated and highlighted the kind of character we need in leaders in these days.

We have lived through a global pandemic, the like of which the world has not seen since 1918-1920 when populations were ravaged at the close of the First World War. My great uncle died of Spanish Flu while transporting prisoners of war across Jordan for the British Army in 1918.

We have seen new regulation occurring with the Competition and Markets Authority legal order in June 2021. The Scottish Government has in place the Burial & Cremation Act of 2016, which looks like the registration of funeral directors. The Ministry of Justice has given us time to self-regulate members via the United Kingdom Accreditation Service (UKAS) on quality and standards in 2022-23. And on July 29, 2022, the Financial Conduct Authority takes over the regulation of funeral planning contracts.

Simple and innovative

Commercially we have seen the rise of opportunism through the COVID-19 pandemic with unattended funerals, plus a barrage of advertising on direct funerals. Research indicates that the term direct cremation confuses the consumer: it is not an unattended funeral to the majority, but a no-fuss funeral is understood to be a simple and innovative funeral. Do read how SAIF Digital is seeking to equip Independents with techniques for communicating a message to consumers on page 4.

Excuse my revision of President

Kennedy’s words, but you get the gist: “Let every funeral director [nation] know, whether it wishes the Independent [us] well or ill, that the Independent [we] shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe to assure the survival and the success of liberty for the Independent.

“Now the trumpet summons us again – not as a call to bear arms, though arms we need – not as a call to battle, though embattled we are – but a call to bear the burden of a long twilight struggle, year in and year out, ‘rejoicing in hope, patient in tribulation’ – a struggle against the common enemies of man: tyranny, poverty, disease and war itself.

“And so, my fellow Independents [Americans]: ask not what your Association [country] can do for you – ask what you can do for your Association (SAIF) [country].”

Looking forward

Well, what kind of leader or manager do you need to be in 2022? The risk for funeral directors is the calamity of spending too much time looking in the rear-view mirror. Reminiscing of times past when working life was less complicated and demanding.

There is a reason your car’s rear-view mirror is a fraction of the size of the

windscreen: safe drivers glance in the mirror, but they focus on the road ahead.

How would you like to be in a car driven by someone preoccupied with the mirror? Too many people travel through life that way. They regret yesterday’s failures and coast through life on a quarter-tank of fuel, hoping for a scenic overlook ahead.

If that feels familiar to you, let me hand you a bucket and cloth. Wash the windscreen, buckle your seatbelt, and hit the forward gear – the future is going to be bright and healthy for the Independent. Get a map of the new terrain, make a plan, and act! This way, you will see your greatest achievements ahead of you – not behind you.

All for one and one for all

You need not be paralysed by fear of the unknown, anxious about tomorrow or disappointed about the changes we’re experiencing in the funeral sector. One of the benefits of SAIF is that we are an alliance of Independents and while we are competitors, we are in this together, encouraging, supporting, and sharing fellowship in the SAIF family. Immediate Past President Jim Auld recently reminded members of a 1997 quote by the then President, Andrew Harvey: “You only get out, what you put in.” That is so true, so make time to read the communications, attend regional meetings, ensure staff attend the webinars and contribute to consultations, and you and your firm will benefit from learning from the skills and experience of fellow members.

If you want to conquer your circumstance, face the future with fearlessness, define your dreams, and muster up motivation... then look forward, not back!

Here’s to looking forward together in 2022 – we hope to see you at the SAIF AGM weekend (see page 34) for what promises to be a truly beneficial weekend for you

terry@saif.org.uk

It is important you liaise with your Funeral Plan Provider about becoming their Appointed Representative (AR) as the FCA gets ready for regulation from July 29, 2022. Member firms with five branches or more need to submit a past six month revenue report (schedule 2) on April 1, 2022.

The CMA revenue reporting form (schedule 2, page 29) can be found online – just search for The Funerals Market Investigation Order 2021 - GOV.UK



Help your customers say goodbye their own way.

We know that customers are increasingly looking for options when it comes to funerals. For some, only a traditional send-off will do. Others may prefer something simpler, like direct cremation. It's important they know that whatever their wishes, you can help.

Promoting choice is an effective way to widen your market, and ensure that no customer is left behind.

We've launched our new **Your wishes, your way** toolkit to make it easy for you to reach out to customers, and promote the choices you can offer. It's all part of our wide-ranging support to help you capture your share of the market, and engage with local people at the right time as they consider their options.

To order your toolkit and to find out more about the support available, please contact your Golden Charter business manager or email marketingsupport@goldencharter.co.uk



SUZANNE GRAHAME

GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

Gaining momentum

With FCA regulation less than six months away, Suzanne Grahame considers why we should welcome it and what it will really mean

The first order of the year is always to look ahead, and to examine the biggest issues we can expect to concentrate on over the next 12 months. I'm sure that even during this inevitably busy winter, many of you will agree with me that regulation has to be right at the top of that list in 2022.

Pre-need regulation has been approaching for a long time. It was already a priority in my initial 2020 and 2021 columns, and as you know well from last year's at-need experience, the final months leading up to regulatory change are key. Now, with the Financial Conduct Authority (FCA) less than six months from taking control of a regulated funeral planning sector, it's truly time to mobilise and gear up for regulation.

Welcoming change

What we have to focus on remains clear: building relationships with families and why we should offer them the services and support that make a difficult time easier. That's true of plan providers and Independents alike: the family comes first for all of us.

That's why we should all welcome this change. The FCA's requirements exist to reinforce the core values we're already aiming to meet.

The new rules cover important facets of your work with families and our own: treating customers fairly, supporting vulnerable members of society, and providing clearly documented communication about the plans customers take out.

Given how important families' well-being and understanding are to your daily role, the best way to think about regulation is as a checklist to help your team maintain best practice. Much of it is about documenting what you're doing and ensuring your processes meet your values. It's not a revolution in what you do, but a



set of ways to ensure that you're always doing the right thing for every single person.

Additionally, the new rules will remind customers that they can trust funeral plans. Prohibiting commission payments and cold calling, and minimising the risks around handling cash, make for a safer market (and fewer tales in the press of things going wrong). Reducing the risk for families will help avoid any incidents that could damage the reputation of pre-planning.

All in all, the rules themselves come together as a professional guide to delivering fair practice and transparent, high-quality service.

Practical steps

Putting all of this into practice is something plan providers should be supporting you with at every step. That's why at Golden Charter, we have our three-step programme of getting ready for regulation. Step one was as simple as getting set up to use the portal at mygoldencharter.co.uk. That will ensure you can offer plans in a compliant, documented way that protects families and meets FCA requirements.

Step two is submitting your application for Appointed or Introducer Appointed

Representative status and going over it with your Golden Charter business manager, and the final step will involve signing your updated Funeral Director Agreement with us.

Hundreds of independent businesses have already returned their applications from step two, and as we emerge from winter that number is growing.

Over the coming months, we'll help you get set for life under the FCA rules. Your business manager will always have the latest details about what stage you should be at and what you need to know.

I want everyone who chooses to work with Golden Charter under regulation to do so because they know that we're worthy of that trust. It's our job to make regulation as straightforward for you as possible while protecting and reassuring the families who take out plans.

Over the next six months, we'll work closely together with our partners to do that, and not only meet regulation, but fully realise its benefits.

Suzanne Grahame

suzanne.grahame@goldencharter.co.uk

Reporter

THE KEE CUP + GREENER GLOBE FUNERAL AWARDS
+ FCA CONSULTATION UPDATE + COST OF DYING
REPORT + PAPERLESS APPLICATIONS + DATES



Last year's match was played at The Belfry



The funeral directors' team scooped the 2021 Cup, beating the SAIFinsure team (right)



The Kee Cup is back!

There's still time to sign up for the golfing event of the year

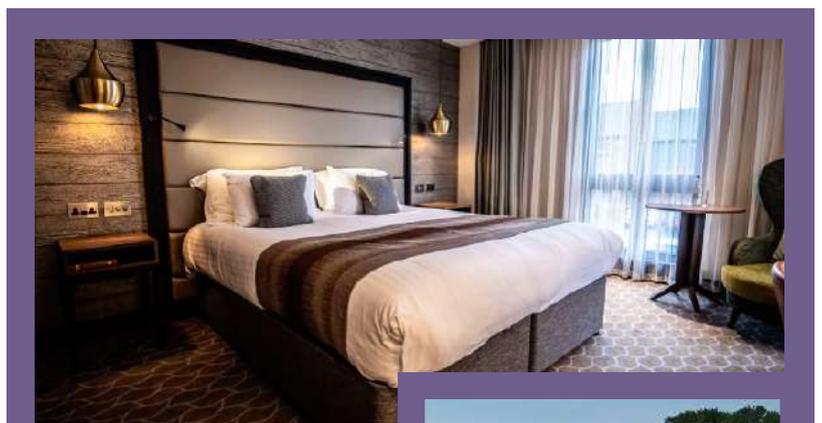
Organisers of The Kee Cup are gearing up for this year's event at The Warwickshire Golf and Country Club. Now in its 28th year, the two-day match brings funeral directors and funeral suppliers together to compete for the Kee Cup, named in memory of the late Gordon Kee, co-founder of Golden Charter.

Founders Gary Neill and Brian Hart say the poor old trade suppliers are in need of a win, with the score over the years standing at 20 wins for the funeral directors against seven for the trade. It's all in good humour and for good causes, having raised in excess of £100,000 for Presidents' chosen charities and Gordon Kee's own charity, Ochre, over the years.

You can still sign up to play or find out more about various sponsorship opportunities. Supporters and competitors for 2022 include SaifInsure, Bradnam Joinery, Open Funeral Plans, Life Expressions UK, Westerleigh Group, Donatis, Comtecs, Trident Marketing, RNS Publications, Daniel Robinson & Sons, and P&S Gallagher.

The event is a great opportunity to get to know each other and is excellent value at just £400 for a single room, two nights' B&B with two dinners and two rounds of golf, plus two shirts and a chill top.

To sign up or find out more, call Gary on 01279 655477 or Brian on 07740 577651.



What to expect

The Warwickshire Golf and Country Club has two 18-hole courses - the Earl's and the King's - and competitors will play both. Find out more about the courses and the hotel at www.thewarwickshire.com



SAIF members scoop new eco awards

Brendan Day, founder of the Greener Globe Funeral Awards, on how SAIF members can meet the challenges head on

The transition away from high-emission practices towards a greener, more sustainable future is the defining challenge of the 21st century. Meeting this challenge head on will require every sector to do its bit to identify, manage and mitigate their environmental impact. More and more businesses are beginning to step up to the challenge, recognising that, as well as an ethical necessity, sustainable business practices are key to achieving innovation, good reputation and customer trust moving forward.

While the overall goal of net-zero emissions is a shared one, each industry will face a unique set of obstacles and considerations on their journey towards it. That's the basis for the development of the Greener Globe Funeral Awards (GGFA), a sustainability framework specifically for funeral directors. Offering a bespoke service to each member, the GGFA provides guidance and support for funeral directors so that they can make a positive environmental impact with the resources available to them. It provides recognition of this impact through a four-tier - bronze, silver, gold and platinum - award system, which enables funeral directors to showcase their achievements to customers, stakeholders, and the broader community.

To achieve the Bronze Award, a business must commit publicly to the GGFA's 'Trusted Environmental Policy', or equivalent, which sets out five objectives for minimising environmental damage caused by the funeral industry. These are:

- **Transport (with reduced emissions)**
- **Reducing water wastage**
- **Use of sustainable energy**
- **Sustainable supplies and procurement**
- **The management of waste**

Having committed to these objectives, the next step is to complete an online Sustainability Audit Questionnaire. This involves a thorough examination of the organisation and the areas responsible for the greatest environmental impact, including those which may often be



Brendan (right) presents Lucy Porter with H. Porter & Sons' Bronze Award



overlooked. From here, funeral directors can begin to identify opportunities for changes - big and small - which will help to lead them in a more sustainable direction. Once the audit has been completed and accepted, the business receives the Silver Award.

For the Gold Award, the business is required to adopt and implement a short-term strategy which builds on the opportunities for improvement identified at the previous stage. Here, the focus is on smaller, more manageable steps

“THIS FOUR-TIER AWARD SYSTEM SHOWCASES ACHIEVEMENTS”

which can be taken immediately to reduce the business' carbon footprint. The aim is to achieve a significant impact, without demanding an inordinate amount of time and resources.

The Platinum Award focuses on a more long-term strategy. To receive this, a business must outline and adopt a plan for addressing more fundamental issues relating to its environmental impact. Since this will likely require a significant amount of investment, it is recognised that a greater timescale will be needed in which to achieve these goals. This final tier therefore indicates to clients that the funeral director is committed to the long-term ambition of a greener, more sustainable industry and is willing to take the steps required to make it a reality.

Working with SAIF members, the first two Bronze Awards have been made and the second stage is now being developed.

For more information, or to be involved in the development of this environmental standard, email info@ggfa.co.uk

New online tools to turn to

Joanna McLeod, Golden Charter's Product Management Executive, on displaying pricing in a compliant way

Dawn Lang Funeral Services has already taken advantage of the new tool

Localfuneral.co.uk is a valuable business tool, connecting families with independent funeral directors across the UK. Since April 2021, the website has delivered more than 3,500 enquiries to independent funeral directors.

All funeral directors on the site can provide pricing, photos, and company logos, as well as detailed information about their company and the range of services they offer. This is a great way to further empower families suffering a bereavement.

Our new and improved pricing feature has been designed to help families connect

with the right funeral director for them. Funeral directors can now display the following information in a Competition and Markets Authority (CMA) compliant format via our platform:

- A headline price and itemised breakdown for Attended and Unattended funerals, as defined by the CMA
- A copy of the 'Standardised Price List'
- Price information provided by crematorium operators
- Information on the business' ownership
- Terms of business
- Details of any material or substantial

charitable donations or gratuities

Since the launch of this feature, we've had a fantastic response from independent funeral directors listed on the site. Many businesses have chosen the dual approach of displaying pricing information on localfuneral.co.uk in addition to their own websites, ensuring consistency for families when searching for a funeral director online.

To add your prices or update your profile on localfuneral.co.uk, contact cma@localfuneral.co.uk

What's on? SAIF's events...

NOTICE OF MEETING

The National Society of Allied and Independent Funeral Directors

The Annual General Meeting of the Society will be held on Saturday, March 19, 2022, at 10am at Dalmahoy Hotel and Country Club, Kirknewton, Edinburgh EH27 8EB.

5-6 April
SAIF Northern Ireland
Regional Meeting
Belfast

11 May
National Executive
Committee Meeting

11 May
SAIF East Anglia
Regional Meeting
Bury St Edmunds, Suffolk

16 May
SAIF Midlands
Regional Meeting
Cannock, Lichfield,
or Dudley

18 May
SAIF North East
Regional Meeting
Purves Regional Hub, or
Darlington Resomation
or other

19 May
SAIF Yorkshire
Regional Meeting
Leeds, or Doncaster

25 May
SAIF North West
Regional Meeting
Hallidays, The Wirral

15 June
SAIF Wales
Regional Meeting
Neath, Swansea, or Cardiff
Assembly

16 June
SAIF South West
Regional Meeting
Tiverton, Devon

21 September
Special General Meeting

21 September
National Executive
Committee meeting

21 September
SAIF Essex
Regional Meeting
Chelmsford

27 September
SAIF Kent
Regional Meeting
Maidstone

30 November
National Executive
Committee Meeting

2 December
SAIF Wales
Christmas Dinner

See saif.org.uk/events for info



Laura Beth Johnson (centre) with office manager Kathryn Box and Coleman Milne's Eddie Marsden

New hearse marks half century milestone

This year marks a significant milestone for Denis Hartley & Son in Colne as it celebrates 50 years of serving families.

Founded by Denis Hartley in 1972, the business is still operated by his family. Over the years, the company has bought many vehicles from vehicle specialists Coleman Milne and this, The Norwood Classic Diesel Hearse, is its fifth. The vehicle has a glass roof and spacious interior, and comes complete with two bearer deck integral coverboards, wreath rails and illuminated signage.

Funeral director Laura Beth Johnson said: "The loved one's final journey is of paramount importance, and we take great care and consideration when procuring our fleet. Coleman Milne deliver quality that we can rely on time and time again."

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Trade Only



Cost of Dying report highlights new trends

SunLife's report highlights continued rise of direct or unattended funerals, says SAIF

While mainstream media headlines focus on the recent drop in the price of funerals, the SunLife (2022) Cost of Dying Report itself contains an array of data and insights of key interest to SAIF members.

Perhaps chief among the statistics is the continued rise in funerals described as direct cremation. According to SunLife's research, these accounted for 18% of funerals in 2021 (up 4% on the previous year) and costing on average £1,647 (up 6%).

Importantly, SunLife found that 64% of people are now aware of the direct cremation proposition, an increase of 5%.

The typical price of a standard cremation funeral in the UK was £3,765 (down 3.1%) while burial funerals tended, on average, to cost £4,927 (a drop of 2.1%).

The study also found that 40% of the 100 funeral directors it interviewed want to see more regulation of the sector, with the report citing concerns among funeral directors about how "big companies" were harming the reputation of the profession, stating that "they were just out to make money".

Unsurprisingly, 85% of funerals were affected by COVID-19 and social distancing measures between February 2020 and July 2021. This included fewer attendees at funerals (83% of funerals), social distancing applied (79%), no hugging or comforting (75%) and no wake (56%).

Funeral directors themselves were affected by COVID-19, with 72% saying by "a lot". More than half of the profession (53%) felt it hadn't been supported by the Government during the pandemic.

Looking to the future, some funeral directors interviewed by SunLife believed that large funeral gatherings had become a thing of the past thanks to the pandemic and that the direct cremation trend would continue "as a simple or straightforward funeral option". Respondents also thought the use of live streaming services and social media sharing would carry on shaping funerals in the years to come.

A small majority of funeral directors (54%) also noticed an increase in prospective clients shopping around when choosing a provider, however, most members of the public (during June and July 2021 SunLife interviewed 1,616 people involved with arranging a funeral in the past four years) either sourced just one quote (55%) or none at all (28%).

Interestingly, 89% of funeral directors felt people spent more money than necessary on things like flowers, coffins and limousines, yet only 6% of clients felt they had purchased things they didn't need to, suggesting most people are satisfied with the elements they had included in the funeral.

Of the top three things funeral directors wanted to see happen to the profession in the future, 40% wanted more regulation

(15% more than in 2020), 18% wanted greater cost transparency and 12% wanted to see costs fall.

In summary, there are perhaps three takeaways from this year's SunLife report:

1) The report makes no mention of the Competition and Markets Authority (CMA)'s Funerals Market Investigation Order, and this is possibly because SunLife conducted its funeral director interviews between June and August 2021, before many of the CMA Order's requirements had been implemented. Nevertheless, SAIF's view is that the CMA Order has not reduced the cost of funerals in the short term.

2) The report also failed to mention the sector's emerging interest in sustainability, which has risen up the agenda in the past 12 months through initiatives such as the Environmental Stewardship Group.

3) Future research by SunLife should explore consumers' understanding of what constitutes a direct cremation and whether a commemorative event such as a wake took place on the same day at another venue. Cheaper unattended disposals increased during the pandemic, primarily because of restrictions placed on funerals. So, it will be interesting to see whether SunLife acknowledges this in 2023. SAIF will challenge any attempt to position a return to more typical funeral packages in 2022 as a sign of above-inflation price rises. Year-on-year comparisons at the moment are rather meaningless.

A fairer future for families

New FCA proposals would require firms to do more to put families first

The Financial Conduct Authority (FCA) has issued a consultation on its proposed new 'Consumer Duty'. It aims to create clearer, higher expectations around how regulated firms put customers first.

As the consultation explains: "We want to see a higher level of consumer protection.

"In essence, we want to see firms putting themselves in their customers' shoes, asking themselves questions such as 'would I be happy to be treated in the way my firm treats its customers?', or 'would I recommend my firm's products and services to my friends and family?'"

The Duty would require FCA regulated firms, including funeral plan providers, to:

- Ask themselves what outcomes consumers should be able to expect from their products and services
- Act to enable rather than hinder these outcomes
- Assess the effectiveness of their actions



Golden Charter welcomed these aims as good for families.

Gordon Swan, Golden Charter's Director of Communications, said: "We have always welcomed the FCA's customer focus, and these proposals are fundamentally about making sure businesses put customers' interests at the centre of everything we do.

"That reflects what we stand for, and

what the independent funeral directors who work with us expect. We will review the proposals and work to effectively reflect their emphasis on customer protection."

The consultation closes on February 15. You can learn more about the proposals and what will be expected of regulated firms at www.tinyurl.com/3vrkmv4r

Do you have your ICO number?

Membership is vital for SAIF members and for FCA representative status

Registration with the Information Commissioner's Office (ICO) is a requirement for any business processing customer data, regardless of FCA regulation.

It is a must for Independents to meet regulators' and SAIF's requirements and ensure you are protecting families and their data. SAIF and Golden Charter encourage Independents to ensure you are fully registered.

ICO registration is a requirement of SAIF membership. Additionally, under Financial Conduct Authority (FCA) rules being introduced in July, registration is a regulatory requirement for any

Appointed Representative of a funeral plan provider - and it's also required for any business processing customer data.

As Golden Charter explained in a recent newsletter: "The FCA expects any Appointed Representative to be registered with

the ICO, as it helps ensure they're meeting the required standards of data protection. Make sure you have your ICO number to hand to ensure you can complete your application as quickly as possible.

"It only takes a few minutes and is inexpensive."

Visit www.ico.org.uk to ensure you are registered



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Suicide bereavement: what's missing?

New academic study reveals unmet needs of ethnic minority groups

With around 6,000 people dying by suicide in the UK each year, evidence suggests that up to 135 individuals could be affected by each death. While postvention services offer support to those bereaved by suicide, certain specific groups (such as children or ethnic minority groups) may have particular needs.

A new academic article has become the first to focus on the experiences of ethnic minority groups bereaved by suicide in the UK. The study, which deals with the experiences of 227 people, is now available online. Created by Dr Sharon McDonnell, Managing Director of Suicide Bereavement UK and Honorary Research Fellow, University of Manchester, it offers insight to all policy makers, commissioners developing postvention services, and those who come into contact with or support those bereaved by suicide.

Using this and previous research, Dr McDonnell and her team have developed



Dr Sharon McDonnell

evidence-based suicide bereavement training for those who want to advance their understanding, skills and confidence

on how to respond to and care for those bereaved by suicide.

Postvention Assisting those Bereaved By Suicide (PABBS) training is relevant to any professional who comes into contact with those bereaved by suicide.

PABBS TRAINING DATES

- March 8 Exeter
- March 15 London
- April 5 Manchester
- April 26 Belfast
- May 11 Cardiff
- May 17 Edinburgh
- June 14 Coventry
- June 28 London
- July 12 Newcastle

For more information visit suicidebereavementuk.com or email Paul Higham on paul.higham@suicidebereavementuk.com

Obituary

William Andrew Pennycook

January 25, 1942-January 3, 2022

Willie Pennycook, one of the most successful funeral directors in Perth, has died just shy of his 80th birthday.

As a young man, Willie met Irene, the daughter of James McEwan Snr – who ran the Perth funeral directors of the same name. James McEwan and Son Funeral Directors was established in 1890 and remains a key fixture today.

The couple married in 1963 and their first child, Andrew, was born in September 1964, followed by Shona, Jamie, and Billy in

quick succession, resulting in four children all under the age of five. When the family moved to George Street to live above Irene's family's business, it became Willie's place of work too, alongside his father-in-law, James McEwan Snr, and his brother-in-law, James McEwan Jnr, and he renovated their home while working full time in the funeral business. Willie was no stranger to late-night elbow grease, cleaning cars at 10pm for the following day's services.

After a time, Willie and Irene began running the business on their own and, in the days before mobile phones, being on call meant



a life dedicated to being there day and night when families required their help.

Willie's son Andrew said: "He worked in the background ensuring everything went smoothly with good humour and

humility. He was honest and fair in life and business and supported many local sporting groups and charities, and under his watchful eye he transformed the business into the largest and most successful funeral directors in Perth."

Willie and Irene's youngest son Billy joined the family business on leaving school at 16, followed by Jamie, and in 1998 by Andrew.

This allowed Willie and Irene to travel, enjoying holidays that included Willie's other passion: cricket.

Willie passed away peacefully at Perth Royal Infirmary.



Helen Wathall



Steve Burnett



Claire Zuurbier



John Byrne

Fond farewells and warm welcomes

Staff at Golden Charter would like to say a special thank you to Helen Wathall and Steve Burnett for their service as Non-Executive Directors on the Golden Charter Board.

Since joining the Board in 2015, Helen has been a fantastic liaison between the Golden Charter Board and SAIFCharter Executive, and has also held roles across the Board's sub-committees. During his seven-year tenure on the Board, Steve was

also an invaluable Chair of the company's Audit Committee, strengthening the business' compliance and audit processes, which has undoubtedly contributed to Golden Charter's regulation readiness.

Everyone at Golden Charter thanks Helen and Steve for their significant contributions over the years and wishes them both the best success for their next chapter.

Now, the company

welcomes two new members to the Board at the start of 2022. John Byrne, who is currently the SAIFCharter Secretary, will join Adam Ginder and James Tovey as the third funeral director Non-Executive Director. Golden Charter also looks forward to welcoming Independent Non-Executive Director Claire Zuurbier, who brings immense strategic ecommerce experience to the Board.

On the new appointments, John Thornton, Chairman, said: "We are excited to be adding John and Claire's expertise to the Board at this critical time of our FCA regulatory journey. Their knowledge and experience in the funeral director and digital sectors will enhance the skillset already on the Board to help us succeed post-FCA regulation and provide the best support for our funeral director network"

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Mark (centre) with 2nd Vice President Mark Horton and SAIIF's incoming President Jo Parker.

A PRESIDENCY LIKE NO OTHER

Outgoing SAIIF National President Mark Porteous bids farewell

This is my last article as National President before the AGM in March. As I look back on my time in office, who would have thought that just one week after becoming your President, we would enter lockdown to try to combat a pandemic which would change the world forever.

I knew then my presidency was going to be different, but I was determined that whatever my role was going to be, I would endeavour to represent SAIIF and our members to the very best of my ability, regardless of the circumstances we all found ourselves in.

What was obvious from the start was that the traditional ambassador role the President plays was not going to be possible. Instead, I and my fellow officers Jo Parker and Mark Horton concentrated our efforts on providing advice and support to our CEO Terry Tennens and the SAIIF

Business Centre. We held regular meetings and discussed at length how best SAIIF could assist members. The first five or so weeks were exceedingly difficult. Government guidance changed daily, but I know from the positive feedback we have received from many members that SAIIF was able to give them invaluable support throughout that most challenging time.

The restrictions meant it was going to be difficult to meet members face to face, so I adopted the new norm of carrying out our regional meetings online. I hope the members who joined me at these meetings found them helpful. It was good to speak to others who knew and understood the difficulties and the concerns we were all having to endure.

As the year went on, I was asked if I would consider continuing as President for a second year. I was a bit

“ I WISH MY SUCCESSOR JO PARKER ALL THE VERY BEST FOR HER YEAR IN OFFICE ”



Warriston Crematorium



Her Royal Highness meeting Mark Porteous (top) and Scottish President of SAIF James Carcary

A FINAL ENGAGEMENT

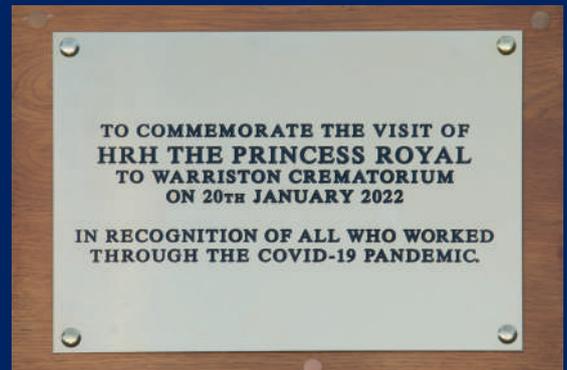
In January 2022 Her Royal Highness, The Princess Royal, visited Edinburgh Crematorium Ltd's Warriston Crematorium to thank the staff and the wider funeral industry for their efforts during the pandemic.

The Princess Royal was met by Her Majesty's Lord-Lieutenant of the City of Edinburgh, Councillor Frank Ross, the Rt. Hon. The Lord Provost and the Chairman of Edinburgh Crematorium Ltd, Rev Neil Gardner, who then introduced her to members of staff and invited guests.

These included John Proffitt,

Chief Executive of Edinburgh Crematorium Ltd, who as past President of the FBCA, was also representing the wider burial and cremation industry, Mark Porteous, National President of SAIF, James Carcary, the Scottish President of SAIF, and Andrew Brown Scottish President of the NAFD.

Her Royal Highness was then taken on a 40-minute tour of the facilities, after which she planted a white cherry tree to commemorate her visit and to thank all of the staff and the wider funeral industry for their efforts during the pandemic.



apprehensive at first, but understood it made sense of course to continue and this was agreed with our CEO, the SAIF Executive and my fellow officers.

Happily, year two allowed me to finally get on the road and so I made it my mission to attend as many regional meetings and meet as many members as I could. It was wonderful to join members in their own premises and to see how dedicated they are to their communities. Furthermore, it was beneficial to see how other Independents work and seeing this at first hand confirmed my belief that the professionalism and standards demonstrated by our SAIF members are second to none.

As I write this article, I have just returned from a Fellows Dinner in Kent where I enjoyed a very enjoyable evening, although our CEO Terry was determined to make sure it was a working dinner! Listening to our Fellows, it was obvious to me that their extensive experience and knowledge is invaluable to our association. I am sure they will forgive me for saying none of them are getting any younger and it would be a travesty to allow their wisdom and knowledge to be lost to future generations. Thus I have encouraged them to write down their experiences and record the history of our great association. There's no pressure on any of them of course and in particular for Clive Leverton, who inadvertently has possibly put himself forward to create a book, without him realising it! Should he

choose to accept this mission, I am sure Clive will call upon others to assist and I look forward to reading *The History of SAIF*.

The following morning, I had an early start as I was carrying out my final engagement as SAIF President back in my home city of Edinburgh. Her Royal Highness, Princess Anne, was planting a cherry tree in the grounds of one of my local crematoriums, dedicated to all crematoria staff and funeral directors who have worked tirelessly through the last two years. It was a fitting end to my Presidency – not only meeting royalty, but the fact that our efforts have been recognised and acknowledged is something we should all be proud of.

For me, the next few weeks are going to be hectic as I finalise the arrangements for the AGM and Banquet in March. The event will be held at the Dalmahoy Country Club, only 10 minutes away from Edinburgh Airport and about a 20-minute drive from the railway station, with plenty of parking available at the venue.

I would also like to remind you again that my chosen charity is Winston's Wish, and it is not too late to donate – just contact the SAIF Business Centre for details.

May I thank you all for your support in the last two years. I wish my successor Jo Parker all the very best for her year in office and I hope to see you all in Edinburgh.

Mark Porteous, SAIF National President ●

MEET THE ECO PIONEERS

Aaron and Amber Bewley love the natural environment and have invested hugely to fulfil their green dream

A quiet revolution is happening in Corsham, Wiltshire, just nine miles outside Bath. One family-run Independent is investing in the future and leading the way in offering truly green funerals. Now the proud owners of a full Tesla fleet, making them the first funeral directors in the UK to do this, including the first-ever Tesla hearse to be made in the UK, and their own woodland burial ground, AJB Funerals can now offer environmentally sound options and inspirational services to families. *SAIF Insight* spoke to director Aaron Bewley and his wife Amber, the company's business manager, just a week after the first natural funeral on their own woodland burial ground and the roll-out of their full Tesla fleet.

"We love nature and really care for the environment," says Amber. "So, it was so exciting to provide our first completely green service. Not only was it our first all-Tesla funeral, but it was also a natural burial in our woodland, Leafy Lane Natural Burial Woods, with a seagrass coffin, and our staff were even wearing uniforms made of recycled materials."

The couple have been making environmental choices for many years and Amber puts the credit firmly at Aaron's feet: "Aaron has changed the business, he's inspiring everyone to be more bespoke, to tailor it more to the family, and to be more green."

With a beautiful rural location and on the doorstep of affluent Bath, a noticeable decline in the uptake of traditional vehicles, and



Woodland funerals offer the greenest option available

families' increasing interest in natural burials, the time was right to transform the traditional business and spin it around to one that offers more contemporary and eco options too. The company invested in two electric Tesla 'falcon wing' limousines and purchased a nearby wood... all they needed now was an electric hearse. However, while the intention was there, technology was still playing catch-up.

"In theory, getting the electric hearse shouldn't have been that difficult," says Amber, "but it turned out to be a real mission." With only two or three companies making funeral cars, trying to convince one to make a hearse took a long time – the best part of four years.

"We originally looked at putting the Nissan LEAF in front of our Tesla limousines," says Aaron, "but that just didn't really make sense

because of the limitations of its size and range – about 60 miles. There wasn't a practical day's work in that." So, the family contacted the makers of the Nissan LEAF hearse and asked them to look at converting a Tesla into a hearse. This project went on for more than 18 months trying to get the concept off the ground. "They even bought a wrecked Tesla to chop it up and figure out how they were going to extend it," explains Aaron. "But while you can just chop a standard car up and extend it to make a hearse, electric cars have a great big battery pack which provides many headaches."

It was only when Aaron met the Coleman Milne team at the last National Funeral Exhibition in 2019, and found out they had acquired BINZ.E patents for converting a Tesla Model S into a hearse, that the project really got up and running.

“ IT'S EXCITING TO BE AT THE FOREFRONT OF CHANGE ”

The headaches continued when the prototype designs were agreed. Aaron and Amber were then faced with explaining to the dealer and insurers that they wanted to buy a Tesla car and then chop it up!

“It was a big risk,” says Aaron. “It was really tricky trying to get finance on it because we had to be honest and say look, we’re buying this car, but this is what’s going to happen.”

The Coleman Milne team was hugely helpful in that process, the couple say, giving lots of guarantees and absorbing lots of the risk. So, once the designs had been agreed, and proofs tweaked, the first-ever Tesla hearse went into production by mid 2020 and by early 2021 it was built. Then, of course, COVID was here and really messed things up. “We couldn’t get it signed off because of the lockdowns that came with COVID, the DVLA had a new testing process to get it road legal and they were backlogged, and Tesla took a while to approve the warranty,” Aaron says. “All of those things rolled on and on and on and on – it took about two years.”

Restrictions allowing, Aaron made regular visits to the car, taking it for test drives. “It was like I was going to visit my child,” he laughs. This allowed a few final edits to be made. “We took out a solid bulkhead behind the driver seat because we couldn’t see what was going on in the back – if the flowers on top of the coffin fell off, for example.” A few beepers were also removed to avoid unwanted noise if the cars are tailgating at the crematorium.

Finally, after a year and a half, Aaron took delivery of the hearse in December. “It was my Christmas present!”

“We’re really delighted that it’s finally come through, it’s exciting to be at the forefront of change,” says Aaron. In fact, there are three Tesla hearses; Coleman Milne produced a demonstrator and two others, and are now in talks about producing more.

So why Tesla? “We have wanted to change to electric vehicles for a while, it met all the requirements and the company has been very good at installing charging stations nationally,” says Aaron – “and buying one was as economical as buying a brand new Jaguar.” Range is not an issue for the company either, as Aaron explains: “Our crematorium is only six or seven miles away so it’s all manageable and the Tesla has such huge batteries, so there’s no problem. We bought two different sizes – the small one does 200 miles and the big one does 350 miles before you have to charge it, so it’s never an issue.”



The Tesla hearse took almost four years to come to fruition

“IT WAS INITIALLY A BIT OF AN UPHILL STRUGGLE TO CONVINCING THE PEOPLE WHO HAVE THE POWERS TO MAKE THINGS HAPPEN”

“We have the ability to charge at work, too,” adds Amber. “Part of the Government incentive is money towards installing a charger, and it really isn’t a complicated thing. Because it’s a yard we have three-phase electrics, a relatively high voltage, so we can charge for about 50 miles in an hour – perfect if there’s an hour between funerals.”

The couple are now considering replacing their ambulance, although that’s a slight worry if it has to go to far-flung places. “We’re on board with the whole electric generation, though,” says Amber. “It just takes a bit more planning, that’s all, and it will only get easier.”

In terms of cost implications for the business, it’s a win-win situation. A full charge adds around £4 to their electricity bill and even after energy

price hikes in electricity, that cost will still be under £10, so it’s considerably cheaper than gas consumption.

“We’re also not paying any car tax on it and the insurance is still quite reasonable,” adds Amber. “We get great tax incentives because of the eco credentials to it. As a business decision, it was a no-brainer.”

While the initial outlay may have been significant, Aaron sees it differently: “For the cost of one brand-new Jaguar or Mercedes limousine, you could almost buy two Tesla X Model cars and those cars can go in different directions, so it’s much better operational wise.”

The couple’s other project, Leafy Lane Natural Burial Woods, is an even more

personal one.

In 2016, when ten acres of woods had come on for sale, gone to auction



Aaron and Amber Bewley



twice and hadn't sold, the couple decided to take a look and it lit a fire in their hearts. "It was totally neglected but with a bit of considerate maintenance it had the potential of being a thriving and beautiful woodland," says Aaron. Trees are one of Aaron's passions. He had studied horticulture at college, and – prior to funeral directing – had a career in landscape construction, specialising in transplanting semi-mature trees. After an extended break travelling, he trod the well-worn path of just working for his dad for a little bit and never left... it is now 23 years later!

"Aaron has come full circle, which is lovely," says Amber. "He's now combining the business with his passion for wildlife and trees."

The woods offer a beautiful, tranquil site for burying individuals or ashes, planting memorial trees, and reflection. Everything is recorded just as in any council burial grounds, although Leafy Lane will be more artistic as it's not set out in a grid form.

"The plan is to just let nature take its course. With a wildflower meadow, surrounded by hundreds of mature trees, people's graves become a natural part of the woods," Aaron explains. "A wildflower meadow made up of yarrow, daisy, bird's foot trefoil, salad burnet and other wild flowers and grasses, and a hedgerow mixture have been planted recently. The goal is to go back to nature. Then, when it reaches the end of its commercial viability in several decades, we will return it to the community and people can continue enjoying it."

Three public footpaths run through the woods, leading to playing fields and the local pub, so it's very much part of the community, as Amber explains: "When we planted the first

memorial tree a number of people walking by had asked us what we were doing and somebody said, 'Oh, you know, we've got granddad still sitting on the shelf, why don't we do the same thing?' So, the more we're out there, the more we can show people what a beautiful place it can be to remember a loved one."

Getting to this point, however, was tricky, as Amber explains: "It was initially a bit of an uphill struggle to convince the people who have the powers to make this happen. The planning itself took over two years, we had to submit a mountain of information. We're not the first natural burial ground, but to them we were."

Perseverance has paid off though – a week before the couple spoke to *SAIF Insight*, the first burial in the woods had taken place.

"A lady had taken out a Golden Charter plan with us last year," says Amber. "When she became aware of our woods, she specifically stated that she wanted to be buried there, and now we're selling even more plans as people become aware of what we are offering."

"Nothing we are doing is new to the industry," adds Aaron, "but we are always looking to get on board with the next eco thing. I don't know of any funeral directors who own natural burial sites – it's just a unique way of doing it."

And true to form, the vehicle Aaron uses to maintain the woods is electric too. "We've got a little electric buggy and the gear I use is mostly electric too, so we are being as eco-friendly as we can throughout the whole process."

Find out more at leafylanewoods.co.uk and see the all-new Tesla hearse at coleman-milne.co.uk

"THE VN5 WAS THE RIGHT FIT FOR US"



Superior installed a bespoke hydraulic 'Rise & Fall' decking system

Independent Chas A Nethercott & Son has gone electric with a new LEVC VN5 removal vehicle.

The company, originally established in 1911 by Charles Nethercott, is now run by Charles' grandson Chas Nethercott – a founding member of SAIF – and his daughters Victoria and Charlotte. They provide funeral services throughout Hertfordshire, North London and beyond.

Regularly serving areas within London's Ultra Low Emission Zone meant when it came to extending their ambulance fleet, the family was keen to embrace electric technology. "We needed a reliable removal vehicle capable of true zero-emissions transport," said Chas. "The VN5 complies with even the strictest clean air zones and was the right fit for us."

Superior UK Automotive Ltd, who are collaborating with LEVC, transformed the vehicle from an electric van to a functioning electric removal vehicle. "The VN5 was a great choice," commented Jon Helm of Superior, "it features an onboard range extender which completely removes range anxiety – it offers all the benefits of a removal vehicle with none of the environmental downsides."



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DIRECT CREMATION: FACING THE FUTURE

Robert Duncan, of Arthur C Towner, on how the traditional funeral business is meeting the challenge head on

What made you consider offering direct cremation as part of your service?

“Edward Towner, our Managing Director in 2016, identified that direct cremation would have an impact on the sector, and so we discussed that as a team. This was when some of the big companies started to enter the market, and what prompted our action was a call from a lady who lived a couple of hundred yards away. Her husband had died, and she was considering using a national direct cremation company but wanted us to bring him into our care until he could be removed by them. When we suggested we could offer a similar service, she saw that as a huge benefit because the person she loved wasn't going to be transported hundreds of miles away for cremation. Our solution was that a local business was going to support her through that. So, in the early stages, we offered direct cremation as an alternative and even detailed this on our website. We costed it accordingly and looked at how we could match people's expectations with the service we provided.”

How do you start the conversation?

“Very early on we developed a very simple questioning technique. We began with ‘Are you intending to have a ceremony?’ and ‘Would you wish to attend the ceremony?’. So that immediately made people think about what they really wanted. If they wanted to attend with someone and have a ceremony, we were very frank and said this was in fact a traditional funeral. Our receptionists, who generally answer the

phone, ask simple questions and take initial contact details and then schedule an appointment with a funeral director to discuss things in more detail. The funeral director then takes on the funeral and is completely responsible for everything that happens from that point on.”

So, it's like a flowchart system – yes takes you one way, no another?

“Yes. Asking a question with more than two options often confuses people. So, we're effectively funneling down – first establishing what is it that they want, then explaining what we would provide based on their answers and making sure that our service matches their thinking. However, we don't have a written script because it's important that our staff are individual and personable and say things in their own way. Some families are sure of what they want while others aren't. When they aren't, we ask, ‘Are you considering an attended funeral service or something that's unattended?’. By asking that simple question we have an initial concept of what the funeral director, the next point of contact, can discuss in more detail.”

How have your direct services evolved since 2016?

“We found that some families wanted a direct cremation but also wanted to be at the crematorium and suddenly we had this middle ground, so we developed what we call an Enhanced Direct Cremation, which for us is a witnessed committal. The families are still having a direct cremation

About the author

Robert Duncan is a funeral director and staff trainer at the St Leonards branch of Arthur C Towner Ltd, the oldest locally owned undertakers in the Hastings and Rother area. The company now has three branches and an in-house stone masonry team and is led by Managing Director Oliver Towner.

– there's no funeral ceremony – but the coffin is taken to the crematorium in a hearse, it is carried into the crematorium by four pallbearers and the family can be there to witness this. All of this is clearly explained on our website and by our staff. So, we have two options: a Basic Direct Cremation which is unattended or an Enhanced Direct Cremation which the family can attend. Like everything, you have to have some form of structure. Occasionally, families will say they want a simple coffin, a closed van, and they don't want to be there, but they want to come and view the deceased. Again, we are honest and transparent and give them the cost for a basic direct cremation but tell them there is a charge for the use of our chapel and for the preparing of the person if they want to view.”

What percentage of people ask for Direct Cremation now?

“It's still very low. But I'd certainly say I think in our area it's about 10%. In my

TIMELINE

Early 2016

Towners' then-Managing Director, Edward Towner, identifies direct cremation as something which would affect the whole funeral industry

Mid 2016

Towners take on their first direct cremation

Late 2016- 2017

Enhanced direct cremation service offered

2018

Towners negotiate reduced rates with the local crematorium for direct cremation and enhanced direct funerals (early am)



The Towner family

opinion COVID has driven it. When you had a maximum of 10 people allowed to attend a funeral where the family said they would normally have expected about 100, they often said, 'What's the point in having a service?'"

How do you offer best value to the families?

"We negotiated reduced rates with the local crematorium for basic direct cremations and enhanced direct cremations, so we now have a 9am and 9.15am time for basic direct cremations, which is economic because it's a reduced fee. However, the crematorium stipulates that nobody can attend at those times. Again, we are very frank and honest about that when speaking to families. We also offer a 9.30am witnessed committal which is our enhanced direct cremation. And then, from 10.15am onwards, it's the standard crematorium fee for a standard attended funeral."

In terms of mental health, some say the conversation should begin at the pre-planning stage. What are your views on that?

"We think it's really important. One of our senior funeral directors focuses purely on our Golden Charter pre-paid funeral plans. As part of his discussion with any client, he will ask, "Have you informed your family?" Although it's not ultimately our business what the answer is, we feel it's really important that anyone considering taking a plan out has been transparent with the people they love, and who would be left behind dealing with their decision. Some of those conversations have resulted in clients requesting a traditional funeral rather than a direct. A funeral service is for the community, your colleagues, friends, and relatives – whoever you have touched

“VERY EARLY ON WE DEVELOPED A VERY SIMPLE QUESTIONING TECHNIQUE”

and who want to come and commemorate together. By reducing or denying that shared experience, this can undoubtedly affect individuals and wider society."

Has there been any community feedback regarding the large direct cremation companies?

"We've had two situations in the past six months where a family phoned us saying they had arranged for a specific direct cremation company to come and collect their loved one, but that they had sent them away when they turned up because they weren't dressed in a professional manner, or the vehicle was grubby. We have also had a next of kin turn to us for assistance after the death when they realise that their loved one is going to be taken up to 200 miles away."

With so many direct cremations as a result of COVID, how many memorials have taken place?

"Not many. Nobody feels safe enough to have their memorials yet because COVID has dragged on. Now we're more than a year and a half on, but this continues to be a thing that to some extent is still missing within our communities. Communal grieving is one of the things that humans do that other species don't."

Do you see the trend for direct cremation continuing?

"Definitely. The positives from a client

point of view are reduced cost and simplicity of process. The negatives are that with the national companies, the deceased is transported some distance away from home. We realise the importance of keeping things as local as possible and by providing the service in our local community, we can care for all of them, and they stay with us until the day of the cremation."

What's the key takeaway for funeral directors?

"The importance of providing a direct cremation service within your community. In my opinion, direct cremations are here to stay so it's better that you set up a structure to deal with that. If we put our business hats on, we need to view this as being a family member who may want a direct cremation this time but may not want the same for another relative in the future. It is really important from a business point of view that we retain that client, and that we do everything we can to support them, because even if they never have another funeral to arrange, they will still hopefully tell people we took care of their loved one well and did everything they wanted." ●

Insight on families' views on direct cremation >

FAMILIES' VIEWS ON DIRECT CREMATION

By Karen Trickett, Golden Charter's Chief Commercial Officer

Make sure you are part of customer considerations

Through continued research and insight, we place the voice of the customer at the heart of everything that we do as a business. We use insight to support better decision making and inform strategic direction across the business.

Our choices make us who we are.

Since 2020, smaller, simpler and cheaper funerals became the norm across the UK as a whole – largely due to the restrictions that were in place as result of the COVID-19 pandemic. What we're seeing is that this trend to go smaller, spend less, and with less fuss could be continuing.

One of our ongoing research projects aims to help us to understand more about what's happening – specifically in relation to direct cremation and the motivations behind this choice. We also want to understand what customers think a direct cremation really is.

We've learned that while there is a high awareness of the term 'direct cremation', understanding is limited and some consumers confuse direct cremation with what we would describe as a 'simple' funeral.

Our research is also telling us that consumers currently may not realise that they can choose their local funeral director when it comes to what they would call a direct cremation – with only 23% saying they thought they could purchase one from a local funeral director.

How Golden Charter is supporting partners through robust research and customer insight

Promoting choice is an effective way to widen your market, open new doors, showcase the scope of your services – and ensure that no customer is left behind. That's why our recent 'Your wishes, your way' marketing campaign material, created for you, centres on helping families fulfil their wishes, their way. Whatever their budget.

We've also developed a direct cremation marketing toolkit that can work alongside the 'Your wishes, your way' campaign material – available on request. This kit can be particularly useful in areas where there is a high level of competitor direct cremation advertising.

One positive for your profession is that the coronavirus outbreak has helped to normalise conversations around death, encouraging people to talk about it more openly. Evidence suggests that more consumers are starting to think ahead, and are considering their later life plans. Going forward, more financial planning is expected, both to deal with personal affairs and to ensure loved ones are taken care of.

We're here to provide you with the tools to make sure you are part of customer considerations.

If you would like to receive our new marketing toolkits – 'Your wishes, your way' – and/or the new direct cremation toolkit, please speak to your business manager or email marketingsupport@goldencharter.co.uk



Learn more about these insights on the latest Partnership Podcast with Golden Charter's Laura Browne at goldencharter.buzzsprout.com



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WHAT'S BEST FOR MY BUSINESS?

Appointed Representative or Introducer Appointed Representative?



MARK MORAN
Director of Sales
Golden Charter

Mark talks through the support Golden Charter offers to help you make the right decision for your business...

With 2022 in full swing, and around six months until Financial Conduct Authority (FCA) regulation comes into force, now is the time to consider how you wish to continue offering pre-paid funeral plans to your families. We're proud to have already helped so many of our partners take their first steps on their Pathway to Regulation, our straightforward three-step approach to support funeral directors on the journey to FCA regulation.

In line with step one, hundreds of funeral directors across the country have already taken their initial regulatory stride – logging in to the updated **mygoldencharter.co.uk** and using our Paperless Application service.

If you're a Golden Charter plan seller and you're not set up for Paperless yet, or if you'd like training to walk through the improved, intuitive navigation and enhanced features, we're running online drop-in sessions every week on Thursday mornings at 10am. These informal sessions are designed for all users, regardless of your level of experience or confidence, with our experts on hand to help you get the most from Paperless Applications. To request a link to join, email us at **paperless@goldencharter.co.uk**

This digital readiness step and submitting your funeral plans online will ensure you're in the strongest position to transition seamlessly to regulation ahead of 29 July 2022.

In step two of our Pathway to Regulation, we began accepting Appointed Representative and Introducer Appointed



Representative applications in November. We understand this is an important decision for your business, but you can rest assured that we're here to explain each option. As the first 200 applicants can tell you, our application form is very straightforward. Our business managers are here to help.

We've been working with independent funeral directors for over 30 years, helping our partners manage regulatory changes like GDPR and the Competition and Markets Authority (CMA) order. We'll continue to offer the same supporting arm for FCA regulation.

Whether you know exactly which route you'll take, or would like some guidance before choosing, your business manager is here to help. They'll give you tailored advice, helping you make an informed choice based on your business needs and how you currently work with your families.

Contact your business manager if you're ready to move to the next step on your journey. Visit **mygoldencharter.co.uk/regulation** for a whole host of regularly updated regulatory resources, information and answers to your frequently asked questions.



Jim Auld

AR OR IAR?

A FUNERAL DIRECTOR'S VIEW

In our Partnership Podcast, Malcolm Flanders discussed FCA funeral plan regulation with Jim Auld, independent funeral director and past National SAIF President.

Jim explained his journey from initially planning to become an Introducer Appointed Representative (IAR), to now planning for Appointed Representative (AR) status.

“The time the FCA applications gateway came out with the different options was just around the time of CMA order implementation in September last year. I think our brains were absolutely fried and we’d struggled through the pandemic over the previous 18 months. It came out at the absolute worst moment.

“I thought IAR would be ideal. Then we sat back and reflected on it; the last few months we’ve been out selling funeral plans, and brought people in, and actually, it just reminds me how much I enjoy that part of the business.

Seeing people beforehand, talking about things, hearing about their story before they’ve gone, and connecting with people. I really, really enjoy that.

“When I think about it, the FCA is probably not too different to the Funeral Director Agreement that I signed a year ago with Golden Charter. I felt that was actually paving the way quite a bit to regulation. And I think with hindsight, it was a good pathway to the future with funeral plan sales.

“I, for one, think that I will be going down the AR route now.”



Jim's podcast appearance was the last in a four-part series on FCA

regulation. You can hear each instalment, and more than 30 other Partnership Podcast episodes, online at goldencharter.buzzsprout.com

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SPEAKERS ANNOUNCED FOR BANQUET WEEKEND

Book your place now for these unmissable events...

The SAIF AGM Banquet Weekend will be held at the Dalmahoy Hotel & Country Club in Edinburgh from March 17 to 20, 2022. The National President, the National Executive Committee and the SAIF Business Centre look forward to welcoming you to a weekend of insightful speakers, fun and dancing!

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.

SAIF NEXTGEN'S SPEAKER

On the Saturday afternoon, from 2.30-3.30pm, there is an opportunity to meet the team and interact with other NextGen members, share thoughts and ideas, and enjoy informal discussion.

It is also an ideal opportunity to introduce prospective members of your company who may benefit from being part of the NextGen programme.

Following a short introduction from the NextGen leadership team, James Gardner, Managing Director of Viner & Sons Ltd and Hogben and Partis Ltd, will give a presentation on leadership and goal setting.

James has been in business for more than 20 years and has successfully set up several new companies, including one in America.

He says: "I'm on a mission to help grow the next generation of Amazing Leaders and love working with people to help them set and exceed their own



James Gardner

'Amazing 3D Goals'.

"I believe it is our duty to protect the history and prestige of the funeral profession, while looking for ways to improve things for our team members and the families we are privileged to serve."

Ensure you sign up to take part when making your booking.

PRESIDENT'S GOLF DAY

Due to popular demand, SAIFInsure will be hosting another President's Golf Day on Thursday 17 - an excellent aperitif to the AGM Banquet weekend. This fun event, hosted by Gary Neill, is for golfers of all levels and everyone will get a fair chance to win a prize on the day.

The event, which includes a bacon roll and coffee and high tea, costs £45. To sign up, email claire@saif.org.uk or call 0345 230 6777 with your name, company name, email and handicap, or complete the booking form at <https://saif.org.uk/events/agm-weekend-2022>



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. 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.

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

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COPYRIGHT...

FOLLOWING THE RULES

Does your business need a copyright licence?

We see images and logos and hear music and sounds in articles, on TV, websites and apps, to name a few. Such works will often be protected by copyright.

WHAT IS COPYRIGHT?

- A copyright is an automatic right. This means no formal registration process is involved as the protection arises automatically as soon as the new work is created.
- Copyright applies to works in literature, music, art, films, software code and sound recordings.
- To qualify for copyright protection, the created work must be original. You cannot own a copyright in an exact copy of another piece of work.
- The usual rule is the author owns the copyright and ownership will lie with this owner for the duration of their lifetime plus 70 years. However, there are some exceptions to this rule, for example, if created in the course of employment the employer will often own the copyright.
- As the owner of copyright-protected work, you have the exclusive right to copy, publish, perform, show in public or adapt

the work. You can also grant license to third parties who may want to use it. Anyone who uses your copyright-protected work without your permission will likely be deemed to be infringing, albeit there are some exemptions to this rule.

WHAT IF I INFRINGE IT?

The consequences can include risking an investigation by the Copyright Licensing Agency and/or having legal action brought against you by the copyright owner. If found guilty, you may be ordered to pay damages to the copyright owner and potentially be ordered to account for any profits you have made as a consequence of the infringing work. The copyright owner may also be entitled to seize any infringing copies of their work. In some extreme cases, you could face criminal liability and the maximum penalty is 10 years' imprisonment and/or an unlimited fine.

WHEN DO I NEED A LICENCE?

Under certain circumstances you may use copyright-protected work without the permission of the owner provided the copying is for non-commercial research or private study, review, reporting

current events and displaying artistic works in public.

For any other purpose, you must ensure that when using any work or material that has not been created by you or your employees, you obtain a copyright licence.

Some common examples of how a business may inadvertently infringe copyrights include:

- Copying and pasting content from another website onto their website
- Using a Google image on business materials
- Using a video from YouTube on your website or platform
- Sharing articles and extracts from publications
- Using music on your website without obtaining the consent of the copyright owner and obtaining a copyright licence.

HOW CAN I GET A LICENCE?

You will need to approach the copyright owner and request a licence. Once the licence is granted, then you will have the right to use the copyright works. You may have to agree on a fee or pay royalties while also adhering to licence terms.

Moreover, many copyright works available online will often include a link to their terms of use. If you are using this material, make sure your use complies with those.

If you obtain licences to display third-party content to your website, review your terms of use and ensure that disclaimers are included to explicitly state that you are not liable for the contents of third-party websites.

Copyright infringement often occurs inadvertently so it is imperative to be mindful. If in doubt, always seek legal advice from an experienced lawyer.



AUTHOR: Dan Downen is a Commercial Contracts Senior Associate at Berry Smith Lawyers. For further information or assistance, email ddowen@berrysmith.com or call the commercial team on 02920 345 511

IDENTIFYING HAZARDS

It's important to take care and follow the rules when you're dealing with dangerous substances

One query I get on a regular basis is about chemicals or hazardous substances. CoSHH is the main set of regulations that deals with the safe use, storage and handling of hazardous substances and actually stands for the Control of Substances Hazardous to Health. It is the regulation that requires employers to control these substances. You can prevent or reduce workers' exposure to hazardous substances by:

- Finding out what the health hazards are
- Deciding how to prevent harm to health
- Providing control measures to reduce harm to health
- Making sure they are used
- Keeping all control measures in good working order
- Providing information, instruction and training for employees and others
- Providing monitoring and health surveillance in appropriate cases

Most businesses use substances, or products that are mixtures of substances. Some processes create substances. These could cause harm to employees, contractors and other people.

Sometimes substances are easily recognised as harmful. Common substances such as paint, bleach or dust from natural materials may also be harmful. There are body fluids to think about as well.

WHAT ELSE DO I NEED TO DO?

Always try to prevent exposure at source. For example:

- Can you avoid using a hazardous substance or use a safer process – preventing exposure, e.g. using water-based rather than solvent-based products, applying by brush rather than spraying?
- Can you substitute it for something safer – e.g. swap an irritant cleaning product for something milder, or using a vacuum cleaner rather than a brush?
- Can you use a safer form? Perhaps use a solid rather than a liquid to avoid splashes, or a waxy solid instead of a dry powder to avoid dust?

EMPLOYERS' OBLIGATIONS

Employers are required to prevent or control exposure as far as possible and provide



safe systems of work for all employees who work with hazardous substances. They should take the Safety Data Sheet (SDS) that comes with the hazardous substance and by looking at how they use it, create a risk assessment. If you haven't got an SDS, try Googling it. This usually works and should give you the most up to date one.

You should carry out the risk assessment on all hazardous substances in order to identify:

- All the risks associated with exposure to the substance
- What control measures are required to prevent or reduce exposure
- What (if any) alternative, less harmful substances could be used
- All emergency procedures that should be adopted in the event of exposure and/or spillage

You will also need to:

- Provide information and train all employees who may use the substances, on the hazards and risks of hazardous substances and the control measures to be implemented
- Review hazardous substances periodically. If possible, eliminate or substitute with a safer alternative
- Monitor exposure and, where necessary, instigate health surveillance in order to catch any effects on health early

EMPLOYEES HAVE RESPONSIBILITIES

Employees must:

- Use, handle and store the substances in a prescribed manner as detailed in the CoSHH assessments
- Take care when using any hazardous substance and read all labels and written advice before using the substance
- Co-operate fully with any monitoring of the workplace, any control measures and with the appropriate health surveillance programme as required
- Always use any personal protective equipment provided
- Report immediately any suspicion that they or other employees are being affected by the use of any material at work

HELP IS AT HAND - GETTING THE BEST FROM YOUR SAIF-APPROVED HEALTH AND SAFETY ADVISORS

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NEW YEAR, RENEWED FOCUS

SAIFCharter Chair **Adam K Ginder** discusses resilience of the membership and power of the collective as fundamental to meeting the challenges ahead...

The start of a new year is always an opportunity to take stock of priorities with a fresh perspective and renewed energy.

With ever-changing COVID-19 restrictions, the CMA pricing order and upcoming Financial Conduct Authority (FCA) regulation of the funeral plan market, our profession has been transforming. We have achieved so much already and, as we enter 2022, the resilience and strength of our membership make me confident in our ability to respond to the continued pace of change.

Your associations working together

I'm looking forward to SAIF's upcoming AGM in March and would encourage you to attend if possible. This important event in our calendar will allow us to assemble once again with a shared purpose and focus. Your SAIFCharter Executive team will also be present and is looking forward to the opportunity to catch up informally.

I'd also like to confirm a change in our Executive team, with Jeremy West stepping down and David Garland-Thomas from St James Funeral Home in Swansea taking up the SAIF National representative seat. David has previous experience working in FCA-regulated industries and will bring valuable expertise to the committee. I'd like to welcome David and also thank Jeremy for all the help, support and guidance he has given to the association over the years.

Regulatory focus for 2022

I understand there is much to focus on this year, as the pace of change continues in our profession. Indeed, much will also stay the same: our customer-centric values, our commitment to doing the right thing for families and the power of our collective. These factors put us in a strong position to align with the upcoming FCA requirements.

In terms of practical next steps, the key action to take now is to apply to Golden Charter to become an Appointed or Introducer Appointed Representative. For M. K. Ginder & Sons, the Appointed Representative model is the right option for us, and I can give you assurances on the ease of the process. The SAIFCharter Regulatory Working Group, with voices from a range of funeral director businesses, continues to be closely involved in helping the company shape its regulatory support. There's an understanding that our



perspective as funeral directors, and how we work with families to provide the best customer outcome, is central to informing the company's approach.

Another practical step we can take to make our FCA transition as easy as possible is to actively use the new Paperless Applications service at mygoldencharter.co.uk. I'm reassured to be informed that the majority of SAIFCharter members have already taken this important step and registered for the new service. Our priority now should be to actively use Paperless for application submissions and roll out adoption across our businesses, where we can.

This will be a key focus for me and I'm pleased to note Golden Charter is introducing digital drop-in sessions to support us with it. Designed for all levels of technical capability, these informal sessions will help us and our arrangers build knowledge and confidence, so we can deliver paperless sales effortlessly. The sessions are taking place every Thursday at 10am. To request a link to join simply email paperless@goldencharter.co.uk.

Supporting you

If you are unsure about the right course

of action for your business or your next steps, I'd encourage you to reach out to your Golden Charter business manager, who is on hand to support and guide you.

I'd also suggest you take the perspective of a wider range of funeral directors. We've created a Partnership Podcast regulation mini-series at goldencharter.buzzsprout.com. The series is well worth a listen, covering much talked about topics and commentary from SAIFCharter members Maria Stibbards, Simon Hall, and Jim Auld. Maria, Simon and Jim talk about their experiences, the approaches they are planning to take and the guidance and support available through Golden Charter.

And, of course, as always, your SAIFCharter Executive team is on hand to discuss anything in more detail. ●

Adam K Ginder
SAIFCharter Chair

Please follow @SAIFCharter on Twitter, like our Facebook page and follow us on LinkedIn to keep up to date with our 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.



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OUT OF THE BUCKET AND INTO THE BASIN

By **Dr Bill Webster**



So, I've been thinking. Hopefully that won't come as too much of a surprise to everyone!

As we approach the pandemic's third year, it's all too easy to look back on what we have lost, and let's be honest, we have all lost something during this time – some far more than others, admittedly. Coping with the death of loved ones, loss of businesses, social and travel opportunities and many freedoms we once enjoyed has all resulted in a tsunami of grief (still unresolved in many cases). For many, depression and mental health issues have been caused by the stresses, demands and burn out, especially for dedicated frontline workers.

And from all appearances, it's not over yet!

We have not all been in the same boat, however. Some have navigated safely through rough waters, while others have found themselves clinging desperately to a life raft in the midst of a raging storm. But all this has been well documented in the media.

I would like to take a slightly different tack as we sail into the coming year.

We all have a 'bucket list'. The movie of that title encouraged people to think about what they would like to do with the rest of their lives, before they 'kick the bucket'. It portrayed the realisation that life even at its longest is short, and reflected the need to make sure we fulfil our priorities.

This often happens

"IF SOMETHING IS IMPORTANT, DO IT NOW"

when we are confronted by end-of-life issues, whether our own or those of people we care about. We somehow gain a greater clarity of vision with the passing of time, missing opportunities or even the approach of a new year.

I know my bucket list has been affected: things I would like to have done, places I would have gone, goals I would have liked to achieve in these past two years. It's depressing that we haven't been able to do as much as we would have liked.

There's a hole in my bucket. But when it's hard to foresee the future, it can help to look back on what we are thankful for from the past.

So, I have an idea! Let's create a 'basin list'. I got the idea watching a video of my granddaughter accidentally letting the washbasin overflow. A 'basin list' is looking back at all the things you have previously checked off your list. In other words, how you have already made the most of your life.

Another way to put it is to say: "My cup runneth over; my basin overflows."

Sometimes we are so busy grieving what we have lost that we forget to appreciate what we have. Both are necessary, but we have to find a balance.

A meaningful life is not about being rich, successful, popular, or perfect. It is about being real rather than phony; being humble about accomplishments; recognising strength even in our weaknesses; and being able to share ourselves to touch other lives. These are the ingredients for a full and happy life.

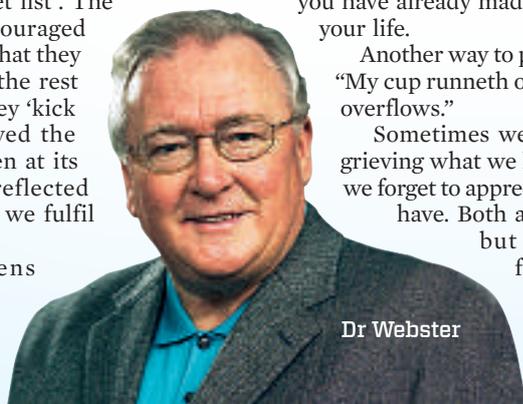
Within my 'basin list' lies the realisation that a satisfied life is better than a successful life. Our success is measured by others, our satisfaction by our own hearts and minds.

Satisfaction is not always fulfillment of what you want; it is realising how blessed you are for what you have. It arises from knowing you are exactly where you are meant to be.

Contentment comes from great and small acceptances in life. The trouble is too many are never satisfied: the more we get, the more we want. For this reason, we will never have it all. So be content with what you have. I constantly remind myself there are many people in this world happy with far less than I have.

We may be facing yet another challenging year, but life has taught me conditions are never 'perfect'. If something is important, do it now, regardless of the conditions, and correct your course along the way. Create a vision that makes you jump out of bed every morning and say: "Let's get after it."

Some day, hopefully, the pandemic will be history, and we all look forward to that day. But be careful! 'Some day' can be a disease that will take your dreams to the grave with you. So be thankful for yesterday, live for today and hold on to the hope that good is yet to come in the future. ●



Dr Webster

YOUR SAIF EXECUTIVES

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

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National President



James Carcary
Scottish President



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1st Vice President



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Gary Staker
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Tim Weir
Executive Committee



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Treasurer & Membership



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Past President

Jim Henshelwood
Honorary Life President



Jim Auld
Executive Committee



Mark Porteous
Executive Committee

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13 Iain Catchpole
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11 See #14 Terry Lee
 South Wales ABM



14 Terry Lee
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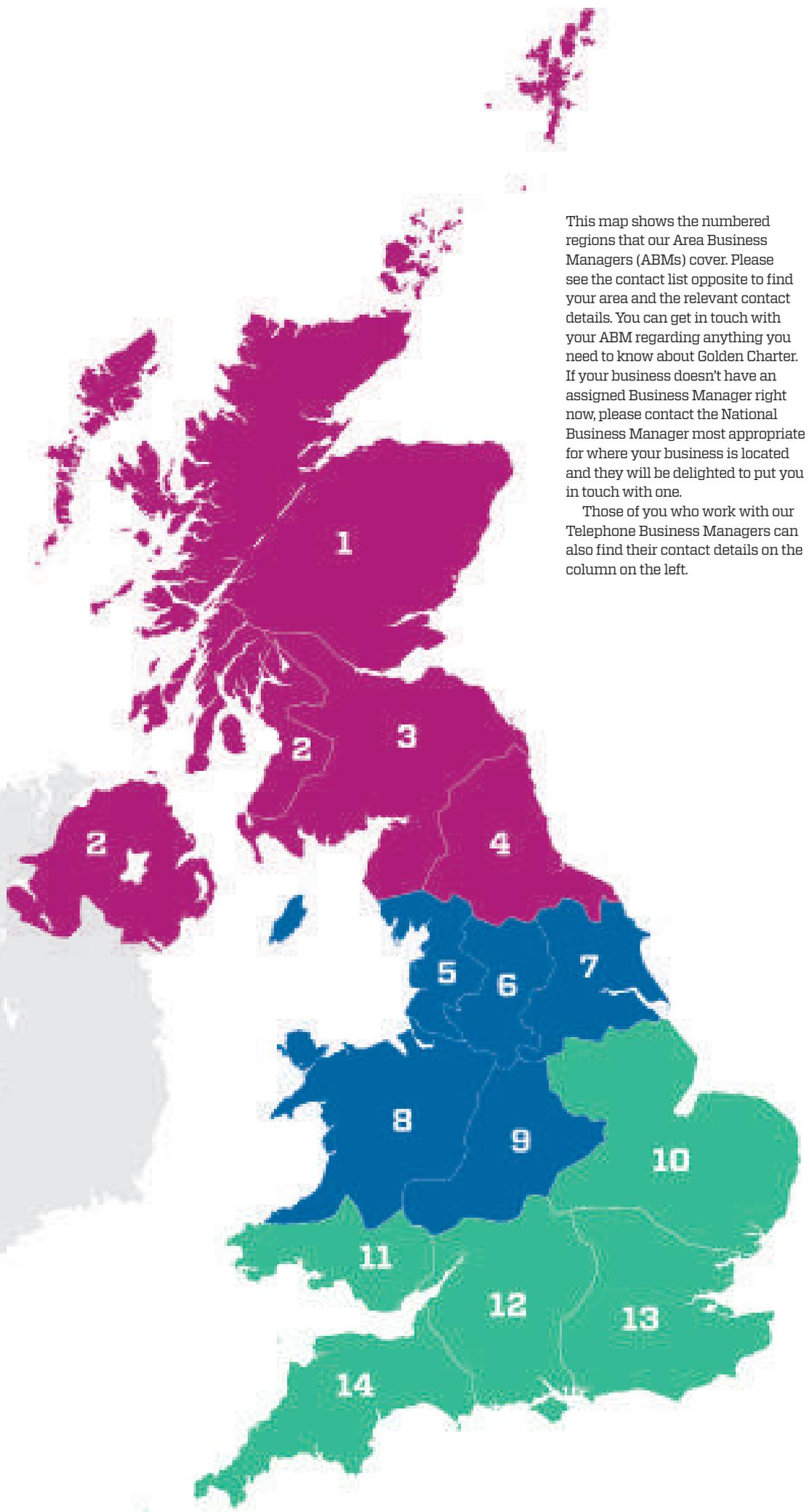
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James Mooney-Dutton

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Cambridgeshire PE13 1NB
Previously advertised on SAIF website. Close date: 5/1/2022

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CanFly Marketing Ltd, Freedom House, 2 Rutherford Way, Swindon Village, Cheltenham Gloucestershire GL51 9TU
Previously advertised on SAIF website. Close date: 16/2/2022

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Geraint Williams

T. Teify Davies Ltd (inc. Alun & Margaret Evans Funeral Services), 211 Penrhiwceiber Road, Miskin, Mountain Ash, Mid Glamorgan CF45 3UN
Branch of above:
Wyndham Crescent Funeral Home, Wyndham Crescent, Aberaman, Aberdare CF44 6RR

ACCEPTANCE INTO FULL MEMBERSHIP (SCOTLAND)

Mr Alan Stephen

Stephen Funeral Directors, Seaview, 6 Braehead, St Monans, Anstruther, Fife KY10 2AW

FULL MEMBER BRANCH CLOSED

Mr A Lambert

A C Lambert & Son,
31 Rho Road, Rhos-on-Sea,
Colwyn Bay, Wales LL28 4RS

Mr R Hickton

Yardley & District Independent Funeral Directors, 1396 Coventry Road, Yardley, Birmingham B25 8AE

Mr A Sheppard

H G Harris, 9 Broad Street, Staple Hill BS16 5LN

Mr S J Hartley

G E Hartley & Son Ltd, 26 Main Street, Thorne, Leeds LS14 3DX

Mr S Close

Sandy Close Funeral Services 146-148 Sandy Row, Belfast County Antrim BT12 5EY

FULL MEMBER NEW BRANCH

Ms T Dance

Ash Brook Funeral Directors 412 Reading Road, Burghfield Common, Reading RG7 3BU

Mr J Grenfell

John Grenfell & Son Ltd, 4 Sussex Street, Blyth NE24 2AY

Mr S Thomas

S Thomas and Brothers Ltd Greyfriars, Birmingham Road, Alcester, Worcestershire B49 5QF

Mr S Barke

Murray's Funeral Directors Ltd, 1 Boardman Road, Swadlincote, Derbyshire DE11 9DL

Mr A Sheppard

H G Harris, Cavendish House, 2a Victoria Street, Staple Hill BS16 5JS

Ms D Chapman

Forever Together Funeral Care Denmead Ltd, Maple Lodge, Hambledon Road, Denmead, Waterlooville PO7 6NU

Mr Coles

Coles Funeral Directors Ltd 98 Cardiff Road, Llandaff, Cardiff CF5 2DT

Jennifer Ashe & Son Funeral Directors

36 Market Street, Hednesford, West Midlands WS13 1AF
Branch of above:
17 Liskeard Road, Walsall West Midlands WS5 3EY

Mr T Vowles

Morgan Thomas Vowles Ltd, 18 Gelliwastad Road, Pontypridd, Rhondda Cynon Taf CF3 2BW
Branch of above:
Humphreys Funeral Home Ltd, 123 North Road, Porth, Rhondda Cynon Taf CF39 9SL

ASSOCIATES CHANGE OF DETAILS

Mr J Taplin

Open Prepaid Funerals Ltd Suite K, The American Barns, Banbury Road, Lighthorne, Warwick CV35 0AE (Previously at 1 Georgian House Saltisford CV34 4TR)

Mr Gallois & Mr Horneyard

Funeral Guide, Queensgate House, 48 Queen Street, Exeter, Devon EX4 3SR (Previously at Little Queen Street, Exeter EX4 3LJ)

FULL MEMBER NOT RENEWED

Ms Hayley Boot-Bosworth

Staffordshire Funeral Directors Ltd, 305 High Lane, Burslem, Stoke-on-Trent, Staffordshire ST6 1BN

ASSOCIATES NOT RENEWED

Mr D Homer

DTH Burial & Exhumation Services, 10 Lime Avenue, Measham, Swadlincote, Derbyshire DE12 7NG

Mr R Barradell

Goldray Funeral Consultancy Limited, 37 The Meadows, Cherry Burton, Beverley, East Yorkshire HU17 7RL

NO LONGER A MEMBER

Mr J Wilson

John Wilson & Son Ltd 7 St James Square, Boroughbridge, York, North Yorkshire YO51 9AR

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

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

Quinn Hearse & Limousine Ltd
Patrick Quinn (Portglenone,
Co. Antrim)
028 25822525
• patrick@fearghasquinn.com
• www.fearghasquinn.com

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

Volkswagen Funerals
Ms C Brookes & Ms M Orton
(Nuneaton, Warwickshire)
02476 399296
• info@vwfunerals.com
• www.volkswagenfunerals.co.uk

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

**Woodall Nicholson Ltd t/a
Coleman Milne**
Mr Jon Stewart Sharrock (Bolton,
Greater Manchester)
01942 815600
• jon.sharrock@
woodall-nicholson.co.uk
• www.coleman-milne.co.uk

Woods Garage (Carriage Masters)
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01732 453256
• woodsgarage@outlook.com

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd
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01440 761404
• info@bradnamjoinery.co.uk
• www.bradnamjoinery.co.uk

Colourful Coffins
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• enquiries@colourfulcoffins.com
• www.colourfulcoffins.com

DFS Caskets
Mr Martin Smith (Annan,
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• dfscaskets@aol.com
• www.dfscaskets.co.uk

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

J & R Tweedie
Mr R Tweedie (Annan,
Dumfries & Galloway)
01461 206099
• www.jrtweedie.co.uk

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

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

Leslie R Tipping Ltd
Mr J Tipping (Stockport, Cheshire)
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LifeArt Coffins Ltd
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Musgrove Willows Ltd
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01278 691105
• coffins@musgrovewillows.co.uk
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P & L Manufacturing Ltd
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Passages International Inc. Ltd
Mr R Crouch (Maidenhead,
Berkshire)
01628 290220
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Somerset Willow England
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01278 424003
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• www.willowcoffins.
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Tributes Ltd
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• 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

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(Buckinghamshire)
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chiltern

**GreenAcres Woodland
Burials Colney**
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Burials Epping**
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• info.epping@greenacresgroup.co.uk
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epping

**GreenAcres Woodland
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Ms J Sawtell (Billericay, Essex)
01277 633085
• enquiries@herongatewood.co.uk
• www.green-burial.co.uk

Westerleigh Group Ltd
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Gloucestershire)
0117 937 1050
• info@westerleighgroup.co.uk
• www.westerleighgroup.co.uk

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0116 222 0247
• info@thenaturalburialcompany.com
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Mr D Barry & Mrs L Kendrick
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08450 666699
• louise@kelticclothing.co.uk
• www.kelticclothing.co.uk

Waterfront Manufacturing Ltd
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• alan@
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TRAINING**
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Corinne Pengelly
0345 2306777
• corinne@saif.org.uk
• www.ifdcollege.org

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

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• sales@cplsupplies.com
• www.cplsupplies.com

Fibrous (funeral supplies)
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• www.fibrous.com

Hygeco (mortuary solutions)
Ms H Lockwood (Leeds, West Yorkshire)
0113 2778244
• info@hygeco.com
• www.hygeco.com

Rose House Funeral Supplies Ltd
Mr M Wilson (Swadlincote, Derbyshire)
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• www.funeral-supplies.co.uk

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Mr W Quail (Hook, Hants)
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• william@mortuaryequipmentdirect.co.uk
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Workwear (East Anglia) Ltd
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• www.workwearltd.com

FINANCE & PROFESSIONAL SERVICES

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• www.wearefrontline.co.uk

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Lemon Business Solutions Ltd (24/7 Bespoke Call Management Solutions)
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• www.no-sour-business.co.uk

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Safety For Business
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Redwood Collections (debt collectors)
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• www.redwoodcollections.com

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• www.saifresolve.co.uk

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• www.honeylegal.co.uk

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• www.towerstreetfinance.co.uk

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• carl@tridentmarketinguk.com
• www.tridentmarketinguk.com

Trust Inheritance Ltd (Bereavement Support & Lifetime Planning Services)
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01934 422991 or 07517 105 569
• lisaward@trustinheritance.com
• www.trustinheritance.com

UK200group.co.uk (association of independent accountants & lawyers)
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• admin@uk200group.co.uk
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Utility Aid Ltd
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• wholt@utility-aid.co.uk
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07783 323324 • chairman@independentcelebrants.com
• www.independentcelebrants.com

Humanists UK
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020 7324 3060
• ceremonies@humanism.org.uk
• www.humanism.org.uk

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County Celebrants Network
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Susan Flipping (Sittingbourne, Kent) 01480 861411
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• www.iocf.org.uk

FUNERAL PLANNING Ecclesiastical Funeral Planning Services Ltd
Mr Christopher Clark
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• www.ecclesiastical.com/church/funeral-planning

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• www.adtrak.co.uk

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• 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)
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• diw@eulogica.com
• www.eulogica.com

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• www.funeraldirectorwebsites.co.uk

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• www.obit.cloud

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• www.clevspen.co.uk

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• www.fotoplex.co.uk

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

The Natural Burial Company Ltd

Mr C Doggett (Leicestershire)
0116 222 0247
• info@thenaturalburialcompany.com
• www.thenaturalburialcompany.com

OTHERS**Life Ledger**

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07702 639919 • dan@lifeledger.com
• www.lifeledger.com

Grief Journey

Linda D Jones (Harlow, Essex)
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• www.griefjourney.com

**Funeral Service Journal
(Worthing, West Sussex)**

Editorial: Russ Bravo / Advertising:
Denise Walker 01903 604338
• editorial@fsj.co.uk
• www.fsj.co.uk

Funeral Guide (funeral resource for the public)

Mr E Gallois/Mr K Homeyard (Exeter)
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• www.funeralguide.co.uk
• support@funeralguide.co.uk

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• lck.f.s@outlook.com
• www.lckfuneralsupport.co.uk

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• www.professionalhelp.org.uk
• info@professionalhelp.org.uk

**The Bereavement Register (London)
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Mr K Proctor (Epping, Essex)
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• www.thewhitedovecompany.co.uk

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• www.albarepat.co.uk

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• www.advancesalesuk.com

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• ecduk@btconnect.com

Guy Elliot Ltd

Mr G Elliot (Kingswells, Aberdeen)
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Key Air - The Repatriation People

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

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020 8900 9222
• lck.f.s@outlook.com
• www.lckfuneralsupportservices.co.uk

Mears Repatriation

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

National Repatriation

Mr T W Hathaway (Cusworth,

Doncaster) 07780 118458
• info@nationalrepatriation.co.uk
• www.nationalrepatriation.co.uk

Rowland Brothers International

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

Staffords Repatriation Services

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

Walkers Repatriation Service

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

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• info@allsops.net

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• www.bradnamjoinery.co.uk

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• www.clarkeandstrong.com

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

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• enquiries@themazwellgroup.com
• www.themazwellgroup.com

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Mr M Wilson (Swadlincote, Derbyshire)
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