



Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

JUNE 2022 | NO. 240



JEWEL PURPOSE

How the Diamond Partnership will help you attract new clients to explain the full range of funeral options

Join the association that's leading the way.

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

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

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

For over 30 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 726777**



Insight

June 2022



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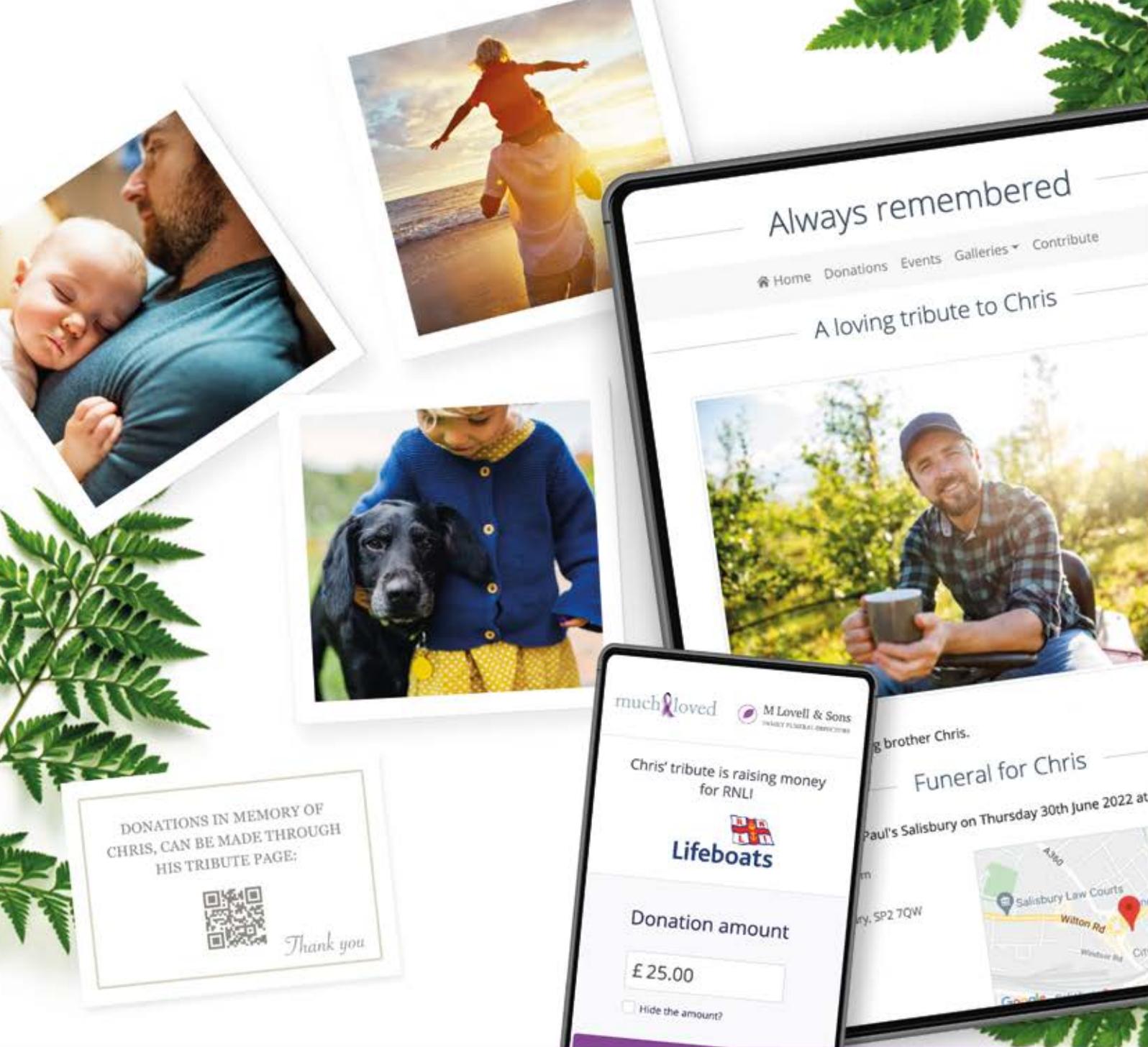
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We extend a very warm welcome to all new SAIF members

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DONATIONS IN MEMORY OF CHRIS, CAN BE MADE THROUGH HIS TRIBUTE PAGE:



Thank you

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A loving tribute to Chris



much loved M Lovell & Sons

Chris' tribute is raising money for RNLI



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Funeral for Chris

Paul's Salisbury on Thursday 30th June 2022 at



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We are moving forward together

It's a busy time as we continue to work hard to deliver the best possible service for you. This includes engaging with the FCA and providing a great digital resource.

Funeral Plan Regulation and Orphaned Funeral Plans

SAIF continues to engage the Financial Conduct Authority (FCA) and our latest meeting was with its Director of Insurance. We have called on the Treasury Minister and the FCA to provide state aid for orphaned plan holders, who risk significant detriment due to a lack of value remaining in their trust fund(s).

We shall know this month whom the FCA has been minded to approve, and this will provide assurance to SAIF members in terms of progressing as appointed representatives or introducer appointed representatives of their chosen plan provider.

For any concerns, please liaise with your plan provider. If you are visited by citizens who hold a policy with a failed plan provider, we recommend you point them to the FCA website, which has extensive information. It's also worth keeping watch for any further information from SAIF or your plan provider.

The Competitive Environment – equipping you via SAIF Digital

One in two customers search online for a funeral service before speaking to a funeral director.

SAIFDigital.co.uk is a cutting-edge resource for your firm and has been

“We now have the first hybrid Code of Practice that incorporates Outcomes, Strict Rules and Good Practice.”



launched to help you improve your online presence. Please register for a free audit and look out for resources for you to use on your website and social media feeds. These are being posted regularly on SAIF Digital.

Focus and time is crucial in reclaiming the message of being local, family led, independent funeral directors, who care for people's loved ones nearby and provide a full range of funeral options.

Also, make use of the Associate Members of SAIF who provide website and digital services, from posting on your social media to designing your web presence and improving your visibility through search engine optimisation (SEO).

It's crucial to pay attention to digital marketing and begin the fight back. It's time to act!

SAIF Regional Meetings

It has been really good to meet members with our new National President, Jo Parker, at SAIF's Regional Meetings in the North East, Yorkshire, The Wirral and West Midlands.

Please remember to look at the events page on SAIF's website for the nearest Regional Meeting to your office.

Terry Tennens
SAIF Chief Executive

terry@saif.org.uk

It can be a lonely journey as an independent funeral director, so these are much needed and useful occasions for socialising over food, as well as getting updates on progress with regulation, the competitive environment, and the resources available to you as a benefit of SAIF membership.

In May, SAIF held a funeral education day in Northern Ireland with our friends at the BIE. It was a terrific event hearing from leading thinkers and practitioners, including Professor Heather Conway, Shane Kenny, Barbara Fowley and Liam Payne, Karen Trickett and Helen Guyan, Angela Maguire, Catherine Betley, and Declan Maguire.

SAIF's new Code of Practice – implemented from 20 June 2022

At the March 2022 AGM the new Code was voted in after two consultations with the membership last August-September and December-January.

SAIF also consulted the Ministry of Justice (MOJ) in Westminster, which recommended five edits. Consequently, we accepted members' and the MOJ's edits, incorporating them into the new Code.

We now have the first hybrid Code of Practice that incorporates Outcomes, Strict Rules and Good Practice.

The Outcomes: these are desired aims and principles for high standards among independent funeral directors.

The Strict Rules: these are mandatory for members to comply with and will be measured under SAIF Quality Assurance programme inspections.

Good Practice: these are preferred disciplines, but not mandatory.

SAIF's Quality Assurance (QA) scheme is soon to receive 'certification' from the leading external and independent accreditation body – the UK Government's United Kingdom Accreditation Service. This will provide quality assured status to SAIF's QA regime and thereon you, as a member of SAIF.

We look forward to meeting those of you visiting the NFE.

In the meantime, best wishes. 📍

Terry Tennens



The countdown has started.

Pre-paid funeral plans will become FCA regulated on 29 July 2022 – is your business ready?

With the deadline for Financial Conduct Authority (FCA) regulation of pre-paid funeral plans fast approaching, we're here to help you ensure that your business is ready.

Without taking action now, you may not be able to offer our plans from 29 July

That's why we're inviting all our independent funeral director partners to become appointed representatives, or introducer appointed representatives of Golden Charter. This is by far the simplest way to meet the new regulations and keep providing customers with the reassurance and security of a funeral plan.

Applications are open, so why not get things started today? We're here to make the process as straightforward as possible, and support you every step of the way.

Don't wait any longer – get started now

Speak to your Golden Charter business manager to get started, and agree the right path for your business. You can also email us at regulation@goldencharter.co.uk

Complete step two with UKGI

Once an application has been submitted, UKGI, our regulatory advisor, will contact you to support you through the checks required by the FCA. As experts in taking firms into a regulated environment, they'll make the process as straightforward as possible. You can expect important emails from them, please reply to these at the earliest opportunity to give your business the best chance of being able to continue offering plans from 29 July.



Making the most of change

There are challenges ahead, but there are also opportunities to shape our futures and enjoy success

Summer is approaching and hopefully some of the optimistic mood normally associated with the season will be along soon. We've certainly all earned a little sunshine, both meteorologically and figuratively after the last couple of years.

Change has swept over you all in recent years. We've had the CMA, Covid, supply chain disruption, the Financial Conduct Authority (FCA), and now, for those in Scotland, the first tangible preparations for licencing of the profession have started. The truth is that change is inevitable, it's how we react to it that really shapes the future. When regulators become involved there is a sense of losing a measure of control and that's certainly a common emotion in the examples above. Often the reality isn't too different from what you did for your customers previously but now you're required to provide that evidence to a 'higher' authority.

I feel this sensation too with the FCA at times, but I know there are real positives here. I suspect Safe Hands' business model would have fallen over soon but being fair to the FCA, it brought that situation into the sunlight and customers who would have bought plans in recent weeks were saved from loss. We should recognise the role that Dignity played in seeking a solution. Providing assistance for customers will have come at a cost and a not insignificant risk so we, as a sector, should be grateful that its action has improved the public's perceptions of the wider funeral profession.

Of course I haven't mentioned the



biggest disruption of all. The silent trend that has been eroding your levels of control over your future business. We have all been waking up to the reality that customers are drawn to the merits of direct cremation. Yes, they may not fully understand the reality, but that is where most start their search for a funeral plan now. Like it or loathe it, and it doesn't matter which, it is the customer who is attracted to that proposition, and you can have little influence over that unless you are reaching out first.

This is where Pure Cremation's immense investment in marketing – just as we were all concentrating on at-need – has paid off. Dignity has eased back its advertising spend on the Simplicity brand but having set out its stall as a low cost provider and then kept its name in the public consciousness through the Safe Hands rescue, it too will be making progress on volumes. It's no coincidence that the Co-op's TV spend is focused largely on no frills services. Its brand awareness is reinforced as people know the Co-op provide more than that.

At first glance it may seem

counterintuitive to be urging you to invest more in marketing to attract customers who've had their heads turned by direct cremation advertising, but that is only illogical if you imagine that the customer and their preferences remain the same. They don't, so together we have to 'take on' the new reality.

Increasing your funeral plan sales makes real commercial sense for your business: not only do funeral plans secure your future customers, they also make real financial sense for your business too. No matter the noise in the market, reliable companies continue to provide a real return for funeral directors. At Golden Charter, our average payment on a maturing plan this year is nearly 5% above the average cost of new plans

“Increasing your funeral plan sales makes real commercial sense for your business: not only do funeral plans secure your future customers, they also make real financial sense for your business too.”

being written by independents today. Funeral plans really do protect the future of your business.

The crematoria operators have reported a sea change in service types, and the same seismic shift has been seen in the pre-paid planning market, giving the direct operators a slice of your future business.

This is not a new dilemma. A colleague pointed out that independents faced a similar challenge seven years ago, but the conglomerates' market share gain was reversed then. The same problem, different competitors, but by taking up the challenge we can regain control of your future and put a smile back on all of our faces. 🧡

Suzanne Grahame
Golden Charter,
Chief Executive
Officer

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THE BIG ISSUE

National Funeral Exhibition:

SAIF partners with cremation experts to help members compete

With nearly a fifth of all funerals now direct cremation, SAIF is concerned that some independent funeral firms are losing market share to national providers of unattended services.

Research by SAIF Digital and Golden Charter goes some way to confirming these fears, as around three quarters of people surveyed didn't think small businesses offered direct cremation.

We also found that the public are unclear in their understanding of funeral definitions. For example, some people were confusing direct funerals with simple services.

To help independents confront this unhealthy trend, SAIF has forged the Diamond Partnership with Westerleigh Group and its sub-brand Distinct Cremations to provide members with a range of unattended funeral wholesale price options.

The Diamond Partnership gives small firms the tools and credentials they need to offer competitive

unattended services and educate the public about what various funeral options entail. In short, it enables your independent business to have 'skin in the game' in a fast-changing market.

SAIF will be promoting this industry-shaping partnership at the National Funeral Exhibition (NFE) in June. On the Friday (10 June) and Saturday (11 June), the SAIF stand will welcome two cremation experts, who will be on hand to answer questions and describe the funeral director and client journeys under the Partnership.

These are Alan Jose, Westerleigh Group ambassador, and Steve Wallis, managing director of Distinct Cremations.

Alan will be familiar to many SAIF members for his long-standing work in the funeral world. He has been President of the Federation of Burial and Cremation Authorities and is a Fellow of the Institute of Cemetery and Crematorium Management.

A highly experienced crematoria specialist, Alan has worked in both the public and private sectors, spending 24 years at Durham Crematorium.

Commenting on the NFE, Alan said he was looking forward to

"What we're seeing in funeral trends is a growing appetite for bereaved families to have greater control over the process. More people are opting for simple or unattended services and arranging a life celebration after the disposal."

Alan Jose, Westerleigh Group ambassador

talking to SAIF members about the Diamond Partnership. "What we're seeing in funeral trends is a growing appetite for bereaved families to have greater control over the process. More people are opting for simple or unattended services and arranging a life celebration after the disposal.

"The funeral profession has an important role to play in this shifting landscape and independent funeral directors working in partnership with Westerleigh Group are well placed to meet modern client needs. I'll be helping visitors to the SAIF stand understand how this will directly benefit their business," he said.

Steve Wallis, who joined Westerleigh Group in early 2021, has more than 25 years' experience in the funeral sector. Steve spent a large part of his career with Dignity, where he ran the funeral plan business and held the role of commercial director.

An expert in marketing, digital, customer services, pricing and operations, he is a Fellow of the Institute of Data and Marketing.

Steve will be able to advise visitors

DMIC

Cremation forms changes

The Death Management, Miscarriages of Justice Compensation, Inquiries and Coroners (DMIC) has introduced legislation to

remove the cremation certificate [form Cremation 5], and this came into effect on 25 March 2022.

In addition, the medical examiner scheme has been rolled out on a non-statutory basis to all acute settings and is in the process of being rolled out across non-acute settings. The

government is working towards implementing the statutory medical examiner system from April 2023.

As set out in the 2016 consultation on the Introduction of medical examiners and reforms to death certification in England and Wales, the scrutiny provided by the statutory medical

examiners will replace the current arrangements for completing form Cremation 4. DMIC intends to remove the requirement to complete form Cremation 4 when the statutory medical examiner scheme is in place in all settings.

The consultation also set out the intention to remove medical referees

upon implementation of the statutory medical examiner scheme.

There is concern from crematoria and from within the funeral sector that new processes will need to be developed and that at least six months' notice will be needed to implement any changes associated with medical referees. DMIC will liaise



REGULATIONS

Changes to pre-paid funeral plan complaints

to the SAIF stand about how to make the most of the funeral price options as part of a modern service portfolio.

“Many of today’s consumers are led by the choices presented to them on the internet and in the mass media. This explains why national providers, with generous marketing budgets, are increasing market share. But it’s not inevitable that big business will dominate. Small, independent firms are uniquely placed to be leaders in all types of funerals, thanks to their reputation for personal service and care and position in their local communities. With the right support and strategy in place, we can help SME funeral firms thrive.” he said.

SAIF is in Hall 2 on stand 287. Both members and non-members are invited to come along and talk to SAIF’s friendly team. Steve and Alan will be at the SAIF stand between 1pm and 3pm on 10th and 11th June.

→ Further details about the Diamond Partnership can be found on the SAIF website here - www.saif.org.uk/why-join-saif/diamond-partnership

with crematoria and the funeral sector for their help on new cremation guidance. Considering the lead-in time required to implement the new processes, DMIC has taken the decision to retain medical referees for a transitional period once the statutory medical examiner scheme has been implemented, to ensure

continuity and that any required process changes are identified. DMIC will give sufficient time to enable the medical examiner scheme to be fully established and will work with the funeral sector before removing the role of the medical referee. This will ensure that everyone within the sector is ready for the forthcoming changes.

From 29 July pre-paid funeral plans will be regulated by the Financial Conduct Authority (FCA).

It is best practice to resolve complaints at the first point of contact. For appointed representatives, plan providers can support with complaints, while customers can ultimately go to the Financial Ombudsman Service if they do not feel their complaint has been resolved.

Anyone who wishes to continue selling pre-paid plans will need to look into authorisation by the FCA or become a register plan provider’s appointed or introducer appointed representative by 29 July. It’s important to note the rules only cover the pre-paid sector and, for members and/or their clients who wish to complain about a member firm of SAIF for any other reason not relating to a funeral plan, SAIF has its own procedure.

But it’s vital members fully understand the new process.

Customers and anyone the FCA considers an ‘eligible complainant’ will be able to complain about a pre-paid funeral plan in relation to events that take place after 29 July.

However, they can also complain about events before then if the provider was a member of the Funeral Planning Authority (FPA) at the time of the event they are complaining about and the customer has not previously made the same complaint to the FPA.

If a customer does make a complaint after 29 July you’ll need to address it and look into it within the timeframes set out by the FCA’s dispute rules.

“It’s important to note the rules only cover the pre-paid sector and, for members and/or their clients who wish to complain about a member firm or SAIF, SAIF has its own procedure.”

If the customer is not happy with your response they can then ask the FOS to get involved.

A handler will then look at the case and try to resolve it. But if either side does not agree with the solution put forward then it will be referred to an ombudsman whose decision is legally binding.

The FOS will then tell you how to put things right.

You can read more about the regulation of funeral plans at www.fca.org.uk/consumers/funeral-plans. To learn more about the Financial Ombudsman Service go to www.financial-ombudsman.org.uk.



SAIF EVENTS

What's on?

June 15
SAIF Wales
Regional Meeting
Near Swansea

June 16
SAIF South West
Regional Meeting
Check SAIF website
for more details

June 20
SAIF Southern
Regional Meeting
Southampton

July 20
National Executive
Committee Meeting

September 21
National Executive
Committee Meeting

September 21
Special
General Meeting

October 5
SAIF West
London / NE Surrey
Regional Meeting
Staines/Twickenham/
Kingston

October 18
SAIF Essex
Regional Meeting
Chelmsford

October 19
SAIF Kent
Regional Meeting
Rochester

November 30
National Executive
Committee Meeting

December 2
SAIF Wales
Christmas Dinner

ACHIEVEMENT

20-year celebrations for Civil Ceremonies

Civil Ceremonies was founded on 1 May 2002 and is now celebrating 20 years in business. At the Kettering Park Hotel on 4 May, Anne Barber, Managing Director, joined with past and present staff, tutors, assessors and many friends and supporters of the business to celebrate the success of the company, and a glass was raised to the next 20!

The Ofsted Outstanding rated company delivers the Level 3 national qualification Diploma in Funeral Celebrancy and additional specialist Level 4 training in Child and Baby Funerals and Advanced Tribute Writing. In 2013 Civil Ceremonies also launched the website www.celebrantsupplies.co.uk offering ceremony related products.

John Valentine, a long-standing tutor with the company, spoke of

the impact that Civil Ceremonies had made over the years to the growth and increasing popularity of secular funeral ceremonies.

Anne described how the success of the business was down to the staff and tutors who had worked so very hard over the years, thanking them and the many loyal suppliers and supporters who had become friends.

Describing the highlights of the last 20 years, Anne listed many key achievements, including an Ofsted Outstanding grading on the very first inspection, receiving

a national training award and Matrix accreditation, achieving national qualification status for the diploma training courses, obtaining a government contract to offer Advanced Learner Loans for the training, and establishing the Celebrant Supplies mail order service, the Celebrants' Convention and the National Celebrant Awards.

The funeral celebrants trained over the years have gone on to create and deliver professional, unique, and highly personal funeral ceremonies for thousands of bereaved families, a great source of pride for the company.



Anne Barber (inset), MD of Civil Ceremonies, celebrates 20 years in the business with colleagues



Sarah Barton, of Barton & Hallworth Funeral Services in Accrington, was recently made an Honorary Freeman for the Borough of Hyndburn



SAIF Education Conference in Belfast

SAIF Insight co-editor Michael Fern was married to Charlotte Johnston in April



SOCIAL

Golf, fun and great company

In early May this year the 28th Kee Cup was held at The Warwickshire Golf & Country Club. The SAIF team, led by The Pope, beat Augustus Gloop's SAIFInsure team 12-9. There were several fresh faces, all of whom left the event having been christened with new names, Bob Hoskins, Die Hard, Right Said Fred 2 and The Rabbi. The Gala Dinner's singing was led by Dame Jo Parker and her sidekick, Penfold, with their rendition of *Islands in the Stream*. The fines for misdemeanors then ensued, led by the Fine Master, Augustus Gloop, assisted by The Enforcer, Reggie Kray; resulting in a staggering £3,000 raised for the President's charity, Papyrus, Prevention of Young Suicide.

Next year's dates and venue will be arranged soon. In the meantime, if any funeral director or SAIF trade supplier would like to get involved, please contact either Gary Neill, 07736 374441, or Brian Hart, 07740 577651.



The SAIFInsure Associates golf team



Gary Neill, Captain for the SAIF team with National President, Jo Parker and Brian Hart, Captain for the SAIFInsure team



The winning SAIF Funeral Directors' team

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TRADE ONLY

Free energy audit from broker Utility Aid

Utility Aid is the largest energy broker for the not-for-profit sector in the UK. The company is dedicated to working in a way that is fair for all. Since becoming an associate member of SAIF we want to see if we can help your funeral home with its future procurement costs.

- So far we have sourced future contracts for 11 funeral homes with a total saving of £23,678
- We are currently in the process of helping a further 21 funeral homes

The rise in energy costs mixed with the current political issues is heightening concern to many customers. If you would like to take advantage of our free energy audit and get some quotations and advice, please contact Emily Berry, eberry@utility-aid.com



UPDATE

New name for trade association as Funeral Suppliers' Association is launched

At a meeting of the Funeral Furnishing Manufacturers' Association (FFMA) membership held recently, it was unanimously decided to rebrand the FFMA to the Funeral Suppliers' Association, although it shall be retaining the FFMA as a self-interest group for coffin manufacturers and the Coffin Accreditation Programme.

Formed some 80 plus years ago, the FFMA has always been seen as a trade body for coffin manufacturers. However, over the past four years membership has grown and now represents a wide range of providers of services to the funeral industry.

Yes, coffin manufacturers, but also celebrants, clothing

manufacturer and suppliers, professional counsellors, a memorial mason, refrigeration specialists and installers, mortuary equipment, funeral vehicle specialists, insurance brokers, Motor Cycle Funerals, Funeral Service Journal and a crematorium group.

Chief Executive Alun Tucker said: "The name Funeral Suppliers' Association will be all encompassing of these members and will hopefully encourage others to join."

Why the growth? The FFMA is seen as a leading trade association which represents its members on the Deceased Management Advisory Group and at the All Party Parliamentary Group on Funerals & Bereavement as well as having a higher

profile through articles and advertising in the trade press.

The FFMA is recognised at government level, working with the Cabinet Office through the pandemic where, at the outset, little thought was given to how a funeral was delivered and the contribution made by those providing a necessary service but whose work goes unseen.

A full launch of the Funeral Suppliers' Association will take place at the National Funeral Exhibition in June.

The FFMA will continue as a self-interest group for coffin manufacturers to continue its work with the coffin accreditation scheme, however, all will be members of the new association.



Alun Tucker



REGIONAL MEETINGS



Jo Parker with raffle winner Andrew Thornally from East Anglia (EA)

Group photo of EA meeting at West Suffolk Westerleigh



EA meeting at Durham Cricket Ground



Jo Parker with raffle winner Gary Peachey from East Anglia (EA)



Jo Parker presented Leeds raffle winners John Bell and David Gallagher



Jo Parker with raffle winner Kate Owens-Palmer AOIC



Raffle winner John Duckworth from Durham



Novel idea!

Nice to know that SAIF is being referenced in a new crime book called *Clearing the Dark* by Hania Allen. Set in Dundee, the gritty story uncovers a series of gruesome murders carried out by the notorious McLellan family.

In one passage, a visit to the local funeral director is described thus: "On the wall behind the desk was a blue and white logo telling visitors that McMartin and Sons was a member of SAIF, the National Society of Allied and Independent Funeral Directors [Scotland]."

GUIDANCE

HTA response over David Fuller case

The Human Tissue Authority (HTA) has responded to the conviction and sentencing of David Fuller for crimes which included offences carried out in a mortuary.

In a statement on its website, the HTA has revealed the written advice it provided to the Secretary of State for Health and Social Care over the case last December. In it, the authority says it has updated sections of its guidance to "reinforce the importance of establishments considering all risks to the dignity of the deceased, including, for example, when looking at the installation of CCTV".



CCTV is at the heart of the HTA report

It adds that it intends to publish updated guidance for implementation later this year.

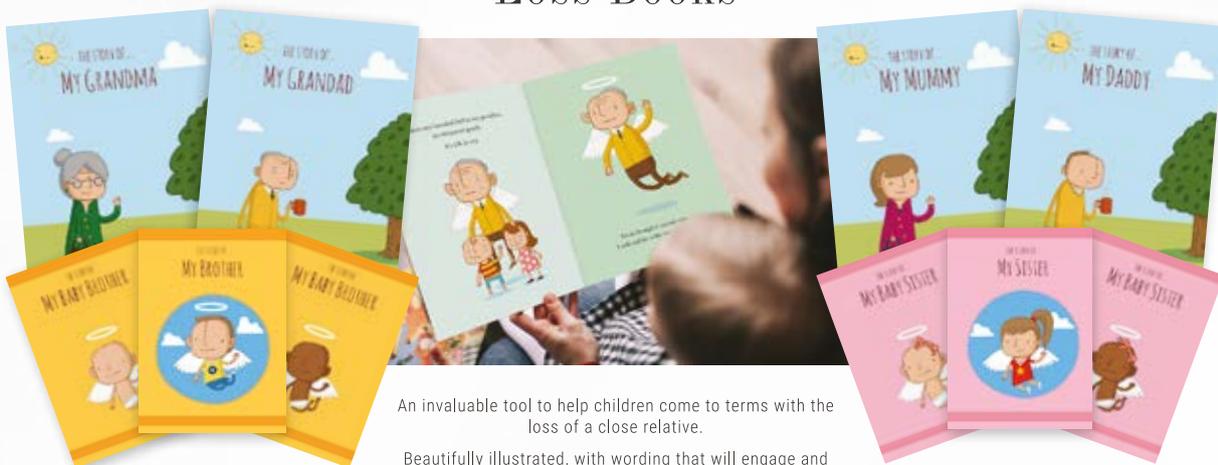
Fuller was convicted of

offences involving bodies of deceased people in a hospital mortuary at Maidstone and Tunbridge Wells NHS Hospital Trust.

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Seán Martin on SAIF's newest benefit for members: the Diamond Partnership, a new trio of heavy hitters on the direct cremation scene...

A DIRECT APPROACH

What has driven the growth in direct cremation?

Public awareness has grown considerably in a few short years. Pure Cremation, one of the biggest direct cremation companies in the UK, was established in 2015 and quickly found a niche. Backed by investors, Pure has spent vast sums of money on TV advertising during primetime programmes. Some of the TV advertising has really been quite glossy – such as ‘your funeral your way’, ‘avoid all the expense and the cost’, ‘keep things simple’,

and ‘have the celebration later’ whilst headlining some very low prices. During the last two years, Coronavirus saw funeral choices come under considerable pressure – families were frightened and attendance at funerals was limited. This served as a catalyst for people to pare back on their funeral choices and look at simpler options. All of this has caught the public’s imagination and has been a catalyst for an explosion of growth in the direct cremation market.

What’s so bad about that?

The next generation of consumers go online for everything whether it’s car insurance, ordering groceries, buying holidays or clothes. Funerals are no exception and online direct cremation companies have used pop up advertising across social media to attract their attention. Consumers have become more price aware, but not all families have coped well with such decisions.

Direct cremation – an unattended cremation that deals with the mortal remains of the deceased in a clinical and emotionally cold way – without words or thought, where there is no opportunity to grieve and where proper farewell and remembrance is usurped by economics. The deceased goes straight for cremation and no family is present. Some families struggle with this further down the line and their regret cannot be undone.

If a kettle breaks, you throw it away and buy a new one. If a computer breaks, you just replace it. Is this to be the new benchmark as how society handles their deceased relatives? Are they just to be disposed of with minimum fuss and as little cost as possible? But there is a human cost to that and there are many families that are paying that price. Current advertising is not adequately clear enough about how emotionally bereft the service can be.

But that’s where the local funeral director, with high standards of care at their heart, can make a

The Diamond Partnership – what are the benefits?

The Diamond Partnership links Westerleigh crematoria, Distinct Cremations and SAIF members to offer competitive rates for direct cremation; Members have several options, the two main ones being: deliver the coffin themselves for a fee of £275 or, arrange for Distinct Cremations to collect the coffin for an all-inclusive fee of £350 no matter where they are located in the country.

This provides considerable savings against average fees of £450–£570 for unattended cremation. Some members have passed this saving on to their clients and some have dropped their prices in order to be more competitive with online providers.

But more importantly, the Diamond Partnership provides all SAIF members an opportunity to compete against the online

direct cremation providers. It is also an opportunity to price themselves to encourage potential clients in their communities considering direct cremation to come in and talk to them early about wider funeral options, including simple and traditional options, which may provide a better outcome to deal with their grief and bereavement.



difference. If direct cremation is still suitable for their client, that's fine, but it can now be offered at a competitive price and with consideration to the emotional needs of clients. A family can view their loved one and say goodbye. Perhaps local clergy may attend and deliver prayers for the individual. There can be support to acknowledge the life of the person who has died and they are properly remembered.

The funeral profession's role is to care for people. Many SAIF members have served their communities for years and many for multiple generations – they know their families and they have developed very strong followings and reputations in those communities. They are seen as very trusted people – but they must be aware the consumer and the demographic of the funeral consumer is changing as well.

How is the funeral market changing?

Increasing numbers of younger people are now purchasing funerals because they have been very unexpectedly bereaved during the pandemic. Some of them haven't got the money for even a simple funeral and have turned to direct cremation as a consequence.

The Church of England's 2021 survey on funerals illustrated that cost was a major motivator as to why direct cremation is a

fast-growing funeral choice. But it isn't for everybody. Not everyone realises – and often people don't realise until after the event – how much they have actually missed out on the need to grieve, the need to say farewell. The important need for remembering a life of someone who's been part of your life for 50, 60 or 70 years, who suddenly isn't there anymore. You need that hour to do it and that's what the independent profession is there for, to care for those families, to help them remember.

Direct cremation has grown over the last two years



“The funeral director keeps control of the family and the arrangements. They bring the deceased into their care, care and prepare the deceased to their own standards, provide a coffin, they can even offer the viewing and any other services that they wish to offer and they invoice the family.”

What is SAIF doing to help families?

Westerleigh Group is the largest privately owned, best quality provider of private cremation in the UK. It was the last to enter the direct cremation market when it set up Distinct Cremation and given Westerleigh's long relationship with Independent FDs, this move was a motivator for SAIF to have a very sensible and robust conversation with them.

The Diamond Partnership is not designed to increase or chase direct cremation business. The very favourable pricing is offered to allow SAIF members to compete favourably but encourage local clients to call on their offices, so they may have the opportunity of exploring a wider range of funeral options with customers and ensure they get the best outcome – which may be a simple funeral or traditional funeral. It is designed to encourage a conversation by making the FD look competitive. After the discussions have taken place, whatever the decisions of the client, the deceased is cared for locally in the town where they lived and died, by local professional people and a local company who holds the respect and trust of its community. That has got to be a better outcome for the family and provide an opportunity for their grief to be recognised and dealt with sensitively.

In contrast, some of the major online companies offer no preparation of the deceased, no viewing, they will pick the body up from hospital and take the deceased down the country and wait several weeks before the cremation can take place because they're so busy and

Continued on page 16 >



> Continued from page 15

the family doesn't know where their relative is.

So, the Diamond Partnership is available to all SAIF members?

Yes, that is the underlying point of this deal.

For a funeral director who's close to a Westerleigh crematorium can convey the coffin themselves for cremation and collect the ashes. Or, if their business is not close to a Westerleigh crematorium – and it doesn't matter whether they're in the Highlands of Scotland or Northumberland, Yorkshire or the remote areas of the Lake District – for an extra £75 they can arrange for Distinct Cremations to come in an unmarked ambulance to collect the coffined deceased, deal with the cremation at the closest Westerleigh crematorium and return the ashes to you within seven days.

But the key thing here is that the funeral director keeps control of the family and the arrangements. They bring the deceased into their care, care and prepare the deceased to their own standards, provide a coffin, they can even offer the viewing and any other services that they wish to offer and they invoice the family.

That seems a good deal...

Yes. SAIF has used its corporate strength and membership strength to negotiate these very favourable terms for the benefit of all our members.

Small funeral directors, perhaps doing less than 100 a year – and close to 50% of SAIF members are in this category – would never stand a chance of being able to negotiate these prices with a local crematorium, so SAIF has done it for them. It provides their businesses a fighting chance of taking on the national online direct cremator providers like Pure Cremation and Simplicity in their local areas. The only area where we haven't quite got a solution is Northern Ireland as they can't access the Diamond Partnership yet but we are working on that.

Why is it important that funeral directors offer this service?

“Our research shows that out of every 100 consumers of unattended direct cremation only 23 of them believe their local independent funeral director will be able to provide the service they want.”



Diamond Partnership will match the online price

Our research shows that out of every 100 consumers of unattended direct cremation only 23 of them believe their local independent funeral director will be able to provide the service they want. That means that 77 of those 100 people are going straight online without even going via a local funeral director.

That is a very worrying scenario and I think it is a wake-up call to SAIF members that they must be less reluctant about being frightened of direct cremation. They need to start talking about it and putting it on their social media and pricing it competitively against the online providers. This provides a catalyst to let their communities know that they provide modern funeral options so the family will then think



Seán Martin
Seán is Head of Operations at Peasgood and Skeates and Second Vice President of SAIF. He is also a past chair of SAIF's Professional Standards Committee and he sits on the SAIF Regulatory Task Group, which has represented members interests through the CMA and FCA investigations.

“We won't go online – why don't we go and speak to our local FD people and take some wise advice?”

The largest single threat to the independent funeral profession is apathy, closely followed by direct cremation and not positioning their business to compete properly against the online providers and failing to let their community know that they can match that offering and improve on it.

How can funeral directors sign up?

Contact the SAIF Business Centre and express interest. Please log into the members' area of the SAIF website and click on the Diamond Partnership link. All the information you require is there. There is a simple engagement form to be filled out and sent off.

The operational guidance will be sent out to you once you have made an expression of interest. And even if you send the expression of interest form and don't use it, you haven't lost anything. There's no commitment or obligation at all.



“The largest single threat to the independent funeral profession is apathy, closely followed by direct cremation and not positioning their business to compete properly against the online providers.”

How does this scheme satisfy the Competition and Markets Authority’s demands?

The Diamond Partnership is a trade-based partnership which provides more competition to the consumer and makes better priced unattended cremation available on a more local basis within the community. That is totally in the spirit of what the CMA was looking for in their investigation about bringing more accessible, low-cost funeral pricing locally. And it expands the availability of direct cremation beyond one or two national providers.

What should funeral directors do to support the scheme?

SAIF members should review their pricing for direct cremation and make sure that they’re competitive with what’s online. Being competitive doesn’t mean being cheaper than, it just means making sure the price is relative but then accentuating the improvements in service: local care, local care of the relative, reputation, being able to come into the chapel, being able to prepare and dress, which, which the big national providers don’t do.

Next, make it prominent on your website, make it prominent



in your social media feeds, such as Facebook, don’t be frightened to talk about it, and be clever about how you word it. If someone does search for local direct cremation options in Google, hopefully your firm will come close to the top because you’ve got a page dedicated to it. Google will always favour local businesses.

Ultimately, SAIF members should be targeting the 77 out of 100 people who buy a direct cremation but who don’t come to your business in your community. Make them aware that you do offer this service because at the moment, that is a large number of consumers who are choosing not to come to your business. **1**

Contact the SAIF Business Centre on 01279 726777 or at info@saif.org.uk to express interest. See the members’ section at www.saif.org.uk for more information.

Target the **77 out of 100**

people who buy a direct cremation who don’t come to your business in your community. Make them aware that you do offer this service.

Our research shows that out of every 100 consumers of unattended direct cremation

only 23

of them believe their local independent funeral director will be able to provide the service they want.



Diamond Partnership Crematoria NEAR YOU

Westerleigh Group is the leading developer and operator of crematoria and cemeteries in the UK caring for more than 50,000 funerals a year. These are the Diamond Partnership-friendly locations Independents can access...

○ Aberystwyth Crematorium & Cemetery

Clarach Road,
Aberystwyth, Ceredigion
SY23 3DG

○ Aylesbury Vale Crematorium

Watermead, Aylesbury
HP19 0FU

○ Babworth Crematorium

Straight Mile, Babworth,
Nottinghamshire
DN22 8FJ

○ Barham Crematorium

Canterbury Road (A260),
Barham, Nr Canterbury,
Kent CT4 6QU

○ Borders Crematorium

Borders Crematorium,
Melrose TD6 9HA

○ Basildon & District Crematorium and Cemetery

Church Road, Bowers
Gifford, Basildon, Essex
SS13 2HG

○ Cam Valley Crematorium

Field Farm Drive, Great
Chesterford, Saffron
Walden CB10 1FE

○ Charing Crematorium

Newcourt Wood, Charing,
Ashford, Kent TN27 0EB

○ Cromer Crematorium

Holt Road, Cromer
NR27 9JJ

○ Forest of Dean Crematorium

Yew Tree Brake,
Speech House
Road, Nr Cinderford,
Gloucestershire
GL14 3HU

○ Forest Park Cemetery & Crematorium

Forest Road, Hainault,
Essex IG6 3HP

○ Gedling Crematorium

Catfoot Lane, Lambley,
Nottingham NG4 4QH

○ Great Glen Crematorium

London Road, Great Glen
LE8 9DJ

○ Howe Bridge Crematorium

Off Lovers Lane,
Atherton, Manchester
M46 0PZ

○ Langstone Vale Crematorium

Magor Road, Newport
NP18 2BP

○ Llanelli Crematorium

Penprys Road, Llanelli,
Carmarthenshire
SA14 8BX

○ New Southgate Cemetery & Crematorium

Brunswick Park Road,
New Southgate N11 1JJ

○ North Wiltshire Crematorium

Swindon Road, Royal
Wootton Bassett
SN4 8ET

○ Parndon Wood Cemetery & Crematorium

Parndon Wood Road,
Harlow, Essex
CM19 4SF

○ Sedgemoor Crematorium

Stretcholt, Bridgwater,
Somerset TA6 4SR

○ Sirhowy Valley Crematorium

Pantllanfraith,
Blackwood NP12 2YT

○ Stirlingshire Crematorium

Falkirk Road,
Bannockburn, Stirling
FK7 8AJ

○ Test Valley Crematorium

Ridge Lane, Romsey,
Hampshire SO51 6AA

○ The Vale Crematorium

Evesham Road, Fladbury,
Pershore WR10 2QR

○ Torbay Crematorium & Cemetery

Torquay crematorium,
Hele Road, Torquay
TQ2 7QG

○ Treswithian Downs Crematorium

Treswithian Downs
Crematorium, Puggis Hill,
Camborne TR14 0BL

○ Vale Royal Crematorium

Vale Royal Crematorium,
Shurlach Lane, Davenham,
Northwich CW9 8RP

○ Waseley Hills Crematorium

New Inns Lane, Rubery,
Birmingham B45 9TS

○ Wessex Vale Crematorium

Bubb Lane, West End
SO30 2HL

○ West Berkshire Crematorium

Bath Road, Thatcham,
Berkshire RG19 4LD

○ Westerleigh Crematorium & Cemetery

Westerleigh Road,
Westerleigh, Bristol
BS37 8QP

○ West Lothian Crematorium

Cousland Wood, Starlaw
Place, Off Starlaw Road,
Livingston EH54 7FD

○ West Suffolk Crematorium & Cemetery

Risby, Bury St Edmunds,
IP28 6RR

○ West Wiltshire Crematorium

Devizes Road,
Semington, Trowbridge,
Wiltshire BA14 6HL

○ West Lancashire Cemetery & Crematorium

Pippin St, Burscough,
Ormskirk, Lancashire,
L40 7SP

Woollensbrook Cemetery & Crematorium

Hertford Road,
Hoddesdon, Herts
EN11 9BN

See www.westerleighgroup.co.uk





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THE CLOCK IS

At the end of next month, funeral planning will be regulated by the Financial Conduct Authority (FCA). Golden Charter's Mark Moran reflects on how far Golden Charter and its funeral director partners have come and discusses how the business is continuing to act in the best interests of customers.

At Golden Charter, we pride ourselves on putting customers at the heart of our business and supporting the interests of independent funeral directors. That's why we welcome the enhanced protections that FCA regulation will bring to your families.

We firmly believe regulation will allow more customers to plan ahead with confidence in the future. The FCA regime will complement your existing practices, supplementing the great things we already do for our customers. It's encouraged us to explore new ways of working to expand the benefits available to plan customers. Some of these benefits were already available to Golden Charter customers: a well-funded, independent and transparent Trust; a clear and fair cancellation policy; and access to a recognised complaints process. The FCA brings new benefits too, such as regular funeral plan statements and plan representative letters.

Together with the help of independents, we designed the Pathway to Regulation to support our partners. Since its launch in November of last year, our straightforward three step process has helped guide funeral directors on their regulatory journey with us, one step at a time.

Step 1: Prepare Use digital applications

To complete step one, we've asked our partners to sign into our new and improved funeral director portal at mygoldencharter.co.uk and make the switch from paper to digital by completing funeral plan applications through our digital applications service.

We're delighted with how far our partners have come in preparing for digital readiness by signing up to mygoldencharter.co.uk. It includes new features, making the site easier to use and more efficient, saving you time. Uptake has grown rapidly and feedback from funeral directors who have made the switch has been hugely positive.

Digital paperless applications

Our research¹ has shown that your customers expect to see you using digital processes. Most believe that companies who use online systems are more efficient and that paper systems are now uncommon.

- 87% agree that online systems are faster than paper systems
- 80% agree paper systems are now the exception
- 69% think that companies with online systems are more efficient

- 71% think that companies with paper-based systems are "old fashioned"

In response, we created our updated digital application service with the conversations our partners have with their families in mind. It gives you all the helpful prompts to support you to confidently deliver an FCA compliant plan sale with ease while keeping the conversations you have natural and flexible. The updated, user-friendly platform will help you take customers through the specific information required by the FCA relevant to their individual customer journey. Becoming accustomed to digital applications now is the best way to prepare your business for regulation.

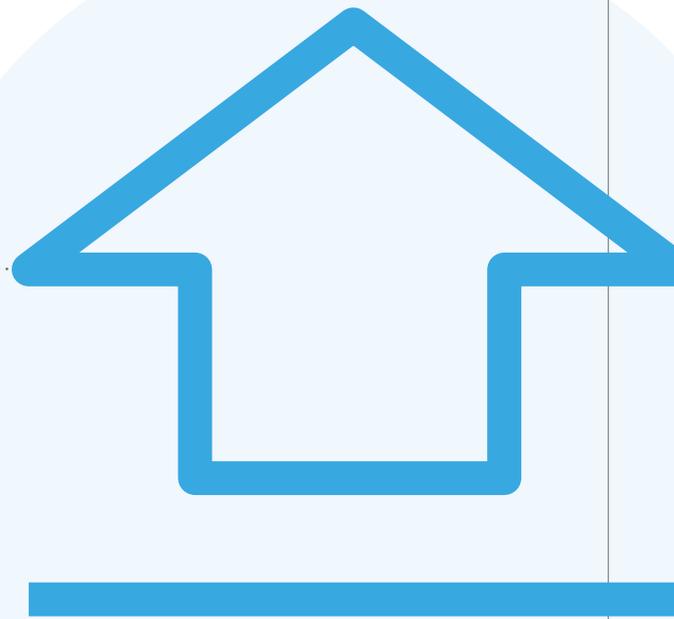
It's important to note that paper applications will also have to change to meet the legislative requirements. There will be a requirement to complete additional paperwork and, unfortunately, the possibility of some duplication of data. Although we're looking to streamline the offline journey, a digital application will be a more intuitive and a slicker process than we can achieve on paper.

For more information or to get started, email digitalapplications@goldencharter.co.uk or contact your business manager.

1. Digital adoption insight – Jim Law Research, 109 samples, January 2022.



TICKING



Step 2: Apply Submit your application to become an appointed representative or introducer appointed representative



Act now to complete step two with UKGI

Together with the help of our regulatory advisor, UKGI, we've been guiding funeral directors through the FCA requirements. Unlike some competitors, we don't expect you to pay to have these checks carried out. UKGI specialises in taking non-regulated businesses through the checks the FCA requires. They'll offer support with your application and help us make your journey as straightforward as possible.

Once an application has been submitted, UKGI will contact you to support you through the required checks. UKGI has a dedicated team who provide consistent support and assistance to funeral directors throughout the process. You can expect important emails from them to come from the address goldencharter@ukgigroup.com

In order to continue offering plans to your families beyond 29 July without interruption, it's imperative that you engage with UKGI soon after receiving any contact from them. This will help ensure your application stays on

track to be approved in line with FCA timescales.

Still to apply?

We're pleased that the vast majority of our partners have submitted their application. If you submitted your application before the beginning of this month, your business should be able to continue offering plans to your families from 29 July.

If you have not applied yet, I'd like to emphasise that we're still welcoming appointed representative and introducer appointed representative applications. We'll work to get last minute applications prepared for operating in a regulated market, though it's unlikely they'll become fully approved in time for 29 July.

If you're in that category, reach out to your Golden Charter business manager and they'll help you get started. If you don't know who your business manager is or don't already work with us, get in touch with us at partners@goldencharter.co.uk.

"We've designed the process to help keep it simple and straightforward as we work alongside Golden Charter to support you all."

Nikki Bennett, UKGI



Step 3: Partner Sign your agreement and complete the training

Once you've submitted your application and completed the due diligence checks with UKGI, you've made it to the final step of the Pathway to Regulation: partner. In step three, you'll complete your preparations with us to offer Golden Charter funeral plans to your families in an FCA regulated environment. This is when you'll sign your agreement, complete your training and we'll submit your application to the FCA for their approval.

In advance of 29 July, the FCA expects that all plan sellers and approved persons will have completed training that familiarises them with a regulated sales process. If you've applied to become an appointed representative with us, we'll soon be inviting you to take part in our pre-29 July training required by the FCA. Each plan seller and approved person will be invited to register for a training session using their own unique email address.

We know the expertise and the personalised care you provide is invaluable and the FCA also values the relationships you have with your families. The training the FCA requires has been built to give additional

protections to customers and enhance your existing good practices.

We're providing our appointed representative partners with an accessible training programme to complement what you do already. Training will take just a few hours and be delivered through online webinars. It's comprised of a combination of live and interactive forums with some pre-recorded videos, all led by our experts.

The training sessions will offer ample opportunities to ask questions about arranging plans in a regulated environment and hear feedback from other Independents. Our programme is focused on customers, while giving you and your plan sellers the knowledge to confidently sell funeral plans in a regulated environment.

Completing the training is a mandatory requirement of the FCA. Only those who have completed the training will be able to sell funeral plans from 29 July.

Once we've confirmed your completion of the training and understanding of the key outcomes, you'll be ready to sell plans after 29 July. You'll have access to expert guidance to support your business. We'll provide you with specialist tools and day-to-day support as we acclimatise to the FCA's regulation. This includes guidance helping you

meet the FCA's annual requirement for 15 hours of Continuing Professional Development.

If you've applied to become an introducer appointed representative, there is no requirement for you to complete the training. Instead, we'll provide you with all of the information you need to help make the transition to us managing plan sales for you as seamless as possible.



Mark Moran
Director of Sales,
Golden Charter

We're here to help

On behalf of all of us at Golden Charter, thank you all of our partners for your continued support. We'll continue to guide you throughout the Pathway to Regulation and beyond.

Please get in touch with your business manager, should you have any questions. To find out more about our partnership email partners@goldencharter.co.uk.

A woman with her hair in a bun, wearing a white and orange striped cardigan, is sitting on a dark grey sofa. She is looking down at a tablet computer she is holding in her hands. The background is a wall with vertical wood paneling. The overall lighting is dim and warm.

Obitus

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MENTAL HEALTH

Earlier this year, Andrew Crymble spent seven days with a 3kg medicine ball chained to his wrist.



MENTAL HEALTH - SPEAK UP AND SPEAK FREELY

The Belfast-based funeral director went about his business as usual, meeting friends and family, colleagues, and clients. Naturally, the medicine ball prompted lots of conversation, and that's exactly what Andrew was after.

As he outlined in the recent Partnership Podcast from Golden Charter, Andrew is passionate about raising a specific topic. The medicine ball challenge is organised by ABF, The Soldiers' Charity. It's designed to help people speak up and speak freely about mental health.

In the podcast Andrew discusses the pressures that funeral directors face and describes his own experience in facing up to mental health issues.

"For me, this is so important," said Andrew. "Lots of us, particularly men, don't talk about our feelings and are scared to share. It gave me the opportunity to open up conversations and the added bonus of raising money for this amazing charity."

"At some point in our lives we are all affected, we just don't acknowledge it. I suffered for several years with various mental health issues, which eventually came to a head. At that point I sought the help I needed. Most of that came through charities and self-funding."

Andrew believes funeral directors put on a brave face every day of their lives. They carry their problems into work, but when they go to someone's house, they put them to one side. "I'd say to any funeral director, male or female, if things are difficult, go back to your line manager and speak with them."

"If you're a business owner, put something in place for your employees, ask them how they are and show genuine care. It's important to be clear and transparent. Ask them, 'How do you feel?' It's easy for people to respond, 'Yeah, fine. Everything's good.' But there are lots of times when things aren't good. It's vital to be honest with ourselves and with people around us."

Andrew recommends random acts of kindness for colleagues, and he's helping set up a local branch of Andy's Man Club. "The 'Andy' isn't me. It's an established UK club, a talk shop for men on Monday nights between 7pm and 9pm. There are other charities, such as The Samaritans, who I spoke to on many occasions."

"But the key thing is, if you think someone is struggling, ask them. Be direct, be honest, and be consistent – always follow up on your promise to help." 

Listen to Andrew's Partnership Podcast at goldencharter.buzzsprout.com



Andrew Crymble has been involved in the funeral profession since the age of 18, working on a part-time basis for James Brown and Sons, James Elwood and Sons and in the family business, David Crymble and Sons.



Don't stand still on sales.

Your competitors aren't.

FCA regulation of funeral plans begins on 29 July. But that doesn't mean you should stop selling funeral plans now. In fact, there are three key reasons why you need to keep your foot on the pedal:

1. Competitors are still spending

Competitors continue to invest heavily on marketing and advertising to capture market share. You need to protect your share – and ensure families choose you, not a competitor.

2. Customers are still buying plans

2021 was the highest year for plan sales since recording began, and year on year sales are up 35%.¹ While this is encouraging, it means that if customers aren't buying from you, they're buying from someone else.

3. People still want to talk to their local independent funeral director

Enquiries grew by 22% in 2021, compared with 2020.² Your community is ready to connect – make sure you're ready to respond.

In the run up to regulation, it's vital to stay focused on plan sales. Golden Charter offers wide-ranging support to help you keep selling plans, get results, and stay one step ahead.

**To find out more, talk to your Golden Charter business manager today
or email marketingsupport@goldencharter.co.uk**

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TO CHELM AND BACK – DURHAM COMPANY DELIVERS UKRAINE AID

The stories and images of war in Ukraine have shocked people across the world. They have also inspired people

like Ian Cochrane to act.

Ian's family runs Cochrane's Funeral Directors in Shotton Colliery, Durham. He and a group of four others not only delivered a coachful of aid directly to people fleeing the war, they also ferried a group of refugees to safety in Belgium.

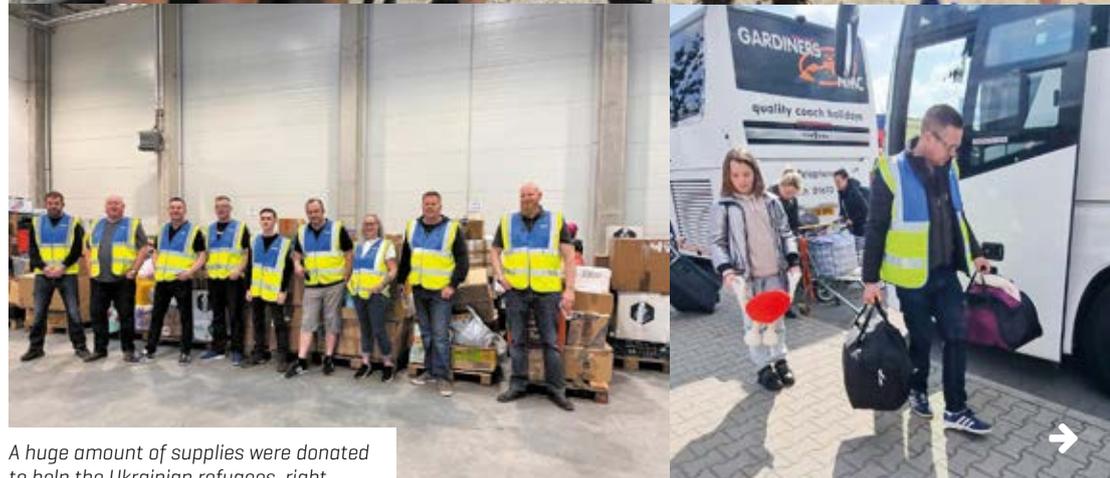
Ian explained: "We operate Cochrane's Coaches alongside our funeral business. Earlier this year, some friends of ours from Teesside delivered aid to Ukraine. We were inspired by that example and decided we'd do the same."

Four people volunteered to join Ian. They included his friends, John Cunningham and Gary Chisholm, as well as his brother-in-law Jason Crawford and a local acquaintance, Robert Garside, who speaks both Russian and Ukrainian.

Along with family, friends and colleagues, they set about gathering donations. Ian said: "We planned to fill the coach with aid – medical supplies, food, pet food, water and so on. In fact, anything we thought the refugees might need. In the end, we managed to fill the luggage compartment underneath the coach, and the best part of the inside."

The group set off on Easter Sunday and took an overnight ferry to the Netherlands before driving straight to

The group as they get ready to embark on their Ukraine expedition. Ian Cochrane is second from the left.



A huge amount of supplies were donated to help the Ukrainian refugees, right

Continued on page 28 >

UKRAINE

> Continued from page 27

Chelm in Poland, where they arrived at 4am. Ian said: “We checked into a hotel and the next day dropped the supplies off at a warehouse before driving to a local refugee centre. However, that base was relatively quiet so we travelled another three hours to Przemysl in south-eastern Poland.”

Reaching that centre, they were taken aback by the number of people helping out. “One lady had set up pizza ovens and was handing out food. A vet had set up a tent to look after people’s pets. And one guy went there every day to keep people active and entertained. It was a real eye-opener.”

There they picked up 31 grateful refugees and two pet dogs. A 22-hour journey began to transfer them overnight through Poland and Germany, into Belgium and a clearing centre in Brussels.

Wary

The refugees were mostly women and children, but included a few men and some older people. “Initially, they were very quiet,” said Ian. “The young children seemed wary. About an hour into the journey we started handing out drinks, snacks and colouring books for the kids. We began to get some smiles and thumbs up. Luckily, two young girls spoke English. Between them and Robert we were able to communicate with everybody.”

According to Ian, the whole journey was straightforward. There were no hold ups and the roads were good for the most part. Fortunately, they did not have to enter Ukraine and so avoided any of the fighting.

However, security had to be tight. Sadly, some refugees have been exploited by traffickers. He said: “There were checks at every border and when we stopped for a break we made sure we kept an eye on everyone who was with us. We felt safe the whole time. In Brussels, we took everyone to a centre where they would receive more help before going on to temporary homes or to live with



It was humbling to see the refugees with their lives’ possessions packed in bags



Refugees boarded coaches which had previously been packed with supplies

volunteer families. Needless to say, they were really grateful. A couple of the men came over and shook our hands and said that they couldn’t thank us enough.”

Donations

The trip took two weeks to plan. “We had a busy fortnight collecting supplies from different places,” said Ian. “There were donations from the coaches’ side of the business, as well as from families who we’d conducted funerals for over the years. Local businesses gave generously and we secured donations through a GoFundMe page. Gary is a director at Stagecoach Northeast and they

donated a tank of fuel to get us underway, while Gardiners Holidays joined us with their own coach on the journey. It was quite overwhelming and without everyone’s help it would never have happened.”

The efforts to help people from Ukraine may not be over. Ian and his friends still have some funds remaining and have not decided what’s next. “We may go again, but with the intention of bringing people back into the UK.”

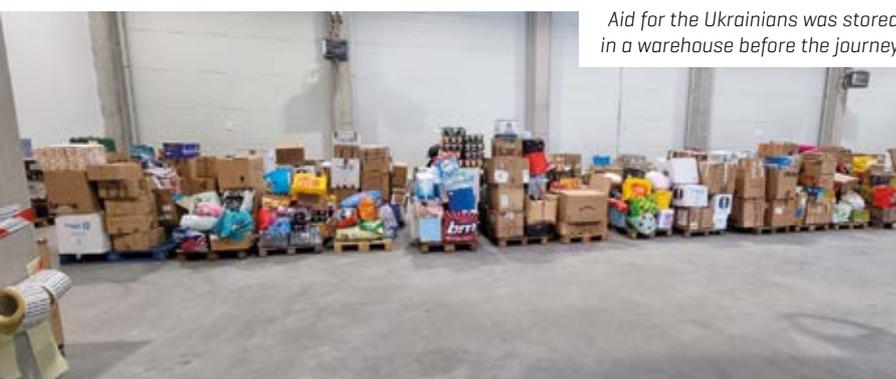
Meantime, he reflected on the lessons he’d learned. “It was a fantastic experience, but it also made us realise how lucky we are. When you see people walking out of a building with their life’s possessions wrapped up in a carrier bag, that’s when you

“It was quite overwhelming and without everyone’s help it would never have happened.”

count your blessings. After pulling into the refugee centre to pick people up we looked at each other and thought, ‘This is real’.

“Later, when we dropped the group off and set out to catch the ferry at Rotterdam the journey took place in silence. We couldn’t speak, but were pleased that we’d achieved what we’d set out to do.”

Aid for the Ukrainians was stored in a warehouse before the journey



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SAIF BUSINESS NEWS / SAFETY MATTERS /
PROLONGED GRIEF DISORDER / YOUR SAIF EXECUTIVES

I'm looking forward to meeting you all

What a fabulous weekend we had in Edinburgh for the March AGM and my installation as your National SAIF President 2022/23. Thank you to Mark

Porteous for a sterling two-year post and a great AGM and Banquet weekend.

For those that don't know me, I am Jo Parker, a working funeral director with almost 30 years' experience in the profession. I started work with my parents' company, Abbey Funeral Services in Tonbridge, Kent, in 1993 and joined the SAIF National Executive in 2013.

I am passionate about the independent sector and believe that SAIF is *the* trade association for the small independent and family business; a trade association where your voice will be heard, regardless of the size of your company, and I believe that my company is testament to the ethos of SAIF. We are a small single branch business that has produced three National SAIF Presidents through my parents (Jim and Chris Parker) and now myself. The size of our company hasn't had an effect on our voices within the profession and I believe that is a real credit to SAIF.

My presidential year has started well with a dedication service at Huntingdon Crematorium, the first crematorium in the country that has been built by a Town Council and has fully electric cremators. A really lovely, peaceful crematorium which has had a lot of thought put into the detail.

I was honoured to attend the BIE banquet in Durham, a fantastic event. The Sunday morning was especially touching with a candle remembrance service to members that have passed and an opportunity to personally light a candle and remember a loved one. Thank you to Bobby and Phil for a wonderful weekend.

At the time of writing this I have a quiet couple of days to catch up on my 'everyday work' before the diary is full of travels around the country, starting with the SAIF Golf Day, where I quite literally have to sing for my supper, and then moving on to the regional meetings from Durham to Leeds, The Wirral to Dudley, Wales to Somerset just to name a few. I am really looking forward to meeting our members from across the country and am so thankful for a great team that will be taking care of the business while I'm 'out of the office'.

My theme for my year is 'professionalism and community'. We are often referred to as an 'industry', but we are a profession, and the last couple of years



has shown just how professional the funeral directors are in the UK when faced with a pandemic and extreme restrictions on our way of working. We also go above and beyond within our community and as I travel to the regionals, I would love to hear what you do outside of your funeral work for your community and celebrate it with our fellow members.

My presidential charity for the year is Papyrus, a charity that works hard in the prevention of suicide in children and young adults. Suicide is the largest cause of death in young people in our country and these are all preventable deaths.

We have all had to look after families who have lost a child or young member of their family to suicide, it is a heart-breaking situation and charities like Papyrus can really make a difference in educating those that work with young people and providing a 'helpline' phone service to those that are having suicidal thoughts. We hope to have a webinar with Papyrus – details will be available in your SAIF updates. I very much hope you will help support me in this great cause and in June, Brian Hart from SAIF Insure and a handful of his intrepid hikers, both funeral directors and associates, will be walking the West Highland Way in support of Papyrus. A Just Giving page has been set up and I ask that you give as much as you can to this mighty challenge.

SAIF AGM and Banquet will be held the first weekend of March 2023 at the Spa Hotel, Tunbridge Wells and I hope you can join me from the Friday to meet and chat with some of our Associates Members that will be in attendance and then for the AGM and banquet on the Saturday, not to mention the notoriously comical Sunday morning 'hand over' to our next president. [f](#)

"I would love to hear what you do outside of your funeral work for your community"

West Highland Walk for Papyrus (Prevention of Young Suicide)

Once again Brian Hart has organised an exciting challenge to support SAIF National President Jo Parker's fundraising for her charity Papyrus.

The challenge will begin on 20 June where Arran Brudenell, as expedition leader and navigator, along with Brian, Catherine Betley, Brian Sock, Bob Spittle and Justin Burgess will be walking the West Highland Way. The route will cover 96 miles from Milngavie to Fort William and take three and a half days. This is such a good cause, and any support will be greatly appreciated.

→ If you would like to donate, please visit www.justgiving.com/fundraising/saifwesthighlandway.

Fund to help families pay the cost of funeral for a child in Northern Ireland

A new fund to help families in Northern Ireland pay the cost of a funeral following the death of a child will be available from June.

The Child Funeral Fund will provide a one-off payment of £3,056 after the death of a child under 18 or in the event of a still birth after 24 weeks.

The fund is not means tested and will be available to all families regardless of their financial situation.

The Department of Communities, which is responsible for the fund, has said the application process for the money is still being finalised but it would ensure access would be made as simple as possible.

Announcing the establishment of the new fund, Communities Minister Deirdre Hargey said: "The Child Funeral Fund will support families at a time of devastation and sadness in their lives and help ease the financial pressure that come with the death of a child."

→ www.northernireland.gov.uk/news/hargey-announces-establishment-child-funeral-fund

Thank you and good luck

One of our long-standing Quality Assurance Inspectors for SAIF, Stan Kemp, has decided to step down as one of our Assessors. However, he will be on hand for any support in relation to funeral related enquiries. All at the SAIF Business Centre wish him well for his future endeavours and thank him for his dedication, hard work, professionalism, and wisdom over the past years.

SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY



National Funeral Exhibition - 10-12 June 2022

It's hard to believe that nearly three years have gone by, and we are preparing for the NFE again.

The SAIF stand set up remains the same basic theme, meet and greet with light refreshments. So please, whether you are a member of

SAIF or an Independent who is looking to join the only trade association purely for Independents, please make sure you take the opportunity to come and meet us in Hall 2 stand 287 for a warm welcome and chat over a welcome cup of coffee.

On the stand we will have representatives alongside SAIF representatives from Westerleigh Group and Distinct Cremations who will be on hand to answer any questions relating to the exciting new 'Diamond Partnership'. This is an exclusive arrangement for SAIF members or those applying to become a SAIF member which will empower independents to offer competitive direct cremation options.

They will be available on the SAIF stand on Friday 10 June and Saturday 11 June between 1-3pm.

There will also be the opportunity to meet Malcolm Flanders and Karen

Trickett from Golden Charter to discuss any concerns regarding FCA regulation and SAIF Digital.

They will be available on the SAIF stand on Friday 10 June 2-3pm and Saturday 11 June 10-11am.

During the weekend you will also be able to meet with SAIF's NextGen leaders to discuss your company's aspiring funeral directors or how to join the group. There will also be the opportunity to chat with Brian Hart, Jo Caddick and Nina Nicholls from SAIFinsure about your insurance requirements and Catherine and Chantelle from SAIF Support and SAIF Care who will be able to chat to you about this benefit to your staff team and clients.

This year the Independent Funeral Directors' (IFD) College will be sharing the SAIF stand so please make sure to come and visit the team for any educational needs.

The National President Jo Parker will be joined by SAIF Chief Executive Terry Tennens, members of the Executive Committee and officers, so please do take this occasion to meet the association that represents the independents at government and local levels. **i**

SAIF Business Admin Team

There have been changes in the team with switches in roles, as well as leavers and joiners.

Firstly, we say goodbye to Corinne Pengelly who after eight years has retired from her role as IFD College Administrator and SAIF Administrator. Her wisdom, professionalism and support will be missed by

her colleagues at the SAIF Business Centre, those that worked with her at the IFD College and members.

We wish her well for future endeavours.

We welcome Sharon Welford who has taken over from Corinne. Sharon has experience working in administration as well as an education environment and brings this knowledge and expertise to the role. She will also eventually be the

administrator for events.

The team:

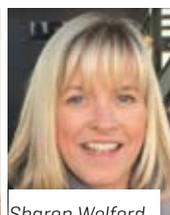
- Claire Day, Administration Manager
- Angela Camp, Digital Administrator
- Sharon Welford, IFDC Education & SAIF Administrator
- Maria Sherlock, Membership Administrator (new applications)
- Sam Reynolds, Standards Administrator (Complaints & Quality Assurance)



Claire Day



Angela Camp



Sharon Welford



Maria Sherlock



Sam Reynolds

teamwork

SAIFCHARTER

Our customers



SAIFCharter Chair Adam K Ginder urges members to prepare for the challenges and opportunities ahead by connecting with the next generation of customer and getting regulation ready ...

As preparations for Financial Conduct Authority (FCA) regulation continue, our members and the families we serve can be reassured by the strength of our position through our partnership with Golden Charter.

Providing reassurance

Our families have the reassurance that our chosen plan provider has strong governance and well-established structures and controls in place to protect them.

You may have picked up on the increased media coverage around FCA regulation of the funeral plan market recently. I anticipate this will continue over the next few weeks ahead of 29 July. As SAIFCharter members, we have the confidence of working with a reputable funeral plan provider, underpinned by the strength and stability of the Golden Charter Trust.

Golden Charter has created key messages we can use to reassure customers concerned about any negative coverage. Reach out to your business manager to request a copy or order a factsheet from mygoldencharter.co.uk

Building connections

As we seek to put our families' minds at ease, we must also build our focus on securing relationships with the new generation of customer. Engaging our communities with carefully positioned funeral plan marketing is the ideal way to do this.

The funeral plan market is experiencing

significant investment, with competitors looking to establish and maintain their presence through marketing and advertising. I would urge you to keep sight of this. You can access a range of support to connect with customers through marketing activity by contacting your Golden Charter business manager. It's also worth registering for SAIF Digital at saifdigital.co.uk, for a range of digital support for your business more widely. We must ensure independents remain at front of mind for the increasingly digitally engaged generation of customer.

"The funeral plan market is experiencing significant investment, with competitors looking to establish and maintain their presence through marketing and advertising."

Preparing for regulation

Finally, I'm delighted to be informed that so many of our members are progressing with Golden Charter on their regulatory journey. If you have not already applied to become an appointed representative or introducer appointed representative, I would urge you to reach out to your business manager without delay.

Our regulatory working group, chaired by SAIFCharter Executive member Helen Wathall, continues to perform a central role shaping the company's regulatory support.

A list of members is available at saifcharter.co.uk/committee-membership. Please reach out to one of our representatives if you would like a funeral director's perspective on any of the changes.

Customers are at the heart of everything we do as independent funeral directors. Regulation is a hugely positive step in reinforcing our customer-focused values and, I believe, the best outcome for our businesses too.

Your SAIFCharter Executive

To contact your SAIFCharter Executive about any subject, please send an email to contact@saifcharter.co.uk. If you want to speak directly to a funeral director, you can also reach the Chairman, the SAIFCharter Secretary, or any of the Executive members around the country through the details below.



ADAM K GINDER
Chair and Golden Charter Board representative
M. K. Ginder & Sons,
Watford, North London
adam@ginder.co.uk



ARRAN BRUDENELL
Anstey & District Funeral Services Ltd, Leicester
arran@ansteyfunerals.com



JOHN BYRNE
Secretary of SAIFCharter and Golden Charter Board representative
J T Byrne Funeral Directors, Lancashire
secretary@saifcharter.co.uk
or john.byrne@jtbyrne.co.uk



JAMES CARCARY
SAIF Scotland representative
James Carcary Funeral Directors, Perth
carcary@perthfuneraldirectors.com



DAVID GARLAND-THOMAS
National SAIF representative
St James Funeral Home, Swansea
accounts@stjamesfuneralhome.co.uk



JAMES MORRIS
William Purves Funeral Directors, Scotland
enquiries@williampurves.co.uk



ANTHONY O'HARA
Nicholas O'Hara Funeral Directors Limited, Dorset
anthony@oharafunerals.co.uk



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



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



JAMES TOVEY
Golden Charter Board representative
Tovey Bros, Newport
james@toveybros.co.uk



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

Follow for more 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.

DIGITAL

Get your Google on

Over 86% of searches conducted online use Google. Simply put, 86% of consumers searching online for a funeral director or a funeral plan use this platform. Therefore, it is vital that your Google business profile is up to date and accurate to ensure your business ranks as high as possible in search results, increasing your chances of acquiring new consumers and retaining existing ones.

Getting started

Google My Business is the function that manages your online presence, so the best starting point is to Google 'Google my business'. You will be presented with an option to 'manage my business' or, if you are already a user, 'sign in'. Once you have logged in there are some simple steps you can take to improve your search ranking. Here are our top six tips.

1) Sign up and claim your listing

Sign up and verify your business. There are multiple methods to verify your business and website. Request a PIN, which is sent on a postcard to your address to complete the confirmation process. Confirm via phone. You'll be given a unique PIN to enter into your Google My Business account. Alternatively, you can verify your account with your email. Once this is verified, Google will recognise that your business is legitimate

and will start to rank your business higher in the search results.

2) Set your business hours

As funeral directors we operate 24 hours a day, 365 days a year, make sure your business listing reflects this.

3) Listing the right category and services for your business

Proper category associations are one of the most important foundational ranking factors within local search engine optimisation. The two most appropriate categories for funeral directors would be, 'Funeral Director' or 'Funeral Home and Cremation Services'.

4) Add photographs

Adding photographs of the interior and exterior of your funeral home, staff and vehicles is a great way to help families gain a feeling for your business.

5) Ask for reviews

Reviews are a great indicator of how much trust to place in a funeral director. When a customer can see multiple positive reviews they can rest assured they are going to receive the best service.

6) Respond to reviews

Responding to reviews is a great way to increase customer engagement and one of the best ways to recover from a negative review is a well thought out, constructive response. 

SAIF Digital is an initiative in partnership with Golden Charter to deliver a free digital audit and ongoing support to members to help maximise their search ranking, website and social media effectiveness. To join SAIF Digital and receive your free digital audit, visit www.saifdigital.co.uk or join our Facebook group SAIF Digital.

SAIF Associates Directory 2022

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Classic Cars Direct Ltd

Mrs N and Mr R Frazer-Ormerod
(Greater Manchester)
07904 425 058
classiccarsdirect@outlook.com
www.classiccars-direct.co.uk

Motorcycle Funerals Ltd

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

Quinn Hearse & Limousine Ltd

Patrick Quinn (Portlanelone, 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 & Coleman Milne

Mr Jon Stewart Sharrack
(Balkon, Greater Manchester)
01942 815600
jon.sharrack@woodall-nicholson.co.uk
www.coleman-milne.co.uk

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

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

Colourful Coffins

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

DFS Caskets

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

Halliday Funeral Supplies Ltd

Mr P Halliday (Birkenhead, Wirral)
0151 609 3600
philip@hallidayttd.co.uk
www.hallidayttd.co.uk

J & R Tweedie

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

JC Atkinson and Son Ltd

Mr J Atkinson (Washington, Tyne & Wear)
0191 415 1516
jamie@catkinson.co.uk
www.coffins.co.uk

J. C. Walwyn & Sons Ltd

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

Leslie R Tipping Ltd

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

LifeArt Coffins Ltd

Mr Simon Fisher
07966 492632
simon@lifeart.com
www.lifeart.com

Musgrove Willows Ltd

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

P & L Manufacturing Ltd

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

Passages International Inc. Ltd

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

Somerset Willow England

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

Tributes Ltd

Mrs S Macmillan (Paling, West Sussex)
0845 388 8742
marketing@tributes.ltd.uk
www.tributes.ltd.uk

Urns UK Ltd

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

CEMETERIES & CREMATORIA

GreenAcres Woodland Burials

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

GreenAcres Woodland Burials Chiltern

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

GreenAcres Woodland Burials Colney

Ms Sam Curtis (Norwich, Norfolk)
01603 811556
info.colney@greenacresgroup.co.uk
www.greenacrescelebrate.co.uk/colney

GREENACRES WOODLAND BURIALS EPPING

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

GreenAcres Woodland Burials Rainford

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

GreenAcres Woodland Burials Heatherley Wood

Sharon Saloman (East Hampshire)
01428 715915
info.heatherley@greenacresgroup.co.uk
www.greenacrescelebrate.co.uk/
heatherley-wood

Herongate Wood Cemetery

Ms J Sawtell (Billericay, Essex)
01277 633085
enquiries.herongatewood.co.uk
www.green-burial.co.uk

Westerleigh Group Ltd

Mr D John (Bristol, South Gloucestershire)
0117 937 1050
info@westerleighgroup.co.uk
www.westerleighgroup.co.uk

The Natural Burial Company Ltd

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

CLOTHING

Keltic Clothing

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

Waterfront Manufacturing Ltd

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

EDUCATION AND TRAINING

Independent Funeral Directors College Ltd

Carinne Pengelly
0345 2306777
corinne@saif.org.uk
www.ifdcollege.org

EMBALMING

G T Embalming Service Ltd

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

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SAIF Associates Directory 2022

> Continued from page 33

EQUIPMENT & SERVICES

CPL Supplies (stainless steel specialists)

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

Fibrous (funeral supplies)

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

Hygeco (mortuary solutions)

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

Mortuary Equipment Direct Ltd

Mr W Quail (Hook, Hants)
01276 601039
william@mortuaryequipmentdirect.co.uk
www.mortuaryequipmentdirect.co.uk

Signature Aromas Ltd (Air Fresheners & Sterilisers)

Brian Chappell (Sedgley)
01902 678822
brianchappell@signaturearomas.co.uk
www.signaturearomas.co.uk

FINANCE & PROFESSIONAL SERVICES

Curtis Legal Ltd

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

Fidelity Payment Processing Limited

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

Forum of Private Business

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

Funeral Products B.V.

Mr M Brooks (London)
01908 538016
m.brooks@funeralproducts.nl
uk.funeralproducts.eu

Frontline Communications Group Ltd (Call handling / delivery service)

Mr D Jones (Portsmouth)
01489 866630
david@wearfrontline.co.uk
www.wearfrontline.co.uk

G Turner Consulting Ltd

Mr G Turner (Wellington)
07917 221497
guy.turner@funeralconsultancy.co.uk
funeralconsulting.co.uk

Laurelo Ltd (Probate Advisors)

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

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

Mr M Anderson & Ms L Wratten
(Stockton-on-Tees)

01642 662772
info@no-sour-business.co.uk
www.no-sour-business.co.uk

Life Ledger Limited (Digital Death Notifications)

Mr T Carew Pale (Cornwall)
07702 639919
dan@lifeledger.com
www.lifeledger.com

Mark Binnerley (PR / Media) (Stourbridge, West Midlands)

07392 006928
hello@markbinnerley.co.uk
www.markbinnerley.co.uk

Safety For Business

Mr S Bloxham (Letchworth Garden City, Hertfordshire)
0845 6344166
info@safetyforbusiness.co.uk
www.safetyforbusiness.co.uk

The Probate Bureau

Mr David H West (Ware, Hertfordshire)
01920 443590
info@probatebureau.com
www.probatebureau.com

Redwood Collections (debt collectors)

Mr M Rogers (Surrey)
0208 288 3555
mrogers@redwoodcollections.com
www.redwoodcollections.com

SAIFinsure (unicorn insurance brokers)

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

SAIF Resolve (Scott & Mears) (debt collectors)

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

Skingle, Helps & Co (accountants)

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

SEIB Insurance Brokers

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

The Will Associates t/a Honey Group and Honey Legal

Mr A Gardiner (Market Drayton, Shropshire)
01630 723 1105
operations@honeygroup.co.uk
www.honeylegal.co.uk

Tower Street Finance Ltd

Richard Davies (Harragate, North Yorkshire)
343 5047100
Richard.davies@towerstreetfinance.co.uk
www.towerstreetfinance.co.uk

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

Mr C Beswick / Mrs V Beswick
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01473 823700 or 07872027424
carl@tridentmarketinguk.com
www.tridentmarketinguk.com

Trust Inheritance Ltd (Bereavement Support & Lifetime Planning Services)

Lisa Ward (Weston-Super-Mare)
01934 422991 or 07517 105 569
lisaward@trustinheritance.com
www.trustinheritance.com

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

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

Utility Aid Ltd

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

Zeal Tax (Newport) Ltd

Mr M Jeffery (Newport)
01633 287898
hello@gozeal.co.uk
www.gozeal.co.uk

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Mr P Spicksley (Lincolnshire)
07783 323324
chairman@independentcelebrants.com
www.independentcelebrants.com

Humanists UK

Mr R Prout
020 7324 3060
ceremonies@humanism.org.uk
www.humanism.org.uk

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Anne Barber (Kettering, Northamptonshire)
01480 276080
info@civilceremonies.co.uk
www.civilceremonies.co.uk

County Celebrants Network

Mr Eric Gill (Wiltshire)
0777 0625378
ericgillcelebrant@outlook.co.uk
www.countycelebrantsnetwork.com

Institute of Civil Funerals

Susan Flipping (Sittingbourne, Kent)
01480 861411
admin@iocf.org.uk
www.iocf.org.uk

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Mr Christopher Clark 0800 633 5626
philip.kessel@ecclesiastical.com
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0141 931 6300
malcolm.flanders@goldencharter.co.uk
www.goldencharter.co.uk

Golden Leaves Ltd

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0800 854448
barry@goldenleaves.com
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Open Prepaid Funerals Ltd

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

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SAFETY FOR BUSINESS

The shock of working with electricity

The potential for injury or death arising from work on electrical systems or from coming into contact with electricity must never be underestimated.

Legislation relating to electricity in the workplace imposes health and safety requirements upon employers, employees and the self-employed.

It is essential that precautions are taken to prevent death and injury from electricity in work activities.

Main hazards

Rather than shocks, faulty items are more likely to cause a fire than anything else. Problems occur because we don't maintain the items properly, we don't use them as we should, or we do our own repairs to equipment and circuits when we really shouldn't.

One newer hazard identified is that of cables and the method used to fix them in place. This must now be substantial, so as not to allow



Simon Bloxham is a Health and Safety Strategist leading the team at Safety for Business [UK]

"The design and installation of electrical systems should be such that, so far as is reasonably practicable, danger is always prevented."

SAIF NEW MEMBERS

FULL MEMBERSHIP PENDING

Simon Whymark
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Previously advertised on SAIF website. Close Date: 5 May 2022

Miss Amanda Jane Case
Haydock Funeral Service Ltd Coniston House
315-317 Clipsley Lane, Haydock, St Helens, Merseyside WA11 0SG
Previously advertised on SAIF website. Close Date: 5 May 2022

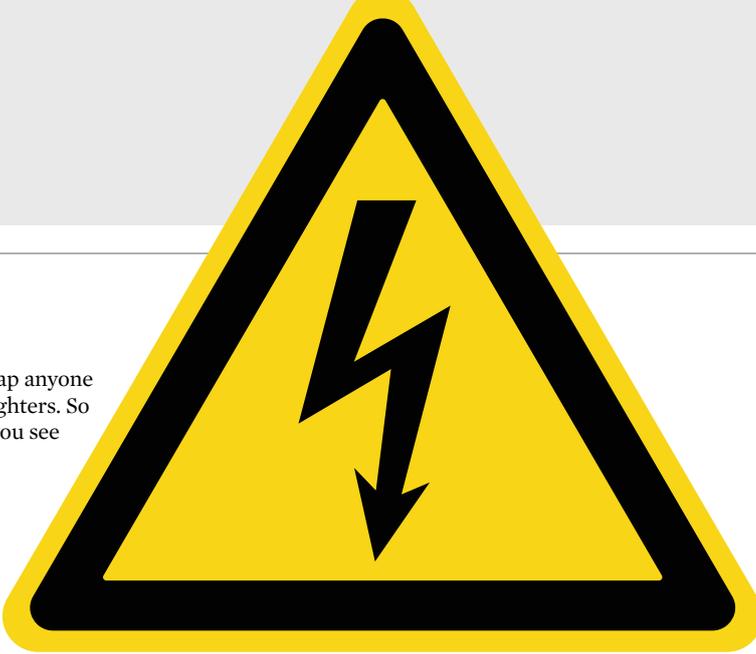
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Devon Square View, Lower Union Road, Kingsbridge, South Devon TQ7 1EF
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Branches of Above:
George House, 71 Leigh Road Leigh, Merseyside WN7 1QZ
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Stuart Love
Love's Independent Funeral Directors Ltd
Primrose Cottage, 10 Mill Street, Stafford, Staffordshire ST16 2AJ
Previously advertised on SAIF website. Close Date: 19 May 2022



cables to fall and entrap anyone in a fire, such as firefighters. So be vigilant and act if you see insecure cables.

Electrical systems

The design and installation of electrical systems should be such that, so far as is reasonably practicable, danger is always prevented. A system refers to all electrical equipment within a fixed system and all electrical equipment connected to it.

To ensure that danger is prevented, current BS/EN standards should be applied to all new systems and to extensions to existing systems. However, where equipment was installed to earlier standards they do not need replaced, if they remain safe.

Maintenance

To prevent danger, all systems need to be maintained. The most effective way of discovering what maintenance is required is by inspecting and testing the system. A competent person must carry out this work. Those under training may work on systems provided that appropriate supervision is provided, the level of which should be commensurate with the degree of risk associated with the task involved.

To protect people from electric shock, a maintenance schedule should be introduced, including:

- Unique numbering of each appliance
- Regular inspections by users
- The appointment of competent people to regularly inspect and, where appropriate, test each appliance
- Recording the dates and details of

all such inspections and tests

- Written instructions to all employees not to use faulty or damaged equipment
- Effective maintenance system.

Where items are found to be faulty, a label should be attached and the item should then be put in a secure area.

Fixed electrical installations

Maintenance work on fixed wiring must be carried out in accordance with the Institution of Electrical Engineers Wiring Regulations which has been adopted as BS7671.

Installations should be inspected and tested at regular intervals. The recommended interval for testing in commercial premises is five years.

Electrical control equipment

Unobstructed access to all electrical switch and control gear must be maintained at all times. Access to equipment should be restricted to authorised personnel.

Portable electrical appliances

All portable electrical appliances must be maintained in safe condition. The most effective way is to have a competent person carry out tests at regular intervals. The frequency of these inspections and tests will depend on the type of appliance, the nature of its use, and the

environment it is used in. My advice is, remember the term is 'portable' – fridges aren't very portable, so less frequent testing is required. But a hand drill needs tested frequently. In addition, frequent visual checks are required, so users know what to look for.

What do I tell users to look for?

It doesn't need to be complicated, and people don't need 'qualifications' to do a check. Ask them to look for:

- damage to the supply cable, including fraying or cuts
- damage to the plug or connector (e.g. cracked casing)
- damage to the cables, including exposed wires or temporary repairs
- a loose outer sheath of the cable where it enters the plug or the equipment
- damage to the external casing of the equipment
- loose parts or screws
- evidence of overheating (burn marks or discolouration).

If you still want support then don't worry.

Help is at hand! As a member of SAIF:

You can talk to a safety professional at Safety for Business by calling 08456 344164. You are also entitled to a discount on fees when we help you with Health & Safety needs.

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

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K Dixon Funeral Director
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Doncaster, South Yorkshire
DN4 0TR
Previously advertised on SAIF
website. Close Date:
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Mr Ian Greaves
Greaves Funeral Services
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E10 6RF
Previously advertised on SAIF
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Sussex BN1 6SF
Previously advertised on SAIF
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**J Marston Engineers Ltd t/a
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Waterloo Mills, Waterloo Road,

Pudsey, Leeds LS28 8DQ
Previously advertised on SAIF
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London N2 8DX

Jayne Verity
Jayne E Verity Ltd
Olivet Chapel, 50 Bradford
Road, Stanningley, Pudsey,

West Yorkshire LS28 6DD
Mrs Debbie Stewart
R.H Bond Funeral Directors
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PE33 9SW

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Funeral Director**
14 Main Street, Newcastle,

County Down BT33 0AD
Mr Adrian Walters
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Williams & Co.**
8 Newport Road, Trethomas,
Caerphilly CF83 8BY

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**Scott Otley Funeral Director
& Memorial Masons**
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Antrim BT15 3QB

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LE Brand & Sons Ltd
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Branch of Above:
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Way, Swindon Village, Chelten-
ham GL51 9TU

Natasha and Robert
Frazer-Ormond
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Manchester M46 9BP

Wendy Bebbington
Newenglish Design
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Leicester
Leicestershire
LE3 6GB

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and 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 2022

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bookings@ncfcgravedigging.com
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development & design & IT support

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01892 514 636
chris@comtecs.co.uk www.comtecs.co.uk/SAIF

Donatis Giving Ltd (donation management solution)

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

Eulogica (bespoke funeral software)

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

I-NETCO Ltd (web design)

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

Memographics Ltd

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(Sheffield, South Yorkshire)
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enquiries@memographics.com
www.memographics.com

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design@newenglish.co.uk
www.newenglish.co.uk

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Mr S Richardson (Wakefield)
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mailbox@funeralssoftware.co.uk
www.funeralsoftware.co.uk

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www.obitus.com

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info@auraflights.com
www.ashesinspace.com

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

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

Life Expressions (UK & Europe) Ltd (Castleton, Derbyshire)

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

The MuchLoved Charitable Trust

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

Scattering Ashes

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

Secure Haven Urns & Keepsakes Ltd

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

Shaw's Funeral Products, Shaw & Sons Ltd

Ms Sarah Smith (Crayford, Kent)
01322 621100
sales@shawscos.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

Dan Blackett (Carmwall)
07702 639919 dan@lifeledger.com
www.lifeledger.com

Grief Journey

Linda D Jones (Harlow, Essex)
07779 108760
linda@griefjourney.com
www.griefjourney.com

Funeral Service Journal (Worthing, West Sussex)

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

LCK Funeral Support Services Ltd

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

Professional Help Ltd

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

The Bereavement Register (London) (suppressing unwanted mail)

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

Reach Plc (national & regional multi-media publisher)

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01482 428866 darren.minns@reachplc.com
www.funeral-notices.co.uk.co.uk

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

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tracy@ghyllhouse.co.uk
www.polesteadpress.co.uk

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www.rns.co.uk

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

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01473 823700 or 07872027424
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07834 489766
info@albarepat.co.uk
www.albarepat.co.uk

Cremated Remains Transport Services

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advancesales@aol.com
www.advancesalesuk.com

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01306 632952
educ@btconnect.com

Guy Elliot Ltd

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0777 040 7610
conscientiously@outlook.com

Key Air - The Repatriation People

Mr B Birdsall (Hayes, Middlesex)
0208 756 0505
repatriations@keyair.co.uk
www.keyair.co.uk

LCK Funeral Support Services Ltd

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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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DR BILL

As of March 2022, grief is now officially recognised as a mental health disorder, and not everyone is happy about it.

'Prolonged grief disorder' (PGD) is the newest disorder in the *Diagnostic and Statistical Manual of Mental Disorders* (DSM-V), a handbook published by the American Psychiatric Association.

Researchers have made a convincing case that prolonged grief is a disorder distinct from the normal grieving process. But there are still disagreements in the field around diagnostic criteria, the point at which normal grieving becomes a 'disorder', and even what to call it.

Over several decades, Holly Prigerson, PhD, and colleagues have demonstrated that bereavement-related depression is different from "complicated grief" (*The American Journal of Psychiatry*, Vol. 152, No. 1, 1995). Some researchers still use that name, though "persistent" and "prolonged" grief have emerged as favoured terms. Seeking a compromise between complicated and prolonged grief, DSM-5 created yet another condition: persistent complex bereavement disorder.

In 2009, eminent British psychiatrist and author Dr Colin Murray Parkes collaborated with Dr Prigerson on *Bereavement: Studies of Grief in Adult Life*, proposing criteria for prolonged grief disorder. Those criteria differed from previous definitions of complicated grief, describing the primary experience of yearning and several other symptoms: feeling emotionally numb, stunned or that life is meaningless; mistrust; bitterness; difficulty accepting the loss; identity confusion; avoidance of the reality of the loss; and difficulty moving on.

The bereaved individual may experience intense longings for the deceased, and preoccupation with thoughts of them, or in children and adolescents, with the circumstances around the death. These grief reactions occur most of the day, nearly every day, for at least a month. The individual experiences clinically significant distress or impairment in social, occupational, or other important areas.

In prolonged grief disorder, the duration of bereavement exceeds expected social, cultural or religious norms and the symptoms





Grief: officially a mental health disorder

are not better explained by another mental disorder. The diagnosis set 12 months as the threshold after which normal grief may become disordered.

The World Health Organization describes prolonged grief as “persistent and pervasive longing for, or preoccupation with, the deceased that lasts at least six months after loss.

“People with the disorder often experience intense emotional pain (such as sadness, guilt or anger), difficulty accepting the death, emotional numbness, a feeling that part of them has been lost, an inability to experience positive mood and difficulty engaging in social activities.”

But others, including myself, would say, in non-clinical terms, “Six months? Twelve months? Are you kidding me?” How in that timeframe do we distinguish between the symptoms of what we would call the “normal” grief process, and these more complicated symptoms of a “disorder”.

Let me say quite clearly that I do agree we are seeing an increase in symptoms of PGD, and that requires specialised treatment. Painful experiences alter how

people see themselves. Most commonly, PGD is diagnosed among people who have lost a child or romantic partner and is more likely to occur after sudden or violent deaths, such as homicide, suicide or accident.

However, many researchers and practitioners take issue with the 6- or 12-month cut-off point. There is no timeline for how long grief lasts, or how you should feel after a particular time. After 12 months it may still feel as if everything happened yesterday, or like it happened a lifetime ago. These are some of the feelings you might have when you are coping with grief longer-term, but at what point should they be designated as pathological?

Most would agree there is a reward in every behaviour and a reason for every reaction. I am convinced that if we understand the “why”, the “how” will fall into place. Holly Prigerson

“In prolonged grief disorder, the duration of bereavement exceeds expected social, cultural or religious norms and the symptoms are not better explained by another mental disorder.”



Dr Bill Webster is a grief counsellor, author and well-known international speaker. He has been involved in grief counselling for more than 30 years

herself says: “In many respects, prolonged grief is more like an addiction. There is a reward that people feel that is related to wanting to maintain a connection with someone they love and who made them feel safe and secure.”

Dr Robert Neimeyer, professor of psychology at the University of Memphis and editor of the *Journal of Death Studies*, says successful treatment is possible: “There are some very useful, practical things that we can do alongside the bereaved that can make a huge difference in whether or not they remain stuck in an endless grieving.”

I have quoted many experts, researchers and practitioners in the field, all of whom I hold in high respect, even though I may not necessarily agree with all the findings.

In my next article, I would like to present my own and other views about what we can all do to prevent getting stuck in prolonged grieving and helping in reconstructing lives and moving forward.

And here’s a surprise: it doesn’t have to be rocket science. 📌

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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GOLDEN CHARTER

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You can get in touch with your Area Business Manager (ABM) regarding anything you need to know about Golden Charter. If your business doesn't have an assigned ABM right now, please contact the Regional Business Manager most appropriate for where your business is located and they will be delighted to put you in touch with your nearest one.

SENIOR



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Director of Sales
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