

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

JULY 2022 | NO. 241

TOGETHER AGAIN

We go behind
the scenes at the
National Funeral
Exhibition

NFE

Brought to you by the
National Association of Funeral Directors
Friday 10 - Sunday 12 June 2022
Stoneleigh Park, CV8 2LZ



Plan for your next generation.

With SAIF's education, training
and business support.

**Nothing is more important than supporting the professional development of you
and your employees.**

As a member of SAIF you can enrol on our accredited training courses through the IFD College - with exclusive discounts - and take part in SAIF's free bi-monthly online webinars. With continued business support, practical advice and guidance, now is the time to join.

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.

**Visit saif.org.uk or
call us on 0345 230 6777 or 01279 726777**



Insight

July 2022



PUBLISHERS

SAIF

SAIF Business Centre
3 Bullfields, Sawbridgeworth
Hertfordshire CM21 9DB
Telephone: 0345 230 6777

National President: Jo Parker
info@saif.org.uk

Chief Executive: Terry Tennens
terry@saif.org.uk

Scottish President: James Morris
enquiries@williampurves.co.uk

GOLDEN CHARTER

Head Office
Canniesburn Gate
Bearsden G61 1BF
Telephone: 0141 942 5855

Chief Executive Officer: Suzanne Grahame
suzanne.grahame@goldencharter.co.uk

EDITORIAL

Claire Day co-editor
claire@saif.org.uk

Michael Fern co-editor
michael.fern@goldencharter.co.uk

PRODUCTION

Produced by Connect Publications (Scotland) Ltd

Managing Editors:
David Cameron
david@connectcommunications.co.uk

Roisin McGroarty
roisin@connectcommunications.co.uk

Design: Ryan Swinney

ADVERTISING

Advertising sales: Jane Deane
jane@connectcommunications.co.uk

Telephone: 0131 561 0020

To include news and pictures in future issues of SAIF Insight, please contact Claire Day at SAIF or Michael Fern at Golden Charter, contact details above.

The publisher encourages readers to support the advertisers in SAIF Insight but cannot be held responsible for any claims made or implied in the advertisements. The publishers reserve the right to refuse advertising.

Any opinions expressed in SAIF Insight by contributing writers and advertisers are not necessarily those of the publishers. While every reasonable effort is made to ensure the accuracy of information contributed to SAIF Insight, no legal responsibility will be accepted by the publishers for any loss arising from use of published information. All rights reserved.

No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means without prior consent.

Articles and pictures for inclusion are welcomed but the publishers cannot accept responsibility for their loss or damage, however caused.



MIX

Paper from
responsible sources
FSC® C013417



Regulars

08

The Briefing

Here's where your voice can be heard in our news round-up, which includes an update on training

14

Regulation news

We take a close look at the facts behind customer protection and what businesses need to know

32

SAIF Charter

There's news on the upcoming AGM, plus some good advice about FCA regulation

33

Directory

Find your local Golden Charter business manager, local SAIF associate or member business in our handy listings section

36

Dr Bill

Is grief a mental health disorder? Our resident expert looks at the issues

39

New members

We extend a very warm welcome to all new SAIF members

A woman with short dark hair and glasses is looking at a tablet. She is wearing a white textured sweater. The background is a blurred indoor setting with green plants and a window.

Obitus

It's hard knowing
what to say at funerals

it was
easier to pay
my respects
watching
online.

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

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

We're meeting up and moving ahead

It was wonderful to see many of you at the National Funeral Exhibition (NFE) in June at Stoneleigh Park.

The SAIF stand was resourced with staff from SAIF NextGen, SAIF Support and SAIF Care, SAIFinsure, the IFD College, SAIF NextGen, SAIF Business Centre and the National Executive Committee. As you'll be aware, the NFE last took place three years ago. The 2022 event was an excellent exhibition, and we offer our congratulations to the organisers – I think we all appreciated being able to meet in person once more.

The Deceased Management Advisory Group (DMAG), of which SAIF is a founder member, presented the lessons learned from the pandemic on Friday 10 June at NFE. It was good to have the Deputy Director of the Cabinet Office, Peter Tallentire, join us along with colleagues across the sector.

In August, DMAG leaders will be meeting to explore, if you will, the next iteration of how we can serve the death care sector. There are many issues to manage, from ensuring the status of funeral profession colleagues as category 2 workers and the re-use of graves to securing remote death registration in England and Wales and the law commission reforms. Meet DMAG 2.0.

ISO9001 Certification of SAIF's Quality Assurance Programme

On 8 June 2022, SAIF's Quality Assurance Programme was awarded ISO9001 certification in recognition of achieving a respected global management standard.

"We are awaiting an announcement about a further tranche of firms the FCA was minded to authorise"



It is a key part of SAIF's response to the Competition and Markets Authority (CMA) Funerals Market Investigation Report December 2020, and has been developed in consultation with the UK Government's Ministry of Justice. SAIF has worked incredibly hard to secure this initial recognition of quality and standards, which has been delivered by a United Kingdom Accreditation Service (UKAS) agency, the British Assessment Bureau. This is a first for a funeral trade association and is an independently assessed and externally verified award.

The standard was achieved after months of rigorous auditing and the development of a Quality Management System. Congratulations to the team that worked on this, it is indeed a high acclaim for our members. The ISO 9001:2015 standard gives a quality mark of assurance to clients of SAIF member firms.

Financial Conduct Authority (FCA)

SAIF continues to meet with the FCA and advocate with our partners through the All Party Parliamentary Group for Funerals and Bereavement.

We continue to press the UK Government to provide a financial safety net to the many policyholders affected by Safe Hands, and other orphaned plans that will occur when FCA regulation commences on 29 July. We were pleased to see the FCA announce in June the first tranche of pre-paid funeral planning businesses

that it was 'minded to authorise' to trade. These included SAIF preferred provider Golden Charter, along with associate members Ecclesiastical and Golden Leaves. At the time of writing, we are awaiting an announcement about a further tranche of firms the FCA was minded to authorise.

Code of Practice and Licensing

SAIF Scotland representatives have been attending three short life work groups on the Scottish Government's Code of Practice, as well as licensing of funeral directors and burials. We understand this statutory Code of Practice is due to be ratified by Parliament by the end of 2022, after which there will be a lead time for implementation.

SAIF's new Code of Practice was adopted at the AGM in March 2022 in Edinburgh, and it aligns with the draft Scottish Code. Any edits made to the Scottish Code will be incorporated into the SAIF Code to ensure we have one Code for SAIF members. The licensing work group will meet in August to explore how registration/licensing of funeral directors will work in practice. Will it be by the principal/owner? Each branch manager? Or all funeral directors in a business? The cost of registration as a licensed practitioner is a pertinent discussion to be had too.

SAIF NextGen (next generation)

Monthly webinars for NextGen include some fine speakers from across different business sectors. So, be sure to get your emerging managers and leaders to sign up. They can be family members or non-family staff. Email Nathan Martin on nextgen@saif.org.uk

SAIF Support – mental wellbeing and self-care

You and your staff have been through the mill over the last two and a half years. No one is invincible to the secondary trauma that can occur when working with distressing end of life events and supporting people in their deepest pain. Please share Professional Help's contact details. This fantastic SAIF partner offers free, professional and confidential advice to all your staff and is available as a member benefit.

Contact Professional Help, Monday to Friday, 0900-2100 hours, on 0800 077 8578 or help@saifsupport.co.uk

Make sure you take time out to reset and refresh this summer. 🧘

Terry Tennens

Terry Tennens
SAIF Chief Executive

terry@saif.org.uk



Demand for funeral plans is on the rise.

Make sure you're ahead of the curve.

Funeral plan sales in the UK went up 35% last year. With growing consumer interest, greater marketing activity by providers and the increasing popularity of direct cremation, this demand is expected to steadily rise.[†]

It's important for your business to make the most of this opportunity – and we're here to help

We offer wide-ranging support, including marketing materials, consumer insights, expert advice on making the most of digital and social media, and unique business tools. Together, we can keep you one step ahead, and help you protect your share of the growing funeral plan market.

Percentage annual change in UK funeral plan sales[†]



To find out more about how we can support you with a marketing plan, speak to your Golden Charter business manager or email us at marketingsupport@goldencharter.co.uk

The future is now

In the month when funeral planning becomes regulated, Suzanne looks at the work Independents have done to reach this stage

When the Financial Conduct Authority (FCA) confirmed that it was minded to authorise Golden Charter, we celebrated reaching a major milestone in a journey that has been under way for years.

Working together

Regulation was still just a possibility when I joined the business, and we put that extra time before its formal announcement to great use. Our goal at the time was not yet based on meeting the specific criteria the FCA has since outlined; it was simply to match and exceed the high standards of care and service that customers and funeral directors alike expected of us.

With the customer in mind, we worked to be the best possible partner for you, in our service to Independents, our financial proposition, and our broad range of support. That, as it soon turned out, was exactly what we had to do to become FCA regulated too.

We couldn't do any of this alone, of course. Your reputation and standing in your local community is as important to us as it is to you. Everything Golden Charter does interfaces with independent funeral directors, and the journey to become regulated has shown that symbiotic connection in a great light.



Your engagement

Just look at the number of funeral directors who have earned their training certificates and completed their final steps towards regulation. The vast majority have now completed their training, and indeed it's vital that you did – the training is a regulatory requirement for all funeral plan sellers and approved people from Independents who intend to be our appointed representatives. That's a number in the thousands, so to convey so many of you in time for regulation is testament to your commitment.

Anyone who hasn't completed training by the end of this month will simply be unable to offer Golden Charter plans to families after 29 July. So, if you aren't among the group who already has your certificate of training, you should speak to your business manager right away or visit goldenchartertraining.co.uk to sign up for one of the final sessions.

Your high level of positive engagement with training was a commitment to your families, given its importance to offering plans after regulation, and it wasn't a surprise. Most businesses had already followed our three-step programme to become appointed representatives earlier in the year. Seeing so many funeral directors appreciate the importance

of following these FCA rules was a major stride towards getting our unique service regulated in a way that works for families.


Formally joining with us as appointed and introducer appointed representatives, and subsequently completing your training, are the key goals for anyone who wants to continue serving families as you have done up until now. It's wonderful that so many of you are already at that stage because of the reassurance you can give to those families as a result.

Regulation isn't the future any more: it's already a fact of life for those offering plans. That's why these final steps are so important. So, if you have any concerns or feel you might have some last steps to complete, please do speak to us.

"Your reputation and standing in your local community is as important to us as it is to you"

Your business manager will have made sure to keep you up to date, and they should be your first point of contact with any of these questions. We're also putting additional support in place, in the form of a dedicated FCA support team, to guide

you through these final steps with us. The team will provide support on all aspects of regulation, with a key priority being to help you through your FCA regulatory training and get you approved as an appointed representative. You can also contact regulation@goldencharter.co.uk, for example if you are having trouble accessing training or registration.

I look forward to supporting the last individuals in completing the training as we close out July. At that point, you can focus on what comes next: ensuring that your families can still choose you to plan and pre-pay their funeral with you – their trusted, local independent funeral director. 

Suzanne Grahame
Golden Charter,
Chief Executive
Officer

suzanne.grahame@goldencharter.co.uk

INNOVATION

Collaboration is the key to innovation

Building strong relationships with fellow Independents can be beneficial for all parties.

That is something that Bec Wathall, Business Development Manager and sixth generation at Wathall's funeral directors – which has offices in Derbyshire and Staffordshire – knows all too well.

Following the launch of an illustrated activity book for children and young people, the family-owned firm has valued collaboration with fellow SAIF members, as Bec explains: “As independent funeral directors, we are all looking at innovative ways to support the families and local communities that

we serve. However, to ensure that innovation equates to longer-term sustainable growth, we also need to build elements of collaboration into our new ideas.

“A case in point is the recent publication of a beautifully illustrated activity book designed to support children and young people who have lost a loved one.

“Our Bereavement Support Coordinator and qualified counsellor Fay Bloor worked with freelance illustrator Michael Ashley to create the book entitled *‘Missing Someone Special’* –

“As independent funeral directors, we are all looking at innovative ways to support the families and local communities that we serve.”

Wathall's children's book explains practical ways to deal with loss in an easily accessible manner

working your way through loss’.

The book gently explains practical things, such as what happens at both burial and cremation services, as well as highlighting the importance of sharing emotions following a bereavement.

“There is also space for children to write down their happy memories of the loved one they have lost and express their feelings through words and pictures.

“We have published the book as part of Wathall's Dandelions Bereavement Support service programme and, from the outset, recognised that this would be of value to fellow independent funeral directors to buy and either give or sell to their own families.

“Among the first fellow funeral directors to order the book is JT Byrne in Fleetwood who were keen to have copies ahead of Children's Book Week in May. They have bought a number of copies which are available in their premises, and they have also donated some to their local schools and children's hospice.”

Bec added: “The feedback is that these are a treasured resource to help parents, relatives and care professionals understand their emotions and navigate the journey through the journey of losing someone special.

“Having secured several initial orders, we will be stepping up our marketing efforts in the coming months – ensuring that innovation has longer term sustainability and reach.

“As part of the SAIF ethos of collaboration and communication between members, this is



Bec believes strongly in the benefits of collaboration and communication between funeral directors helping each other out



something that we all need to consider in the future: how can we share ideas so that investment and reach is maximised for mutual benefit?"

For more information about Wathall's child bereavement book, please contact bec.wathall@wathalls.co.uk and, if you want to order a copy online, visit www.wathalls.co.uk/shop.

Wathall's is offering an exclusive 33% discount + p&p to SAIF members for any orders quoting SAIFTOGETHER

"There is also space for children to write down their happy memories of the loved one they have lost and express their feelings through words and pictures."

TRAINING

Independents share FCA training success with Golden Charter

By Malcolm Flanders Director of Emerging Market Insight, Golden Charter

Golden Charter's Director of Emerging Market Insight, Malcolm Flanders, reflects on the support the firm is offering to its appointed representative partners to meet the Financial Conduct Authority [FCA] training requirements before the end of the month.

The FCA expects key people within each appointed representative business and those involved in selling funeral plans will have completed training that familiarises them with the new sales process before 29 July. Funeral directors who haven't completed this training will not be allowed to sell plans in the regulated market.

We've been supporting our partners who have chosen to continue selling plans directly to their families to meet this requirement with bespoke, expert-led webinars. We're delighted that over 1,500 approved persons and their colleagues have already registered to attend one of the accessible sessions. Having received lots of positive feedback that the sessions are interesting and informative, we're pleased that we can offer our partners great comfort in working with the new sales process.

At the time of publishing, there are just 14 days until the FCA takes on supervision of the funeral plan market. Now is the time for our



Andrew De Witt, Ernest Heal

partners to invest just a couple of hours in our training to help confidently navigate the new sales process. Without doing so, you won't be able to sell our plans.

I'd encourage any of our funeral director partners choosing the appointed representative route who haven't yet signed up to one of the pre-29 July webinars to speak to your Golden Charter business manager at your first opportunity.

Once our partners have completed the training and demonstrated an understanding of the key principles, we'll provide individual certificates for each attendee. Here are some of our Independents who have completed the training and put their business in a strong position for regulation.

See more about the training and FCA regulation on pages 18 & 19.



Michael Jolly and Michael Branney, Eaves Funeral Service Ltd

Nicola Nicholson from Nicholson's Funeral Directors

AWARDS

SAIF Regional Meeting prize winners

Congratulations to all the Regional Meeting prize winners for the President's charity Papyrus.

Pictured right are some of the recent winners holding their prizes.

The 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.

A number of fundraising activities are planned for the year, including Brian Hart from SAIFInsure and a handful of his intrepid hikers, funeral directors and associates, who will be walking the West Highland Way in support of Papyrus. A JustGiving page has been set up and you can find out more on page 30.



Southern Regional: Jo with Malcolm Flanders



With Aldwell Bosanquet, Open Plans, at the Southern meeting



SAIF Southern Regional Meeting: James Keen, A H Freemantle



SAIF Wales, Port Talbot Regional Meeting, Dafydd Iles from Harp Funeral Service

CONSERVATION

New arrivals at Great Glen Crematorium are creating a buzz

Some new 'residents' are settling in at Great Glen Crematorium in Leicestershire – and their arrival is creating quite a buzz.

Three beehives have been installed at the 30-acre site, providing homes for tens of thousands of honey bees.

Great Glen Crematorium is part of Westerleigh Group, the UK's largest independent owner and operator of crematoria and cemeteries, with 37 sites in England, Scotland and Wales, all set within beautifully-landscaped gardens of remembrance which provide pleasant, peaceful places for people to visit and reflect.

Site Manager Harvey Watson said: "We are in the stunning Leicestershire countryside, surrounded by fields, and I thought it would be a great way to assist local farmers and the community by having our bees going out and pollinating their plants and flowers, bringing a whole new ecosystem to the area."

The picturesque and peaceful surroundings at the Great Glen Crematorium are perfect for keeping the bees



Each beehive can accommodate up to 60,000 of the insects which will pollinate surrounding plants

Each of the hives can accommodate up to 60,000 bees.

Harvey said: "Most of the honey our bees produce will go to the keeper, but we are going to hold onto a few pots here, and we are going to call the honey 'Always Bee Remembered'.

"We've had a very positive reaction from people who have visited our site; they seem to love the idea and have really welcomed the bees.

"It's a great way to put ecology on the map, to provide the bees with a nice home, and for them to help local flora and fauna."

Greenpeace says bees are responsible for pollinating 80% of

our wildflowers as well as important crops like apples, beans, squashes and almonds.

But one third of UK bees have disappeared over the past decade, mostly because of the loss of their natural habitat, and if this continues, Greenpeace say there could be "big problems producing enough food".

Great Glen's bees join a host of birds, rabbits and even deer which can frequently be seen at the crematorium and Harvey and his team are hoping they will thrive there for many years to come.

To find out more about Great Glen Crematorium, visit www.greatglencrem.co.uk



SAIF Wales, Port Talbot
Regional Meeting Neil Williams
from Ernest Heal & Sons



SAIF South West, Tiverton
Regional Meeting



SAIF South West, Tiverton
Regional Meeting Ian Loram
from Stockman & Loram



SAIF South West, Tiverton
Regional Meeting Gemma
O'Driscoll from GE
O'Driscoll and Daughters



SAIF South West, Tiverton Regional
Meeting Damon Campbell from
Countryside Funerals

ALLSOPS

Manufacturers and Suppliers of quality products to the discerning Funeral Director

Biodegradable

Journey Earth Urns
Plus many other options to choose from.
Please visit our website to view the range.

Visit www.allsops.net to sign-up

To place an order or for more information, call us on 01903 213991 or visit www.allsops.net
Offer cannot be used in conjunction with any other discounts.

Trade Only

SAIF EVENTS

What's on?

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

TRAINING

SAIF Belfast Funeral Education Sessions

In a first for Northern Ireland, SAIF held the Funeral Education Sessions at the Europa Hotel in Belfast. The event was open to all members of the profession in Northern Ireland and even attracted attendance from members in Wales and Scotland.

The event, on 14 May, brought together speakers addressing regulation, digital marketing and embalming but the key focus of the day was the mental health of the profession.

SAIF National President Jo Parker opened the session with a passionate speech on her nominated charity Papyrus, a youth suicide prevention organisation.

SAIF Chief Executive Terry Tennens led the morning session with an update on the progress of regulation of the funeral profession in the UK. Terry shared SAIF's position on co-regulation and detailed the journey ahead.

BIE Past-President Barbara Fowley was joined by BIE Northern Ireland Secretary Liam Boyle for an enlightening embalming Q&A, that covered reconstruction, issues with repatriation and technique.

A key point from the session was Barbara's perception of the role of the embalmer: "I see the role of the funeral director being the voice of the family, the embalmer as the voice of the deceased."

The late morning sessions were dominated by the focus on mental health with Catherine Betley of Professional Help

discussing SAIFSupport, Angela Maguire of De Exeter House addressing addiction in the workplace and Shane Kenny on psychological safety in the workplace.

The afternoon began with a brief presentation on humanist funerals, followed by a lively and informative session on funeral plan regulation hosted by Declan Maguire. Funeral plan provider representatives Karen Trickett from Golden Charter and Helen Guyan from Ecclesiastical Planning Services worked through a series of questions that covered the security of funeral plans and a view of the funeral plan market in the years to come.

Professor Heather Conway of Queen's University, Belfast, delivered an energetic and engaging presentation – The Legal Right to Organise a Funeral – before the sessions were brought to a close by Declan Maguire and Karen Trickett introducing SAIF Digital, a groundbreaking Digital Marketing programme specifically tailored for SAIF funeral directors. Attendees were encouraged to visit www.saifdigital.co.uk to register for a free digital audit and take advantage of the specialist support services on offer.

The day concluded with a presentation of CPD certificates, followed by dinner and drinks in the famous Europa Hotel Piano Bar.

"I see the role of the funeral director being the voice of the family, the embalmer as the voice of the deceased"



The education day attracted SAIF members from across Northern Ireland, Scotland and Wales

AWARDS

Lownds group named Most Client-Focused

Congratulations to family firm Kevin Lownds Funeral Services.

The firm was crowned as the Most Client-Focused Family-Run Funeral Directors 2022 and received the Bereavement Care Excellence Award 2022 at the 5th annual Midlands Enterprise Awards.

The awards, hosted by SME News, symbolise the hard work and dedication the firm has displayed.

The business is run by Kevin and wife Susan, who spent 40 years as a children's nurse at Stoke Hospital, along with their daughters Jacqui and Jayne.

Susan, the Managing Director, said: "For us, working



Staff at Kevin Lownds Funeral Services were delighted to land the prestigious prize

together as a family helps remind us to keep family values at the core of what we do, to treat every family who comes to us in their time of need with the care and compassion we would show each other." She added: "Being called a family business to us isn't just a title and it doesn't mean we have

been around for centuries; this is two generations of the Lownds family coming together to combine old school values with new and fresh ideas of how to celebrate lives. Winning this award means so much to us, knowing that those we serve see how much we put into everything we do."

OBITUARY

Tributes to be paid to Roger

It is with very great sadness that we hear of the death of Roger Ferdinand, who tragically passed away while on holiday in Greece.

Roger was part of the founding team at Golden Charter and instrumental in the growth of the organisation.

In next month's *SAIFInsight* we will feature a detailed obituary of Roger's full and active life.

Our thoughts and sympathies are with Roger's family and friends.

When the funeral date is set, we will release this information for those members who wish to attend. This information will be in the next *SAIFInsight*, or if planned prior to publication, will be available on www.saifinsight.co.uk

ALLSOPS

Manufacturers and Suppliers of quality products to the discerning Funeral Director

Thank you for a great NFE 2022



We absolutely loved seeing you all at the National Funeral Exhibition last month and are already looking forward to the next, in June 2024!



Visit www.allsops.net to sign-up



To place an order or for more information, call us on 01903 213991 or visit www.allsops.net
Offer cannot be used in conjunction with any other discounts.

Trade Only

Scan here



THE FACTS ON CUSTOMER PROTECTION

Free industry resources for funeral plan providers have been unveiled by the Financial Services Compensation Scheme (FSCS)

Ahead of 29 July 2022, when the Financial Conduct Authority (FCA) will start regulating firms and intermediaries that provide and arrange pre-paid funeral plans, the FSCS has published a new webpage of free assets.

FSCS covers business conducted by firms authorised by either of the industry regulators – the FCA, or the Prudential Regulation Authority (PRA). As a result, customers of funeral plan providers that become FCA authorised from 29 July 2022 will be protected by FSCS should their provider go out of business.

Free industry resources

FSCS has recently published a new web page of free resources that can be used by funeral plan providers and intermediaries: www.fscs.org.uk/industry-resources/funeral-plans/

Included on the web page is a

downloadable toolkit, designed to “give you a greater understanding of how FSCS protects customer of FCA authorised funeral plan providers, enabling you to confidently explain and detail FSCS protection to your customers”. The toolkit explores the various customer journeys that may occur should a funeral plan holder have a claim with FSCS.

The page also includes downloadable versions of a customer leaflet titled ‘How FSCS protects your money’, which is a guide to FSCS and the products it protects. The customer leaflet, recently updated to include funeral plans, can be printed and displayed in branch, or downloaded and hosted on your website.

You can also watch a video recording of the FSCS funeral plans industry webinar that took place at the start of July. Presented by FSCS experts including Sarah

“FSCS covers business conducted by firms authorised by either of the industry regulators – the FCA, or the Prudential Regulation Authority (PRA)”





Marin, Chief Customer Officer, and Tim Furness, Head of Finance, this virtual event explored how FSCS protection of funeral plans will work in practice, and offered an opportunity to ask questions about its service.

About FSCS


FSCS exists to protect customers of financial services firms that have failed. If an authorised firm goes out of business and can't pay claims against it (or is likely to be unable to), FSCS can step in to pay compensation to customers that incur financial losses.

FSCS is operationally independent from but accountable to the Financial Conduct Authority (FCA). It is funded by a levy paid by the financial services industry and is free to consumers.

The full range of financial products covered by FSCS includes

banks and building societies, credit unions, pensions, investments, mortgages, insurance, debt management, PPI – and, from 29 July 2022, funeral plans.

More information

If you have a question about FSCS that isn't covered within these resources, you can contact FSCS with your queries by emailing: FSCSFuneralPlans@fscs.org.uk 

Find out more about FSCS: www.fscs.org.uk. FSCS funeral plans customer webpage: www.fscs.org.uk/what-we-cover/funeral-plans

"FSCS is operationally independent from but accountable to the Financial Conduct Authority [FCA]"

Since its launch in 2001, FSCS has:

**protected
more than
6.5m
customers**

**paid out
more than
£26.5bn
in compensation**

EDUCATION

THE IFD COLLEGE AT THE NFE

It was nice to see so many familiar faces (and some new ones) at the National Funeral Exhibition (NFE) recently. We had lots of course interest and have had many bookings since the NFE weekend. On the strength of this, we have added a few more courses, so please do look at the website to see if any of the dates suit you. Please visit www.ifdcollege.org/education/course-dates

If there is anything you would like to know, please email sharon@saif.org.uk or call directly on 01279 726777.

Calling All Cert FP Holders

We have had a very good response from those of you who have achieved the Certificate in Funeral Practice but still have a thirst for knowledge. Our Funeral Director Programme is proving very popular for those wanting to build on their level 3 qualification to gain a level 4 Diploma in Funeral Directing. The details are as follows, but please contact sharon@saif.org.uk or one of the college team if you would like to know more about this. ①



By Sharon Welford
IFD College
Administrator



The Funeral Director Programme Level 4 NVQ

ENTRY REQUIREMENTS:

Certificate in Funeral Practice or relevant occupational qualification.

TARGET LEARNER GROUP:

This course is suitable for any member of staff wishing to continue education and training following completion of Certificate in Funeral Practice modules or another

occupational qualification. Ideal for those who are at a senior level in a business, business owners, or next generation in a family business.

- **Module FD1**
Understanding the Function and Responsibilities of the Modern Funeral Director
- **Module FD2**
Managing the Care of the Deceased
- **Module FD3**
Leading, Managing and Motivating People
- **Module FD4**
Delivering Customer Service Excellence in the Funeral Sector.



Brian Hart from
SAIFinsure with
Chris and Nicola



Nicola and Jill Johnson
provided engaging information
about the IFD College

IFD College schedule

All courses listed were correct at the time of publishing. Find out more about IFD College courses online at ifdcollege.org or visit saif.org.uk/why-join-saif/education-training

• Arranging Infant & Child Funerals Course

via Zoom – 20 & 27 July 2022

• Health & Safety for Funeral Staff

Haywards Heath, 25 August 2022

• Foundation – Funeral Practitioner

Haywards Heath 25 August 2022

• Health & Safety for Funeral Staff

– Glasgow – 8 September (AM) 2022

• Foundation – Funeral Practitioner course

– Glasgow – 8 September (PM) 2022

• Health & Safety for Funeral Staff Course

via Zoom – 13 September 2022



Chris Parker,
David Copper and
Nicola Jarman



Chris Parker and
Nicola Jarman

- **Foundation – Funeral Practitioner Course** via Zoom – 14 September 2022
- **Funeral Administrator Course** via Zoom – 28 September, 4, 13 & 20 October 2022
- **Funeral Operative Course** – Glasgow – 6 October 2022

- **Funeral Administrator Course** in Harlow, Essex – 17 & 18 October 2022
- **Funeral Director Programme Module FD3** via Zoom – 17 October 2022
- **Health & Safety for Funeral Staff Course** via Zoom – 26 October 2022
- **Foundation – Funeral**

- Practitioner Course** via Zoom – 27 October 2022
- **Funeral Operative – Virtual** via Zoom – 1 & 15 November 2022
- **Funeral Administrator Course** in Glasgow – 3 November 2022
- **Funeral Director Programme Module FD1** via Zoom – 3 &

- 10 November 2022
- **Funeral Director Programme Module FD4** via Zoom – 22 November 2022
- **Funeral Director Programme Module FD2** via Zoom – 8 December 2022
- **Funeral Director Programme Module FD3** via Zoom – 9 January 2023

- **Arranging Infant & Child Funerals Course** via Zoom – 31 January & 2 February 2023
- **Funeral Director Programme Module FD4** via Zoom – 1 February 2023
- **Health & Safety for Funeral Staff** via Zoom – 15 February 2023

- **Funeral Administrator Course** via Zoom – 28 February 2023 & 7, 14 and 21 March 2023
- **Foundation – Funeral Practitioner Course** via Zoom – 1 March 2023
- **Funeral Operative Course** via Zoom – 8 & 22 March 2023

FCA REGULATION: COUNTDOWN TO 29 JULY

After years of groundwork, Golden Charter is prepared to welcome Financial Conduct Authority [FCA] regulation of the funeral plan market later this month. Pathway to Regulation, the provider's straightforward three-step approach to the new rules, has helped to guide Independents through the regulatory journey. In this issue, Mark Moran discusses how Golden Charter is supporting its funeral director partners as they make the final preparations before 29 July.

Taking the final steps

We have been delighted with the engagement and enthusiasm from funeral directors throughout the process of preparing for FCA regulation. Almost all of our funeral director partners have chosen to become appointed representatives of Golden Charter, meaning they will be able to continue selling our plans directly to customers. One of the final steps that approved persons and those involved in selling plans need to take is training that will familiarise them with the new regulated sales process, ensuring that customers are treated fairly and have the same high quality, consistent experience with you and all your plan sellers. If you've chosen this route, you'll have received an invitation to attend one of our dedicated webinars. In fact, hundreds of plan sellers and approved persons have already successfully completed this requirement and received their certificate by the time this issue goes to print.

Our custom-built training programme has been developed with input from our regulatory experts and funeral director partners, simply building on existing good practices. Attending one of the short sessions will prepare funeral directors for the regulated market, helping to instil confidence.

Our range of webinars allow plenty of flexibility with dates and times to suit businesses of all kinds, and comprises interactive content and pre-recorded videos.

The majority of our partners are now working towards completing the pre-29 July training required by the FCA. With regulation within touching distance, it's imperative the key members of each business and everyone who is involved in selling plans complete the training to be ready to sell on 29 July.

Our webinars are easy to join, with each attendee requiring only to register for the training session using their own unique email address to ensure that their individual record is updated.

Those funeral directors who are becoming an appointed representative of Golden Charter but haven't yet booked to attend the training should speak to their business manager who will advise on where to register.

For those businesses that have applied to become an introducer appointed representative, there's no need to complete the pre-29 July training as this doesn't involve selling plans directly to families. Instead, we will provide all the information required to introduce and refer customers to us.

Once all of the required preparations have been met and we've confirmed completion of the training and understanding of the key outcomes, all that's required of our partners is that they sign the agreement. We'll then be ready to submit the application to the FCA for its approval.

Putting customers first

We welcome the added layers of protection that regulation will bring to our customers. As we'll soon be offering regulated products, all of us will need to take some extra steps to meet the FCA's requirements.

Suzanne Grahame, our Chief Executive, explains:



By Mark Moran
Director of Sales
at Golden Charter

"Hundreds of plan sellers and approved persons have already successfully completed this requirement and received their certificate by the time this issue goes to print"



Regulation will help to ensure all funeral directors provide the best possible service

“Regulation has already weeded out the bad practices at the edges of our sector. Now we need to rebuild the public’s trust in funeral planning, which remains a very sensible way to prepare for the future, while providing protection against inflation”

to there being no material changes to the companies including, and not limited to, their adherence to the threshold conditions from 29 July 2022 onwards. No funeral plan providers can be authorised before that date.

Still to complete your application?

If you haven’t submitted your application and completed the due diligence checks with UKGI by 29 July, you’ll not be able to sell our funeral plans. We’re still welcoming applications from funeral directors who have yet to submit their appointed representative or introducer appointed representative application to a plan provider. Should you wish to continue offering Golden Charter funeral plans to your families, contact your business manager or email partners@goldencharter.co.uk.

Once you’ve submitted your application, you’ll complete the due diligence checks that the FCA requires, together with our regulatory partner, UKGI. It is here to make this process as straightforward as possible for the independent funeral director. Make sure you reply to UKGI’s request for information and it’ll work away in the background on your application.

Don’t worry if you haven’t completed this step yet. You can still register for and complete the training while UKGI progresses your application.

Finishing the pathway

Our FCA Support Team is here to help guide our funeral director partners through the final steps of the Pathway to Regulation with us. If your business is moving through the process, the team will be in touch shortly. They’re providing extra support, alongside our business managers, which we hope will offer further comfort around regulation and help our partners to move through the remainder of the process smoothly.

We devised the Pathway to Regulation as a straightforward three-step approach to navigating the regulatory journey. We’re delighted that the vast majority of our existing funeral director partners, and many new ones, have chosen to come along on the way with us. We’d like to thank all of our funeral director partners for their hard work and commitment to protecting customers and we look forward to the entering this new chapter of funeral planning together. 🍁



We’re here to help

On behalf of all of us at Golden Charter, thank you to 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.

“This training will ensure that customers are treated fairly, which is a key principle of the FCA. Of course, a customer-centric approach is nothing new for funeral directors, but what the funeral director training is doing is ensuring that those who are offering funeral plans beyond 29 July have a full understanding of the regulated sales process, providing additional protections for customers and enhancing existing good practices.

“Regulation has already weeded out the bad practices at the edges of our sector. Now we need to rebuild the public’s trust in funeral planning, which remains a very sensible way to prepare for the future, while providing protection against inflation. It is an excellent product which needed better controls. The sector can now look forward to a much more positive future with all customers getting the reassurance they need.”

As a plan provider, we understand that the knowledge and expertise of independent funeral directors provides an invaluable service to families. All of the preparations being made, including the training sessions, are designed to complement the customer-focused principles our partners already have in place. The benefits of regulation will simply help to strengthen your relationships with customers.

Funeral plans with reassurance

For many years, we’ve made annual accounts for the Golden Charter Trust publicly available to provide comfort to plan holders that their money is secure. In order to provide further reassurance for customers, the FCA requires that each plan provider offering trust-backed plans publishes an annual Solvency Assessment Report, which contains this information.

We were proud to be the first provider to publish this new report in May, compiled by an independent actuary. The report shows that at the latest valuation, the Trust held sufficient assets to comfortably meet its future liabilities and provide a level of inflationary protection.

More recently, we were delighted to confirm that the FCA included Golden Charter in its first list of providers it is intending to authorise from 29 July. Being awarded this status is significant in providing reassurance for our customers, and confirms why we remain the partner of choice for the majority of independent funeral directors.

The “intending to authorise” status is based on the information firms have provided to date. It is subject



The venue is open to all funeral directors

FUNERAL DIRECTOR-BACKED CREMATORIUM TO OPEN IN FIFE

A new crematorium established by independent funeral directors and a monumental mason is now open at Brewsterwells, in Fife.

The new venture is located close to St Andrews and is backed by William Purves Funeral Directors of Edinburgh and Sturrock, Comb and Davidson of Dundee. Its aim is to provide funeral directors and their clients with a first-class service, cost-effective and flexible options, and a business philosophy that recognises the pressures they face.

As Tim Purves of William Purves explained, his firm's involvement is part of a carefully considered

expansion strategy. "We have previous experience in this area of business, being involved in Baldarroch Crematorium in Crathes, Aberdeenshire. We've always been open to investing in ventures other than funeral directing, as long as it's in the industry we know, and crematoria fit that approach.

"After being asked by Graeme Robertson of Robertson's Memorials if we'd like to lend our backing to Brewsterwells, we decided to get involved.

"We know the frustrations funeral directors and families can have with crematoria. We want to offer a better experience. We want to be a crematorium that always seeks to give families and funeral directors what they want, even if this puts

our staff out a little. We are a service industry, after all."


For Ian Sturrock of Sturrock, Comb and Davidson, it was the chance to be involved in a project that will offer a facility funeral directors can be proud of. "We know

that while we want to be as independent as we can, it makes sense to join with others if it allows us to improve the service we offer to clients."

He sees his firm's involvement as long term. "As funeral directors we're often custodians

of our business, passing it from one generation to the next.

However, times are changing for funeral directors and crematoria, and while we must continue to offer the best possible service, we must also adapt to changing trends and technology. Brewsterwells will offer cutting edge technology in a relaxed and friendly environment."

Both Ian and Tim emphasised that Brewsterwells is open to all funeral directors. Tim said: "We want to point out to funeral directors that we're here and we want to make life as easy as we can for you." 



Tim Purves

The new facility offers a high level of care to its customers



"Times are changing for funeral directors and crematoria, and while we must continue to offer the best possible service, we must also adapt to changing trends and technology"



Join over 900 funeral directors who have taken the next step with Golden Charter

Pre-paid funeral plans will become Financial Conduct Authority (FCA) regulated on 29 July 2022. Without taking action, you may not be able to offer our plans to your customers.

If you haven't applied, now is the time to act

Becoming an appointed representative or introducer appointed representative of Golden Charter is the simplest way to meet the new regulations and keep offering your customers the reassurance and security of a funeral plan. Over 900 of our funeral director partners have already taken that step.

FCA training – another good reason to choose Golden Charter

As a Golden Charter appointed representative, you'll also receive full training in preparation for regulation. Hundreds of our partners have completed the training, and we've received great feedback. The online webinar is easy to attend, and the business benefits are clear – so don't miss out.

To apply or find out more about our training webinar, please speak to your Golden Charter business manager or email regulation@goldencharter.co.uk



Having completed the training, we now look forward to continuing our partnership with Golden Charter and guiding families in the new FCA regulated environment.”

**Neil Williams,
Ernest Heal & Sons
Funeral Directors**



A GREAT CHANCE TO CATCH UP

The 2022 National Funeral Exhibition showcased a fascinating array of products, services and exciting exhibitors. Claire Day, SAIF Administration Manager and SAIFInsight Co-Editor, has written the following report on this year's busy event.

S AIF attended the National Funeral Exhibition on the 10-12 June 2022 at Stoneleigh Park. Throughout the weekend, our stand was continuously busy with the opportunity to meet both existing and new members and associates, either to find our information on joining us or with general queries surrounding the profession. It was lovely to catch up with colleagues, existing members and potential applicants.

Along with SAIF's National President Jo Parker, Chief Executive Terry Tennens, members of the Executive Committee, Fellows and Past Presidents, we were also accompanied on our stand by representatives from SAIF's NextGen group, Brian Hart, Jodie Champ and Nina Nicholls from SAIFInsure and Catherine and Chantelle from Professional Help, who were on hand to answer questions about SAIF Care and SAIFSupport.

On Friday and Saturday, there was the opportunity to speak to

representatives from Westerleigh and Distinct Cremations to answer questions on the Diamond Partnership – along with Malcolm Flanders and Karen Trickett from Golden Charter, who were also on hand on Friday and Saturday to answer questions regarding FCA regulation and SAIF Digital respectively. Thank you to those who bought a raffle ticket to win an iPad, kindly donated by Abbey Funeral Services, and two bottles of gin, donated by Omega. All proceeds went to the President's Charity Papyrus, and approximately £600 was raised, with Funeral Solutions winning the iPad and Secure Haven Urns & Keepsakes and J. C. Walwyn & Sons Ltd.

On behalf of SAIF, we would like to say thank you to all who took time to visit the SAIF stand, for the positive feedback and wonderful comments. 🙏

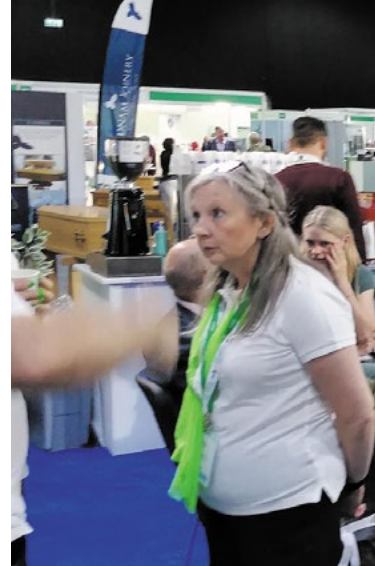


By Claire Day
SAIF Administration
Manager and
SAIFInsight
Co-Editor

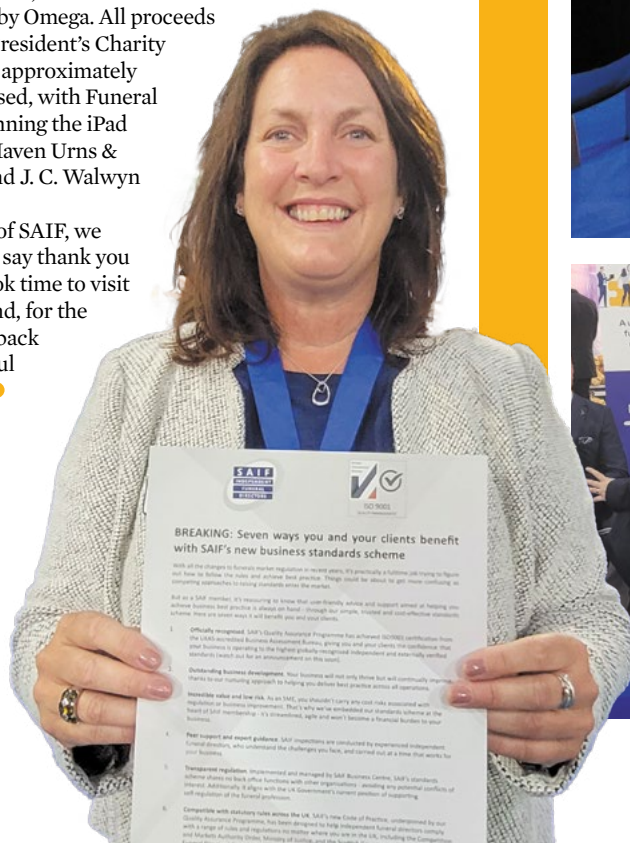
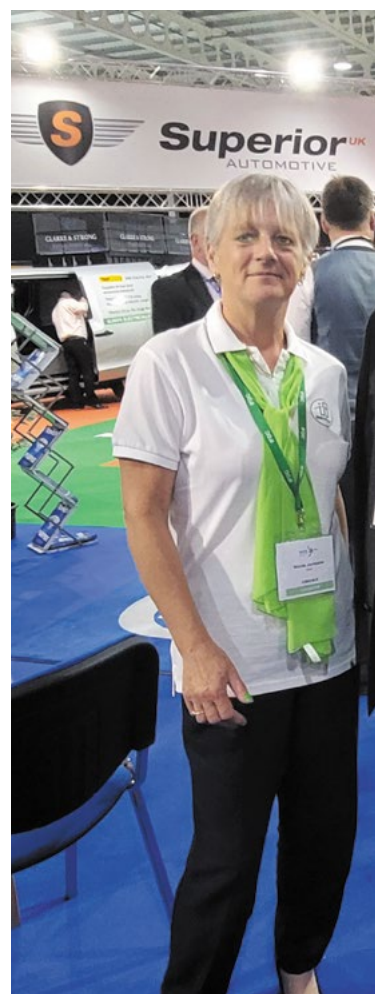
*Continued
on page 24 >*

*Right: SAIF
President
Jo Parker
promotes
the new
business
standards
scheme*

"It was lovely to catch up with colleagues, existing members and potential applicants"



It was busy at the front of the SAIF stand



BREAKING: Seven ways you and your clients benefit with SAIF's new business standards scheme

1. **Officially recognised:** SAIF's Quality Assurance Programme that achieves ISO9001 certification from the UKAS accredited Business Assurance Bureau, giving you and your clients the confidence that your business is operating to the highest standards, recognised, independent and externally certified. (You can't see this for an announcement on the stand).
2. **Outstanding business development:** Your business will not only thrive but will continually improve thanks to our marketing support to help you develop best practice across all operations.
3. **Unbeatable value for the client:** As an SAIF member, you'll benefit from a range of services associated with regulated business improvement. That's why we've introduced our standards scheme as the heart of SAIF membership. It's streamlined, agile and won't become a financial burden to your business.
4. **Peer support and expert guidance:** SAIF members are supported by experienced independent funeral directors, who understand the challenges you face, and can help out at a time that works for your business.
5. **Transparent regulation:** Incorporated and managed by SAIF Business Centre, SAIF's standards scheme aligns to best practice with other organisations – ensuring any potential conflict of interest is avoided. It aligns with the UK Government's current position of supporting and regulation of the funeral profession.
6. **Compliance with changing rules across the UK:** SAIF's new Code of Practice, underpinned by our Quality Assurance Programme, has been designed to help independent funeral directors comply with a range of rules and regulations no matter where you are in the UK, including the Competition and Markets Authority (CMA), Housing of Wales, and the UK's new Funeral Regulations.



A busy time to catch up for all attending



Oscar Dabrowski-Warnes, next generation funeral director from Edwin Ainsworth, Darwen



There was lots of time to network at this year's NFE

Crowds gathered at the SAIF stand



A great time to catch up at the SAIF stand



Chief Executive Terry Tennans at the SAIF stand

NFE 2022

Continued from page 22 >

Delighted to be back together

SAIF National President Jo Parker had an exciting time at the National Funeral Exhibition, meeting friends new and old.

Pictured over these two pages are a small selection of the members and associates she chatted to at the 2022 event.

Read Jo's full President Report on page 30 in this issue of SAIF Insight.



Jo Parker with Nathalie Martell, Fiona Greenwood and Maurizio Del from Rowland Brothers International



Steven Tamblin, Cheryl Tamblin and David Gosling from Legacy Expressions with Jo Parker



Jo and Paul Wilcock, Wilcox



Simon Fisher, Jo Parker, Jonathan Cooper and Dan Hughes of LifeArt



Jo and Richard Baker at the MuchLoved Charitable Trust stand



Jo with Dan Blackett from Life Ledger



Jo and Craig Caldwell from The Mazwell Group



Jo with Helen Guyan and Chris Clark from Ecclesiastical Planning Services



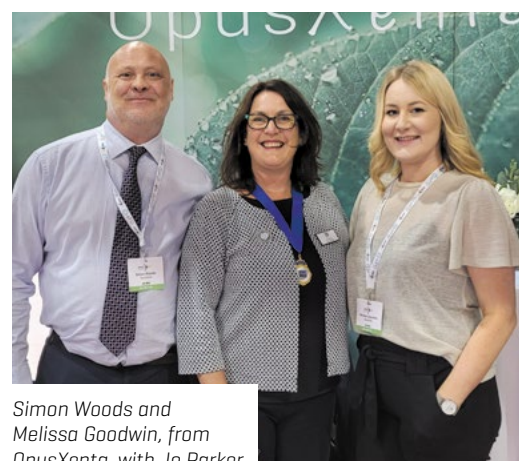
Jo with Malcom Flanders and Patricia Leary, from Golden Charter, and Alan Jose, from Westerleigh



Chris Rose, Aura Flights, and Jo



Russ Bravo, Editor of the Funeral Service Journal, and Jo Parker



Simon Woods and Melissa Goodwin, from OpusXenta, with Jo Parker



Jo caught up with Ellen Musgrove and Holly Musgrove, from Musgrove Willows



Jo chatted to David Fry and Lisa Platts from Clarke & Strong



Jo and the team from Colourful Coffins - Dan Cox, Bob Tames and Steve Richards



challenge SUPPLY CO. LIMITED

We also supply
Presentation Folders &
Cremated Remains Bags
Please contact us
for samples

**Donation Boxes
for Funeral Directors**

SELF-ASSEMBLY DONATION BOXES

Supplied with your Company Name
printed in either gold or silver,
distinctive foil blocking.
Boxes come flat-packed complete
with easy-to-follow assembly
instructions.



Box 1
Large Donation Box
270x145x130mm (h x w x d)

Box 2
Small Donation Box
145x145x130mm (h x w x d)

Box 3
Card Box
50x120x110mm (h x w x d)

CARD BOXES

Have many uses - flower cards,
attendance cards, pew cards,
mourners name cards.

For further details or to request sample pack:
Email: sales@challengesupply.com • Tel: 01302 836777
www.challengesupply.com

12/14

FIAT IFTA   **ASSOCIATE**
SAIF
INDEPENDENT
FUNERAL
DIRECTORS

National Repatriation Ltd
International, National & Overseas
specialists - 24hrs/365 days



Tel: +44(0)7780118458 24 hrs caring service
Email: info@nationalrepatriation.co.uk
www.nationalrepatriation.co.uk

All paper work and third party fees arranged
One to one personal service


Funeral Consulting

Considering selling your business?
Received an offer and would like a view on it?
Need help with a start up or acquisition?

Guy Turner

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

www.funeralconsulting.co.uk

 **Insight** THE VOICE OF INDEPENDENT FUNERAL DIRECTORS JUNE 2022 £14.95



JEWEL PURPOSE

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

**KEEPING
YOU INFORMED**

TO ADVERTISE PLEASE CONTACT Elliot Whitehead
at elliot@connectmedia.cc or on 0131 561 0020

HICKTON'S CHOICE ON DIRECT CREMATION – NEW OPPORTUNITIES, NEW MARKETING

When Hickton Family Funeral Directors discovered a new Diamond Partnership crematorium offering a better direct cremation service, they were keen to let clients benefit by highlighting the service in their new marketing strategy.

Ross Hickton, Managing Director at the firm, which has funeral homes across the West Midlands, explained: "Direct cremation equates to approximately eight percent of our total funerals every year. Although it's not a massive part of

our business, it's a key part of the sector. People arranging a loved one's funeral often ask for direct cremation because the deceased chose it, not because they have financial worries. And in many cases they simply intend to have a different celebration of their loved one's life."

Until recently, Hickton Family Funerals used a local council-owned

crematorium for direct cremation. However, the Diamond Partnership between SAIF, Westerleigh Group and Distinct Cremations opened up the option of a crematorium approximately 15 minutes from the firm's head office. "Among other things, the cost is much more reasonable," said Ross. "That makes choosing it a no-brainer. We've passed the savings on to families and reduced the cost of an unattended funeral by 25%."

Strategy

This change coincides with the

Continued on page 28 >

"The Trident team come up with a plan for each month and we have posts every few days highlighting our services and sharing testimonials"

Greg Hickton, Jodie Hickton, Trevor Hickton and Ross Hickton



OPPORTUNITIES

> Continued from page 27

firm's evolving marketing strategy. Ross said: "We'd previously asked Trident Marketing to look after our social media. We had Facebook and Instagram accounts, but didn't operate a set schedule. Now, the Trident team come up with a plan for each month and we have posts every few days highlighting our services and sharing testimonials. Obviously, it made sense to promote this new Diamond Partnership service through our social media channels. At the same time, we added a new direct cremation web page to our website."

In addition, late last year, Ross reviewed the company ad spend in local newspapers and discovered they were paying good money for very little exposure – the papers were delivered to very few homes. "I decided to redirect that spend to our social media and website. Obviously, you get greater exposure with the online market and a much wider spread of ages and people. Online is the future and it's working for us."

As Carl Beswick of Trident Marketing explained, unlike some companies who flooded the market, they opted for a judicious approach. "We highlight the professionalism and extra touches provided by independent funeral directors. Those qualities and skill sets make the difference. Families might arrive with a specific idea for their loved one's funeral. But after speaking to

Ross and his colleagues they walk away with a different thought process and new options."

The content Trident produces generates feedback. "We act on that. All the activity we do ties together, for example social media posts can link to news stories or a website update. And, as well as taking into account what's prevalent at the time of year, we fluctuate the timing of posts to make sure they are relevant."

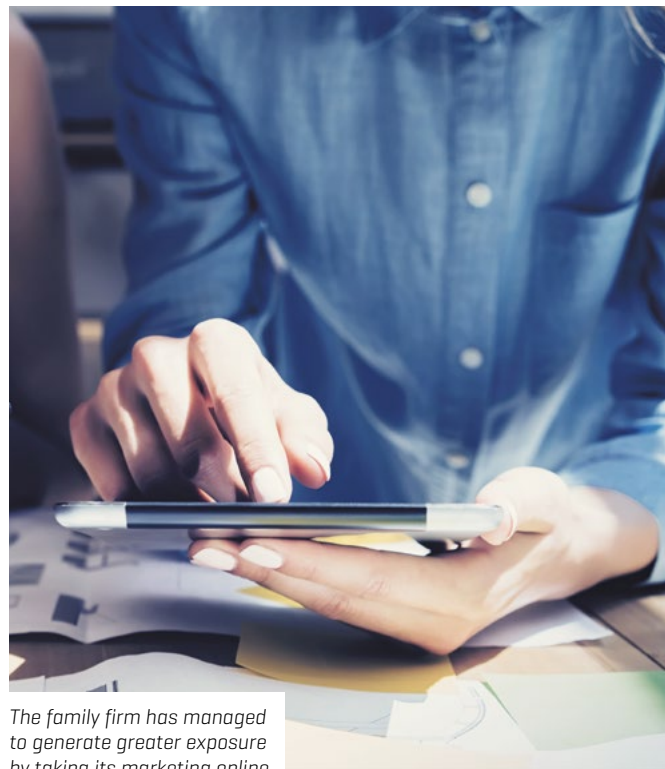
"If Ross lets us know a service is sluggish, we can react quickly and immediately promote it more energetically. Printed media take time to produce and once an ad is printed it can't be refined or changed. We can be responsive to evolving trends and situations. We're continually increasing brand awareness, so when people need a funeral director they think of Hickton Family Funeral Directors."

"Ultimately, using social media and having

a digital presence can bring superb advantages; it offers great reach and it is measurable. The data we can generate is invaluable to businesses."

Better informed

For his part, Ross believes digital media makes for better informed clients. "They check our website and packages before coming to see us. If they are thinking about direct cremation, we can give the full facts. Occasionally, when they find out they won't be able to attend and the coffin will be taken in a suitable vehicle, such as a van, to the crematorium in the early morning, they



The family firm has managed to generate greater exposure by taking its marketing online


"It's good to connect to our communities through social media. And it's ideal when families are feeling vulnerable and not ready to call us or speak face to face"

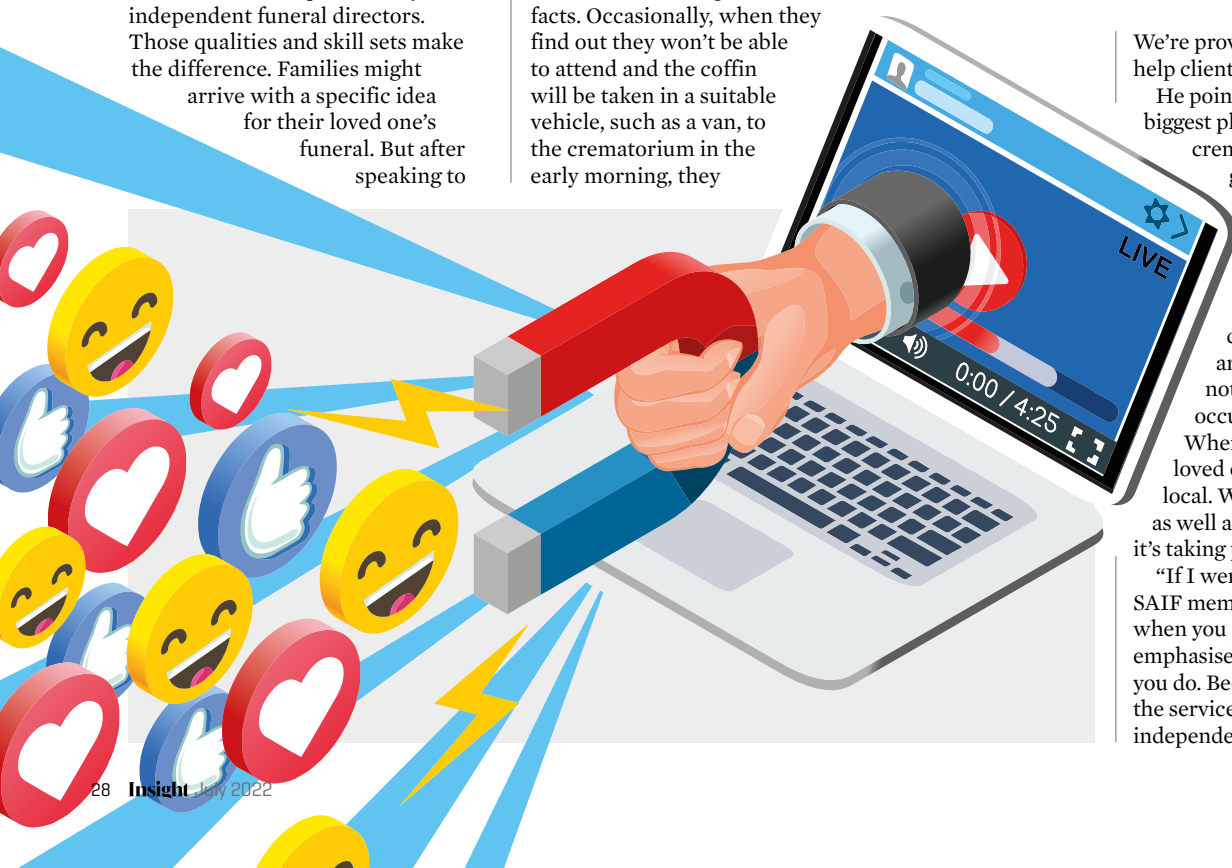
have second thoughts and opt for a simple, attended funeral."

"It's good to connect to our communities through social media. And it's ideal when families are feeling vulnerable and not ready to call us or speak face to face. Instead, they can send private messages on Facebook or Instagram.

We're providing that little extra to help clients."

He pointed out that the current biggest player in the direct cremation market spends a great deal of money on advertising but uses a crematorium in Andover. "If you're in the Midlands, like we are, that's a three hour drive. Families opting for an unattended funeral may not know the cremation will occur hundreds of miles away. Whereas we can guarantee a loved one's cremation will be local. We book the date and time as well as letting them know when it's taking place.

"If I were to give advice to fellow SAIF members, I'd say make sure that when you publicise direct cremation, emphasise the local aspects of what you do. Because nothing beats the service provided by a local independent funeral director." 





Complete Range of Bamboo Coffins, Urns and Caskets



With increasing demand for cremation and natural burials, coffins made from fast growing, sustainable materials such as bamboo are becoming increasingly popular.

For samples and more information please call us on 0845 388 8742 or email us at info@tributes.ltd.uk

Designed for:
Cremation and natural woodland burials

**Thanks to all for a
wonderful weekend!**



Colourful Coffins®
as individual as you

Tel: 01865 779172

PRESIDENT

I am coming to the end of a very busy few weeks of Regional Meetings. Starting at West Suffolk Crematorium and then moving onto Durham Cricket Club, The Village Hotel Leeds, Halliday Funeral Supplies offices in Birkenhead, Waseley Hills Crematorium Birmingham, the 12 Knights Port Talbot, the Best Western Tiverton, and finishing at CBCE and Southern Regional at The Hilton DoubleTree meeting in Southampton. I have also travelled to Belfast for a SAIF Education Day and attended NFE for the weekend. It has been manic, exhausting, but also really good to meet so many members and discuss the matters of the moment such as FCA, SAIF's UKAS accreditation, Diamond Partnership with the Westerleigh Group, and SAIF Digital.

NFE was an exciting few days; hard work but SAIF received a lot of interest. We now exceed 1,000 members, making SAIF larger than NAFD. Obviously NAFD is larger in branches, because of the corporates it looks after, but SAIF has a larger membership which is such a fantastic achievement.

This increased membership doesn't just happen, it is due to all the hard work of our CEO Terry Tennens, the staff at our SAIF office and our National and Scottish Executive. Collectively they have represented the Independent Funeral Directors at Government level during the most trying and changeable times.

All in all, the feedback we have received from members at Regional Meetings and at NFE has been really positive, and the added benefits we're constantly working on for the membership have been hugely appreciated. But the meetings have also been a good opportunity to talk through any members' problems and issues. We've also had a lot of our associates join us at the Regional Meetings, giving them an opportunity to network with members. It has



Ja with fellow delegates at the CBCE meeting at The Hilton Doubletree

Regional Meetings show our strength

been great to see new and old SAIF members attend their first meeting and express how much they enjoyed it and found it informative, with a wish to come again.

Regional Meetings are there for you, the members and associates, so please engage, they really are beneficial.

The Financial Conduct Authority (FCA) has been one of the hottest topics and Malcolm Flanders, at Golden Charter, has done a sterling job at each and every Regional Meeting, talking through the process, whoever your plan provider may be. At Durham Regional Meeting a member shared how they have written to all their clients that have plans to reassure them, an idea that I too have used. We've also shared on

social media that we only use a certain provider and that if anyone has taken a plan with any other provider who has promised our funeral services at a time of need then they should contact us. This was on the back of an elderly couple popping into the office to say that they had taken out a plan with Safe

Hands and had selected us in their plan. With the main providers now receiving confirmation of the FCA's 'intention to authorise' you can be confident that now is a perfect time to contact your clients.

I'd like to take this opportunity to express my sincere thanks for the generosity shown at each meeting for my presidential charity, Papyrus.

We have raised around £200 at each meeting, as well as £600 at NFE and a huge £2,500 at the SAIF golf day. Every penny raised will help the charity in the fight to prevent suicide in children and young adults.

Brian Hart, from SAIFInsure, and a handful of members and associates were due to walk the West Highland Way in June, in support of Papyrus, but due to injuries and other work-related issues this has been postponed to September giving us plenty of time to gain more sponsorship. Please do sponsor these guys, it's a massive challenge and they are training hard around their normal working days.

A JustGiving page has been set up and I ask that you give as much as you can (see QR code). [i](#)

"The feedback we have received from members at Regional Meetings and at NFE has been really positive"



SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY



Achieve the best

Seven ways you and your clients benefit with SAIF's new business standards scheme

With all the changes to funerals market regulation in recent years, it's practically a full-time job trying to figure out how to follow the rules and achieve best practice. Things could be about to get more confusing as competing approaches to raising standards enter the market.

But as a SAIF member, it's reassuring to know that user-friendly advice and support aimed at helping you achieve business best practice is always on hand – through our simple, trusted and cost-effective standards scheme. Here are seven ways it will benefit you and your clients.

1. Officially recognised.

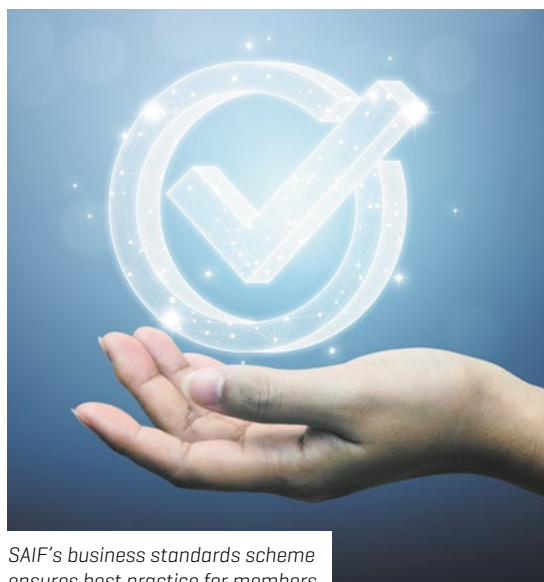
SAIF's Quality Assurance Programme has achieved ISO9001 certification from the UKAS-accredited Business Assessment Bureau, giving you and your clients the confidence that your business is operating to the highest globally-recognised independent and externally verified standards (watch out for an announcement on this soon).

2. Outstanding business development.

Your business will not only thrive but will continually improve, thanks to our nurturing approach to helping you deliver best practice across all operations.

3. Incredible value and low risk.

As an SME, you shouldn't carry any cost risks associated with regulation or business improvement. That's why we've embedded our standards scheme at the heart of SAIF



SAIF's business standards scheme ensures best practice for members

membership – it's streamlined, agile and won't become a financial burden to your business.

4. Peer support and expert guidance.

SAIF inspections are conducted by experienced independent funeral directors, who understand the challenges you face, and carried out at a time that works for your business.

5. Transparent regulation.

Implemented and managed by SAIF Business Centre, SAIF's standards scheme shares no back office functions with other organisations – avoiding any potential conflicts of interest. Additionally, it aligns with the UK Government's current position of supporting self-regulation of the funeral profession.

6. Compatible with statutory rules across the UK.

SAIF's new Code of

Practice, underpinned by our Quality Assurance Programme, has been designed to help independent funeral directors comply with a range of rules and regulations no matter where you are in the UK, including the Competition and Markets Authority Order, Ministry of Justice, and the Scottish Government's soon-to-be-enacted Funeral Directors' Code of Practice.

7. Led by funeral professionals.

You can be sure that SAIF's standards scheme will work for your business. That's because it has been developed by professionals with many years' experience in the sector, either running their own funeral homes or managing premises on behalf of others. [i](#)

Your SAIF Business Admin Team



CLAIRE DAY
Administration Manager
claire@saif.org.uk



ANGELA CAMP
Digital Administrator
angela@saif.org.uk



SHARON WELFORD
IFDC Education & SAIF Administrator
sharon@saif.org.uk

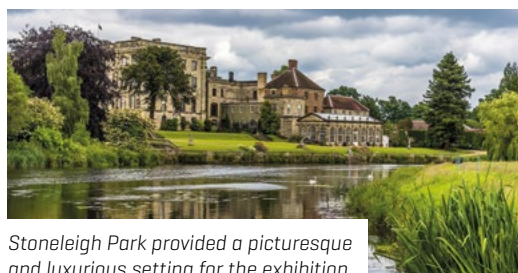


MARIA SHERLOCK
Membership Administrator
(new applications)
maria@saif.org.uk



SAM REYNOLDS
Standards Administrator
(Complaints & Quality Assurance)
standards@saif.org.uk

SAIF: raising the bar on client user journeys through unrivalled business advice and support.



Stoneleigh Park provided a picturesque and luxurious setting for the exhibition

NFE 2022

Great networking at the National Funeral Exhibition

SAIF attended the National Funeral Exhibition on the 10 – 12 June 2022 at Stoneleigh Park.

Throughout the weekend, our stand

was continuously busy with the opportunity to meet both existing and new members and associates, either to find out information on joining us or with

general queries surrounding the profession.

A full report and pictures from the event are included in this issue of *SAIFinsight*.

Looking ahead



SAIFCharter Chair Adam K Ginder highlights the association's upcoming AGM and urges members to make the final preparatory steps on their FCA regulation journey...

As I write this article, I'm aware that, as it lands with you, we'll be a matter of days from Financial Conduct Authority (FCA) regulation of the funeral plan market. I hope that, like the majority of our members, you're through the final steps of your FCA regulatory journey with Golden Charter and looking forward to supporting families with the additional protections offered by FCA regulation. The untapped demand from customers who may have postponed their purchase during the last few weeks will undoubtedly have lifted by this point, as confidence and reassurance grows in the market. This allows us to take steps to prepare confidently to promote funeral plans from this point and secure these important connections.

Our AGM

As we look forward, I'm pleased to confirm our AGM will take place on Tuesday 13 September. With FCA regulation, I know this is a milestone year for Golden Charter, and so, in the interests of making our AGM accessible to as wide a range of businesses as possible, the Executive Committee has supported the proposal to hold our AGM as a virtual meeting. We look forward to sharing our experiences of the Pathway to Regulation and, as always, there will be ample time for questions and discussion. I would like to invite you to register when the process opens shortly at www.saifcharter.co.uk/agm2022. Please note you must be logged in as a member before using the link to register. You can set your access quickly and easily at saifcharter.co.uk/register.

I'd like to make as many updates as


possible available to you prior to the AGM to allow you the opportunity to review and consider questions in advance. Updates will be available in the secure members' area of saifcharter.co.uk, so even if you don't plan to attend the AGM itself, I'd encourage you to register for the members' only area in order to access these important updates.

Nominations date

There will be three Executive positions up for election this year, with James Morris' role up for re-election, a vacancy as a result of Helen's term coming to an end and a vacancy as a result of John Tempest standing down. I can confirm the process is open for any eligible members to put themselves forward. Any eligible member should contact our Secretary John Byrne at secretary@saifcharter.co.uk to provide their written nomination. The deadline for intimating an interest is Tuesday 2 August, six weeks in advance of the AGM, which allows us time to publicise any candidates prior to the vote.

FCA regulation

Finally, I'd like to emphasise again the importance of making your final preparations for FCA regulation, in particular ensuring your team have all attended and completed their training, to ensure you're ready to engage with families from this point. If you need any support, please contact your business manager without delay. Alternatively, reach out to a member of our regulatory working group, chaired by SAIFCharter Executive member Helen Wathall, at www.saifcharter.co.uk/committee-membership.

I'm excited about the opportunities ahead and the increased consumer trust and confidence in the market over the months and years to come. 

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@jbyrne.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.

FIT NOTES

New change to fit note procedure

GPs no longer have to sign fit notes. On 1 July 2022, key changes were made to the fit note regime which means that an employee may be signed off work by someone who is not their GP. So, which health professionals can now issue fit notes?

Important change

From 1 July 2022 the Social Security (Medical Evidence) and Statutory Sick Pay (Medical Evidence) (Amendment) (No.2) Regulations 2022 came into force. These Regulations, which apply in England, Wales, and Scotland, amend the previous statutory requirement that a fit note could only be issued by a doctor, such as the employee's GP or in-patient consultant at a hospital.


New categories

Now a fit note may also be issued by a healthcare professional who is either a registered nurse; registered occupational therapist; registered pharmacist or a registered physiotherapist. Training is being rolled out to these healthcare professionals to support them with this extension.

Why has it happened?

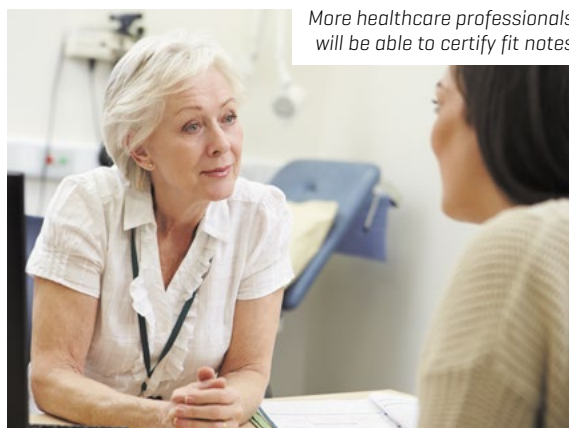
There are two main reasons behind the fit note change. Firstly, it has been implemented to free up GP appointments. Rather than spending time issuing fit notes, the Government wants GPs to focus on dealing with sick patients and those with complex medical needs – a decision which is widely supported by the medical profession.

Modern practices

Secondly, there are many instances where a GP is not the employee's first point of contact for an illness or medical condition. For example, an employee who is off work due to a bad back may be in regular contact with a registered physiotherapist, who is more likely to have a better understanding of their day-to-day needs and abilities than their GP. Alternatively, an employee who's been diagnosed with cancer could be under the care of a multi-disciplinary healthcare team which is led by a registered nurse, instead of the employee's GP. 

[From Tips & Advice Business Database 28.06.2022]

More healthcare professionals will be able to certify fit notes



SAIF Associates Directory 2022

CARRIAGE MASTERS & HORSEDRIVEN 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 (Portlengone,
Co. Antrim)
028 25822525
patrick@fearghasquinn.com
www.fearghasquinn.com

Superior UK Automotive Ltd

Mr Kevin Smith (Aldermaston)
0118 971 4444
info@superioruk.com
www.superioruk.com

Volkswagen Funerals

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

Wilcox & Co (Limousines) Ltd

Mr L Wilcox (Chalfont St Peter,
Buckinghamshire)
01753 480600
www.limousines.co.uk

Woodall Nicholson Ltd

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

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

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

Colourful Coffins

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

DFS Caskets

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

Halliday Funeral Supplies Ltd

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

J & R Tweedie

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

JC Atkinson and Son Ltd

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

J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne, Derbyshire)
01335 345555
sales@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 (Gloucester)
07966 492632
simon@lifeart.com
www.lifeart.com

Musgrove Willows Ltd

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

P & L Manufacturing Ltd

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

Passages International Inc. Ltd

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

Somerset Willow England

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

Tributes Ltd

Mrs S Macmillan (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 Holpin (Merseyside)
01744 649189
info.rainford@greenacresgroup.co.uk
www.greenacrescelebrate.co.uk/rainford

GreenAcres Woodland Burials Heatherley Wood

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

Herongate Wood Cemetery

Mrs 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 Jenkinson (East Harling, Norfolk)
01953 718719
alan@waterfrontmanufacturing.co.uk
www.waterfrontmanufacturing.co.uk

EDUCATION & TRAINING

Independent Funeral Directors College Ltd

Corinne Pengelly
0345 2306777
corinne@saif.org.uk
www.ifdccollege.org

EMBALMING

G T Embalming Service Ltd

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

Continued on page 34 >

SAIF Associates Directory 2022

> Continued from page 33

EQUIPMENT & SERVICES

CPL Supplies [stainless steel specialists]

Mr W McCuckin (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 277 8244
info@hygeco.com
www.hygeco.com

J Marston Engineers Ltd t/a Mortuary Solutions

Mr Paul Marston (Pudsey, Leeds)
0113 256 3693
info@mortuarysolutions.co.uk
www.mortuarysolutions.co.uk

Mortuary Equipment Direct Ltd

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

Signature Aromas Ltd (Air Fresheners & Sterilisers)

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

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 758 8348
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
www.funeralconsulting.co.uk

Laurelo Ltd (Probate Advisors)

Mr Timothy Woolcock (Dongar, Essex)
0203 058 2329
info@laurelo.co.uk
www.laurelo.co.uk

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

Mr M Anderson & Ms L Whitten (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 Binnersley (PR / Media)

(Stourbridge, West Midlands)
07392 006928
hello@markbinnersley.co.uk
www.markbinnersley.co.uk

Safety For Business

Mr S Blaxham (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 07740 577651
brian@saifinsure.org.uk
www.saifinsure.co.uk

SAIF Resolve (Scott & Mears) (debt collectors)

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

Skingle, Helps & Co (accountants)

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

SEIB Insurance Brokers

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

The Will Associates t/a Honey Group and Honey Legal

Mr A Gardiner (Market Drayton, Shropshire)
01630 723105
operations@honeygroup.co.uk
www.honeylegal.co.uk

Tower Street Finance Ltd

Richard Davies (Harrrogate, North Yorkshire)
0343 504 7100
richard.davies@towerstreetfinance.co.uk
www.towerstreetfinance.co.uk

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

Mr C Beswick / Mrs V Beswick (Somer, Ipswich)
01473 823700 or 07872 027424
carl@tridentmarketinguk.com
www.tridentmarketinguk.com

Trust Inheritance Ltd (Bereavement Support & Lifetime Planning Services)

Lisa Ward (Weston-Super-Mare)
01934 422991 or 07517 105569
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

FUNERAL OFFICIANTS

Association of Independent Celebrants

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

Humanists UK

Mr R Prout
0207 324 3060
ceremonies@humanism.org.uk
www.humanism.org.uk

Civil Ceremonies Ltd

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

County Celebrants Network

Mr Eric Gill (Wiltshire)
07770 625378
ericgillcelebrant@outlook.co.uk
www.countycelebrantsnetwork.com

Institute of Civil Funerals

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

FUNERAL PLANNING

Ecclesiastical Funeral Planning Services Ltd

Mr Christopher Clark
0800 633 5626
philip.kessell@ecclesiastical.com
www.ecclesiastical.com/church/funeral-planning

Golden Charter Ltd

Mr M Flanders (Glasgow, Strathclyde)
0141 931 6300
malcolm.flanders@goldencharter.co.uk
www.goldencharter.co.uk

Continued on page 36 >

SAFETY FOR BUSINESS

Employers are responsible for providing a safe working environment while effectively managing risks to the health and safety of all workers, including women of a childbearing age.

You must carry out an individual risk assessment for pregnant workers and new mothers. Some working conditions and processes can potentially harm them and/or their child, so you must assess and control the risks posed in each case.

This applies to workers who:

- Are pregnant
- Have given birth in the last six months, or
- Are currently breastfeeding

It is important for employers to support them all equally. The legal protections outlined also apply to some transgender men, non-binary people and people with variations in sex characteristics, or who are intersex.

When a worker tells you they are pregnant

Once your worker has informed you in writing, you must complete a risk assessment and make any necessary changes to support them.

Gig economy, agency or temporary workers

If you employ gig economy, agency or temporary workers who are pregnant workers or new mothers, you will have duties under health and safety law. They must be treated no differently to other workers.

Risk assessment for pregnant workers and new mothers

You must, by law, assess the risks to women of childbearing age as part of your general workplace risk assessment. You must also carry out an individual risk assessment, once they have informed you in writing that they are either pregnant, breastfeeding or have given birth in the last six months.

Complete an individual risk assessment for your worker

The specific individual risk assessment should include:

"It is important to explain how you will keep them and their child safe. Once you have completed the individual risk assessment, record your findings and share these with your worker and their safety representative"



Simon Blaxham is a Health and Safety Strategist leading the team at Safety for Business (UK)



Pregnant workers need extra consideration over their needs

Protecting pregnant workers and new mothers

- A review of your existing general risk management and controls for pregnant workers and new mothers – are there any inherent risks in what you do that require special measures to protect new and expectant mothers
- Talk to them to see if there are any conditions or circumstances with their pregnancy that could affect their work
- Discuss any concerns they have about how their work could affect their pregnancy. You must take account of any medical recommendations provided by their doctor or midwife.

You must regularly review your workers' individual risk assessment and make any necessary adjustments as the pregnancy progresses or if there are any significant changes to your workers' activity or workplace.

Working conditions could present a risk to the mother and/or child at different stages. As the pregnancy progresses, it may affect their:

- Dexterity
- Agility
- Co-ordination
- Speed of movement
- Reach

Record your findings and share these with the person concerned

It is important to explain how you will keep them and their child safe. Once you have completed the individual risk assessment, record your findings and share these with your worker and their

safety representative, if they have one. If you identify a risk that could cause harm to your worker or their child, you must firstly decide if you can control it. If you cannot control or remove the risk, you must do the following:

- Adjust the working conditions or hours to avoid the risk. If that is not possible:
- Give them suitable alternative work. The Employment Rights Act 1996 states that suitable alternative work should be offered, where appropriate, before any suspension from work. This must be on the same terms and conditions, including pay.

If that is not possible:

- Suspend your worker on paid leave for as long as necessary to protect their health and safety and their child's

Common risks to consider

Pregnant workers and new mothers could be more prone to injury, which may not become apparent until after birth. Postural problems can occur during pregnancy, and on returning to work, depending on the individual and their working conditions.

You should make sure pregnant workers and new mothers are not:

- Sitting or standing for long periods
- Lifting or carrying heavy loads
- Using a workstation that causes posture issues

"It is important for employers to support them [workers] all equally"

You should assess the risks posed by:

- Long working hours and fatigue
- Work-related stress
- Temperature
- Noise

Risk of physical injury

Check whether you need to provide extra control measures, for example to protect them when:

- Working at height
- Working alone
- At risk of work-related violence
- Exposed to vibration

Exposure to harmful substances

Many chemical and biological agents can cause harm.

These could include:

- Lead
- Toxic chemicals like mercury and pesticides
- Infectious diseases

Rest and breastfeeding at work

Pregnant workers and breastfeeding mothers are entitled to more frequent rest breaks. You should talk to them so you can agree the timing and frequency.

You must provide a suitable area where they can rest. It should:


- Include somewhere to lie down if necessary
- Be hygienic and private so they can express milk if they choose to
- Have somewhere to store milk

Night work

Pregnant workers and new mothers can work nights, provided the work involved presents no risk to the health and safety of them or their child.

However, you should offer suitable alternative day work, on the same terms and conditions, when:

- Your worker's individual risk assessment has identified a risk from night work
- Their doctor or midwife has provided a medical certificate stating they should not work nights

If it is not possible to provide alternative day work, you must suspend them from work on paid leave for as long as necessary. This is to protect their health and safety and that of their child. 

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 our fees when we help you with your health and safety needs. We can visit you to see how you are doing when it comes to compliance. This is free of charge, apart from travel costs. So, what have you got to lose?

SAIF Associates Directory 2022

> Continued from page 34

Golden Leaves Ltd

Barry Floyd (Croydon, Surrey)
0800 854448
barry@goldenleaves.com
www.goldenleaves.com

Open Prepaid Funerals Ltd

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

GRAVEDIGGER & EXHUMATION SERVICES

Neil Curtis & Sons Funeral Contractors Ltd

Neil & Kay Curtis (Wokingham, Berkshire)
07976 246911
bookings@nctcgravedigging.com
www.neilcurtisandsonsfuneralcontractors.co.uk

IT & WEBSITE

2 Circles Consulting (IT and Telecommunications)

Jessica Sauer-Wright (East Lothian)
0131 300 0107
jess@2circlesconsulting.com
www.2circlesconsulting.com

Comtecs Associates LLP development & design & IT support

Mr C Elwood (Tunbridge Wells, Kent)
01892 514636
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

Eden Public Relations Ltd

Emily Winsor-Russell, Isabel Brown and Kathryn Greenwood (Nottingham, Nottinghamshire)
0115 958 8850
emily@edenpr.co.uk
www.edenpr.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

Mr C Svensson (Sheffield, South Yorkshire)
0330 122 0899
enquiries@memographics.com
www.memographics.com

Newenglish Design

Wendy & Carl Beddington (Leicester, Leicestershire)
0116 291 5375
design@newenglish.co.uk
www.newenglish.co.uk

Oak Technology Ltd (Funeral Management Software)

Mr S Richardson (Wakefield)
01924 600401
mailbox@funeralssoftware.co.uk
www.funeralssoftware.co.uk

Search4Local Ltd (digital advertising assistance)

Mr C Andrews (Exeter, Devon)
01392 409159
chris@search4local.co.uk
www.search4local.co.uk

Opusxenta

Scott Storey (Swindon, Wiltshire)
0333 772 1682
scott@opusxenta.com
www.opusxenta.com

Vivedia Ltd t/a Obitus

Mr J Crossland (Sheffield, South Yorkshire)
0203 009 0700
sales@obitus.com
www.obitus.com

MEMORIALS & REMEMBRANCE

Aura Flights

Dr Chris Rose (Ashes into Space) (Sheffield, South Yorkshire)
0114 213 1050
info@auraflights.com
www.ashesinspace.com

Cleaverly & Spencer (monumental masons)

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

Fotoplex Grigio Ltd (personalised photos)

Mr C Gray (Fareham, Hampshire)
01329 311920
sales@fotoplex.co.uk
www.fotoplex.co.uk

Groupe Delfosse - New Urn

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

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

0800 368 9233
david@legacylexpressions.co.uk
www.lifeexpressionsltd.co.uk

The MuchLoved Charitable Trust

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

Scattering Ashes

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

See You Memorial Jewelry

Mr Rob Leurs (Someren, The Netherlands)
0031 493093914
info@seeyoumemorialjewelry.com
www.seeyoumemorialjewelry.com

Secure Haven Urns & Keepsakes Ltd

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

Shaw's Funeral Products, Shaw & Sons Ltd

Ms Sarah Smith (Crayford, Kent)
01322 621100
sales@shawsons.co.uk
www.shawfuneralproducts.co.uk

The Natural Burial Company Ltd

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

OTHERS

Life Ledger

Dan Blackett (Cornwall)
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 McCoafferty (Hayes)
0208 900 9222
l.c.k.f.s.s@outlook.com
www.lckfuneralsupport.co.uk

Professional Help Ltd

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

The Bereavement Register (London) (suppressing unwanted mail)

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

Reach Plc (national & regional multi-media publisher)

Mr D Minns (Hull)
01482 428866 darren.minns@reachplc.com
www.funeral-notices.co.uk.co.uk

The White Dove Company Limited (releasing doves at funerals)

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

PRINTING & STATIONERY

CanFly Marketing Ltd

Miss A Peers (Cheltenham, Gloucestershire)
0207 859 4443
info@canflymarketing.com
www.canflymarketing.com

Gateway Publishing [Part of Mimeo (UK) LTD]

Mr M Moore (Huntingdon)
01480 410444
info@gateway-publishing.co.uk
www.gateway-publishing.co.uk

Continued on page 38 >

DR BILL

Grief: A Mental Disorder? (Part 2)

In March, prolonged grief was designated a disorder, establishing criteria and factors in the grieving process that might indicate a long-term problem or mental health disorder.

I have a much simpler question: "How do people get to a state of prolonged or persistent grief?" What is the reason behind the reaction?

The World Health Organization (WHO) calls PGD "persistent and pervasive longing for, or preoccupation with, the deceased that lasts at least six months after loss. In addition, 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."

Admittedly, experiencing the psychological and emotional symptoms of grief over an extended period is distressing. But what is an appropriate time-frame?

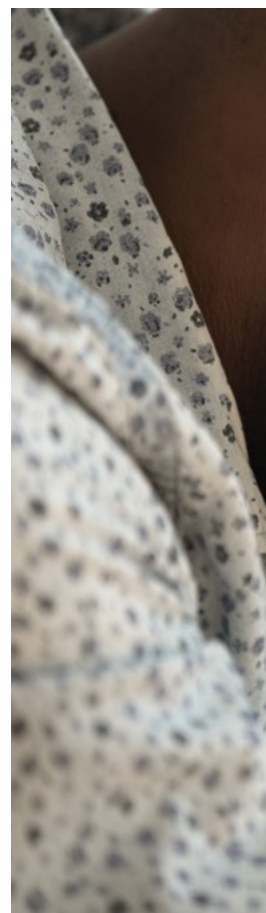
The risk of making grief a mental health disorder six-12 months from the symptoms described above seems premature, and risks grief support becoming the exclusive province of specialists, not the responsibility of caring communities.

That's why many who work with the dying or bereaved are wary of the prolonged grief diagnosis. In some situations, many would say it was entirely normal to have a prolonged response, such as in a sudden or traumatic loss, or the loss of a child. We must be careful not to suggest that there is one universal, linear time frame for making such crucial assessments.

American Psychiatric Association CEO and Medical Director Dr Saul



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



Levin stated: “Especially now, sharing information and increasing awareness about prolonged grief disorder is essential.”

That raises the question: “What help and support did the individual receive in the 12 months that got them **into** prolonged grief disorder?”

If there is a reason for every reaction, we must ask why anyone arrives at a clinical diagnosis. Could it be their grief was not legitimised or validated and, through cultural norms of “it’s been three months, you ought to be ‘over’ it”, allowed their grief to ‘marinate’ until it became insurmountable.

If a more concentrated effort was made following bereavement to share information about ‘normal grief’ with appropriate support and education, would that reduce the instances of prolonged grief disorder? And thus lessen the strain on the mental health system, and reduce the expense of professional treatment for those whose ‘normal symptoms’ deteriorate into a ‘disorder’?

Although ‘normal’ grieving is neither fully understood nor universally accepted, one credible theory holds that it typically involves completing ‘loss-focused’ and ‘restoration focused’ tasks

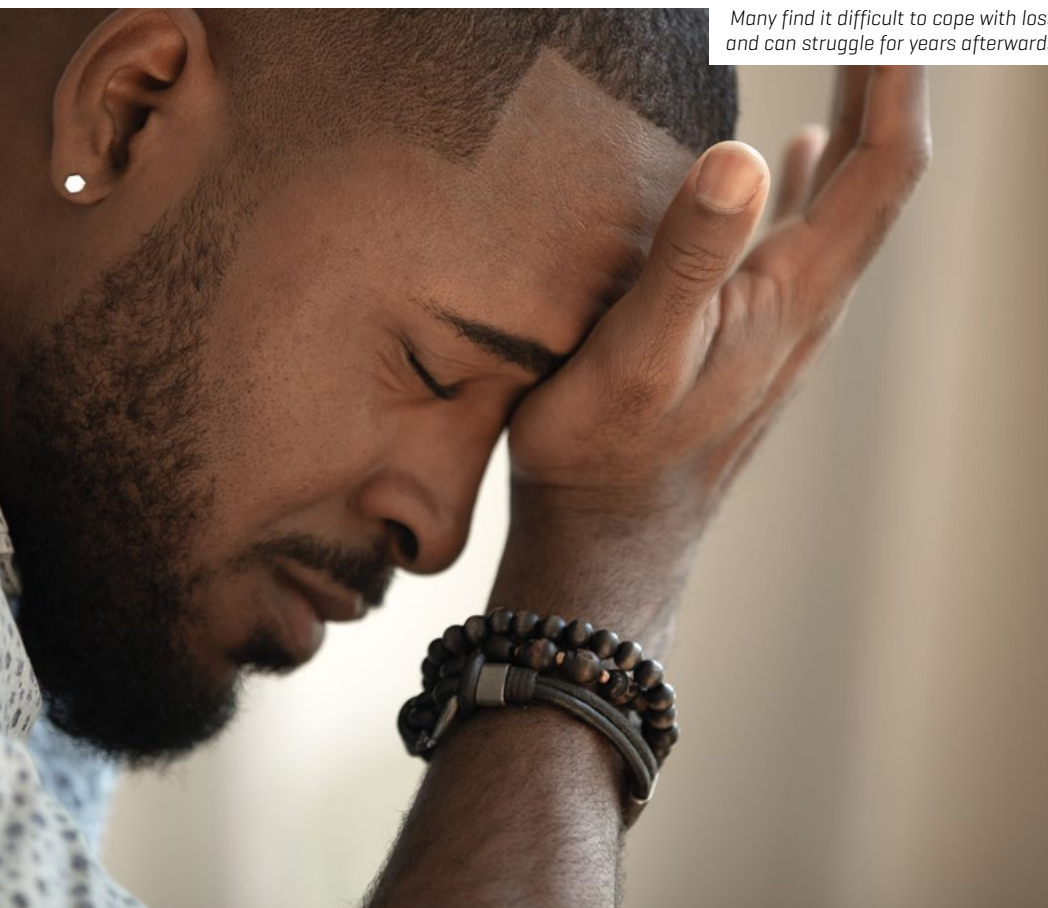
Emotional support is important for those struggling with the loss of a loved one



(Stroebe & Schut, 1999). This is the ‘Continuing Bonds Theory’ – the griever confronts ‘loss stressors’ when engaging with reminders of the loss, such as looking through old photos or sharing stories about the deceased. This emotionally demanding work is balanced by periods of withdrawal from loss stressors; the griever’s

“Grief does not simply run 6-12 months. Grief comes and goes until it is reconciled... or not!”

Many find it difficult to cope with loss and can struggle for years afterwards



attention ‘oscillates’ between evocative echoes and present-focused activities.

In simpler words, grief does not just run six-12 months. Grief comes and goes until it is reconciled... or not! And both can happen.

At the same time, Stroebe and Schut say the griever learns to cope with loss stressors, and focus on the restoration of everyday life functions that depended critically on the lost loved one – managing finances, cooking, or seeking out new sources of social and emotional support and companionship.


Through loss-focused and restoration-focused tasks, the griever can come to accept their irrevocably changed circumstances and re-engage in life.

Researcher George Bonanno says identifying those at risk of prolonged grief will be an important next step for the field. “It’s clear there’s a group of people who are not recovering. The puzzle scientists need to solve is how to identify these people and intervene early on.”

After first losing a loved one, grief is considered healthy and normal. Dr Holly Prigerson says: “Bereavement is a normal event. To start calling bereaved people mentally ill is a really risky thing that you need to handle very delicately.” When it persists it becomes problematic.

Most bereavement care is practised outside the province of psychology and psychiatry. Dr Robert Niemeyer writes: “The great majority of bereavement care is provided by volunteers in hospice settings, counsellors or people in pastoral care, typically with fewer formal or clinical preparations.”

I’m not saying community support of normal grief will always have a good outcome and prevent complicated mourning, prolonged or persistent grief.

I am saying we should focus more on the preventative aspects of complicated grief through support, education, empathy and empowerment for the bereaved following bereavement. This can be done in the community, before the ongoing and neglected despair leads to more complex, prolonged symptoms requiring clinical intervention. 

SAIF Associates Directory 2022

> Continued from page 34

Polstead Press

Tracy Goymer (Stowmarket, Suffolk)
01449 677500
tracy@ghyllhouse.co.uk
www.polesteadpress.co.uk

RNS Publications

Mr C Shaw (Blackpool, Lancashire)
01253 832400 cs@rns.co.uk
www.rns.co.uk

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

Mr C Beswick / Mrs V Beswick
(Somer, Ipswich)
01473 823700 or 07872 027424
carl@tridentmarketinguk.com

REMOVAL & REPATRIATION SERVICES

Alba Repatriation & Cremated Remains Transportation

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

Cremated Remains Transport Services

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

Euro-City Direct Ltd

Mr J W Kindleysides (Dorking, Surrey)
01306 632952
ecduk@btconnect.com

Guy Elliot Ltd

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

Key Air - The Repatriation People

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

LCK Funeral Support Services Ltd

Mr A Mc Cafferty (Wembley)
0208 900 9222
lck.f.s.s@outlook.com
www.lckfuneralsupportservices.co.uk

Mears Repatriation

Mr G Hart (London)
0203 455 0305
info@mears.london
www.mearsrepatriation.com

National Repatriation

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

Rowland Brothers International

Fiona Greenwood
0208 684 2324
info@rowlandbrothers
international.com
www.rowlandbrothers
international.com

Staffords Repatriation Services

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

Walkers Repatriation Service

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

SOFT GOODS & FUNERAL SUPPLIES

Allsops CTF Ltd

Mr G Allsop (Worthing, West Sussex)
01903 213991
info@allsops.net

Bradnam Joinery Ltd

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

Clarke & Strong Ltd

Mr B Fry (Coventry)
0247 622 1513
info@clarkeandstrong.net
www.clarkeandstrong.com

Leslie R Tipping Ltd

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

MazWell Group

Mr Caldwell (Whitechurch,
Hampshire)
01256 893 868
enquiries@themazwellgroup.com
www.themazwellgroup.com

Thorley Smith Ltd

Mr D Tanks (Wigan)
01942 243331
sales@thorleysmith.com
www.thorleysmith.com



**YOUR
BUSINESS
COULD BE HERE**


To advertise here,
contact Elliot Whitehead at
elliot@connectmedia.co.uk
on 0131 561 0020

SAIF SCOTLAND

Stirlingshire Crematorium hosts dedication service

SAIF was privileged to be invited to the dedication service for Stirlingshire Crematorium on 15 June. The service had been postponed for two years as it opened at the start of the pandemic.

James Morris, President of SAIF Scotland, was pleased to represent SAIF at what was a very pleasant and well organised day.

Attendees were welcomed on arrival, with the service of dedication conducted by the local Church of Scotland minister and a celebrant, then treated to lunch. James was joined by dignitaries from sister trade organisations. 



Attendees at the
dedication service



Stirlingshire Crematorium

SAIF DIGITAL

The simplest definition of SEO, or Search Engine Optimisation, is the process of getting traffic from free, organic, editorial, or natural search results in search engines. In short, when someone searches the web for a product or service, SEO is the mechanics behind your website that push your website to the top of the search engine results.

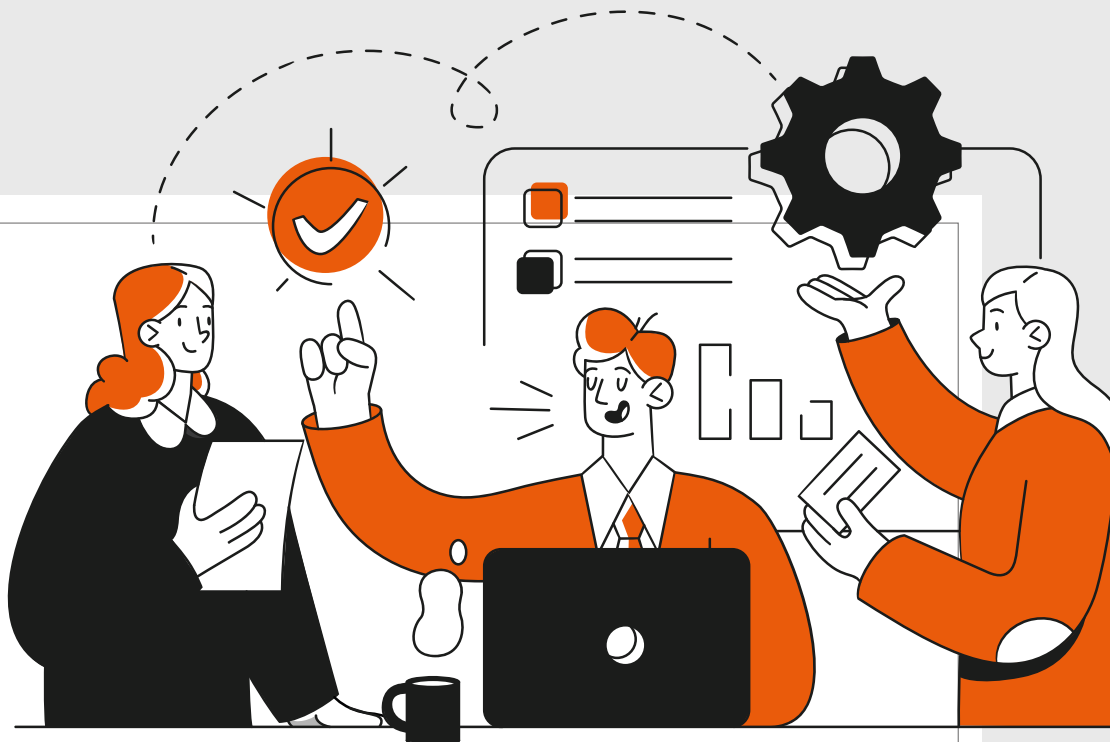
Being at the top of the results is exactly where you want to be for one simple reason, 25% of web users never click past the first search result. If you are not at the top of the search results you have lost 25% of your potential new business without even having had the chance to show off your services through your website.

Search Engine Optimisation increases your website visibility to potential customers. Your website visibility is directly related to your 'ranking'. Before we get too technical, your website ranking is a score out of 100. The higher, the better.

There are several different ways to measure how your website ranks, we utilise a system called Domain Authority to measure this for members who have registered for SAIF Digital. In our analysis of those who have registered for a SAIF Digital audit to date, the average ranking is 19 out of 100.

To give this score some context against the nationwide funeral providers:

- Funeral Partners 42
- Dignity Plc 52
- Funeralcare 68



What is SEO and why is it vital to your funeral business website?

"SAIF Digital provides a free service to members to examine your website ranking"

The nationwide funeral providers recognised the importance of digital marketing some years ago, invested in their SEO and are reaping the benefits. From our analysis, it is clear that individually the independent sector needs to do the same.

Free guidance

SAIF Digital provides a free service to members to examine your website ranking and provide guidance on your website, SEO and social media.

If you have not already done so, register today at www.saifdigital.co.uk

Join our social media group

For those of you on Facebook, you can join our private Facebook group for access to a library of social media posts, regular blogs on best digital practice and other useful resources to manage your digital marketing. To join, simply search for SAIF Digital. 📌



By Declan Maguire
SAIF Digital

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 the Facebook group SAIF Digital.

SAIF NEW MEMBERS

FULL MEMBERSHIP PENDING

John and Sara Fixter
Fixter Funeral Services Ltd
t/a Full Circle Funerals Partners
23 Ashley Road, Altrincham, Greater Manchester WA14 2DP
Previously advertised on SAIF website. Close Date: 7 June 2022

ASSOCIATE MEMBERSHIP PENDING

Paula Rossi and Dr Choudhry
WJ Kenyon
3000 Manchester Business Park, Manchester Airport, Manchester M22 5TG

Previously advertised on SAIF website. Close Date: 9 June 2022

ACCEPTANCE INTO FULL MEMBERSHIP

James Mooney-Dutton
Wisbech Funeral Service Ltd
17 Old Market, Wisbech, Cambridgeshire PE13 1NB

Jacqueline Richards
Ellis Bros (Funeral Services) Ltd
The Old Fire Station, 3 Ferry Road, Rye, East Sussex TN31 7DJ

ACCEPTANCE INTO PROBATIONARY MEMBERSHIP

Andrew Wood
B.Sweet & Sons Ltd
12a Oldbury Road, Tewkesbury, Gloucestershire GL20 5LZ

Adrian Hughes
Hughes Funeral Services Limited
180 York Road, Leeds, West Yorkshire LS9 9NT

Branches of Above:
152 Green Lane, Leeds, West Yorkshire LS15 7DS

3 Hollin Park Road Parade, Leeds, West Yorkshire LS8 3AS

Mr Thomas Billington
Billingtons Funeral Directors Ltd
incorporating **Horsfield & Family Funeral Directors**
Oakwood, Station Road, Kirkham, Lancashire PR4 2HA

Branch of Above:
Horsfield & Family Funeral Directors
1A St Davids Road North, Lytham St Annes, Lancashire FY8 1AT

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Emily Winsor-Russell
Eden Public Relations Ltd

23 Kings Court, Commerce Square, Nottingham, East Midlands NG1 1HS

Paul Marston
J Marston Engineers Ltd
t/a Mortuary Solutions
Waterloo Mills, Waterloo Road, Pudsey, Leeds LS28 8DQ

Mr Rob Leurs
See You Memorial Jewellery
Cipres 2, Someren, The Netherlands S711 0Z

Jessica Sauer-Wright
2 Circles Consulting (IT and Telecommunications)

Unit 5 Satellite Park, MacMerry Business Park, East Lothian EH33 1RY

FULL MEMBER NOT RENEWED

Mr Paul Stonebank
Weardale Funeral Services
5 South Bridge, Walsingham, Bishop Auckland, Durham DL13 3JY

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

Your SAIF Executives

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

NATIONAL



JO PARKER
National
President



CRAIG CALDWELL
Executive
Committee



PAUL SILLETT
Executive
Committee



MARK HORTON
1st Vice
President



AMANDA DALBY
Executive
Committee



GARY STAKER
Executive
Committee



SEAN MARTIN
2nd Vice
President



SIMON HELLIARD-MOORE
Executive
Committee



JAMES MORRIS
Scottish
President



MARK PORTEOUS
Immediate Past
President



ROSS HICKTON
Executive
Committee



DAVID GARLAND-THOMAS
SAIFCharter
Representative



TERRY TENNENS
Chief Executive
& Secretary



DECLAN MAGUIRE
Executive
Committee



CHRIS PARKER
F. SAIF IFD College
Chairman



PAUL ALLCOCK
F. SAIF Executive
Committee



GEMMA O'DRISCOLL
Executive
Committee

SCOTLAND



JAMES MORRIS
President



GAVIN HENSHELWOOD
Secretary



TERRY TENNENS
Chief Executive
National SAIF



DECLAN MAGUIRE
1st Vice
President



JOE MURREN
Scottish Government
Liaison Officer



TIM WEIR
Executive
Committee



JAMES CARCARY
President / Complaints
& Standards



PAUL STEVENSON
Executive
Committee

JIM HENSHELWOOD
Honorary Life
President



ROSS ANDERSON
Executive
Committee



MARK PORTEOUS
Executive
Committee



JIM AULD
Executive
Committee



MARK SHAW
Executive
Committee

GOLDEN CHARTER

Who's in your area?

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



MARK MORAN
Director of Sales
M: 07834 417 312
E: mark.moran@goldencharter.co.uk



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



LOUISE LOVE
Head of Business
Compliance
T: 07738 702 758
E: compliancesupport@goldencharter.co.uk

BUSINESS



SIMON PEARSON
South Business
Development Manager
M: 07713 383 945
E: simon.pearson@goldencharter.co.uk



PATRICIA LEARY
North Business
Development Manager
M: 07542 854 624
E: patricia.leary@goldencharter.co.uk



NORTH



GEORGIA HENNEY
Regional Business
Manager North
M: 07740 236 897
E: georgia.henney@goldencharter.co.uk



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



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



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



3 CLAIRE GIBSON
Lothian & Borders
& North Cumbria ABM
M: 07542 854 612
E: claire.gibson@goldencharter.co.uk

CENTRAL



DANIEL HARE
Regional Business
Manager North
M: 07717 696 683
E: daniel.hare@goldencharter.co.uk



6 MORGAN MURRAY
West Yorkshire &
East Lancashire ABM
[Maternity cover]
M: 07927 668 508
E: morgan.murray@goldencharter.co.uk



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



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



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



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

TELEPHONE BUSINESS MANAGERS



MARTIN MCGHEE
Telephone Team
Business Manager
T: 0141 931 6394
E: martin.mcgee@goldencharter.co.uk



HAZEL MCCALL-MARTIN
Telephone Business
Manager
M: 07927 668 504
E: hazel.mccall-martin@goldencharter.co.uk



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



ANTHONY FITZPATRICK
Telephone Business
Manager
M: 07927 668 500
E: anthony.fitzpatrick@goldencharter.co.uk



SARAH JANE GREEN
Telephone Business
Manager
M: 07707 274946
E: sarahjane.green@goldencharter.co.uk

SOUTH



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



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



12 KRISTI JONES
West England
ABM
M: 07834 417 314
E: kristi.jones@goldencharter.co.uk



14 TERRY LEE
South Wales & South
West England ABM
M: 07713 309 750
E: terry.lee@goldencharter.co.uk



GEMMA LAURENSON
Branch Assistant
M: 07717 882 955
E: gemma.laurenson@goldencharter.co.uk



11 SUZANNE DRUMMOND
South Wales ABM
M: 07720 095 208
E: suzanne.drummond@goldencharter.co.uk



13 IAIN CATCHPOLE
South East England
ABM
M: 07568 100 555
E: ian.catchpole@goldencharter.co.uk

ARCHIVE

A LOOK BACK

APRIL
2020

We provided advice, guidance and support to help our members during the Coronavirus pandemic with a series of informative articles.



Since the start of the Covid-19 pandemic, SAIF Insight has been keeping members informed. Look how far we've come.



MAY
2020

In this issue, we focused on life on the front lines of Covid-19, with all the latest guidance on keeping staff safe and protected.

JUNE
2020

June was a time for reflection and to plan for the future. We interviewed several funeral directors about how they were all working together locally.





SUMMER 2020

SAIF members rose to the challenges of Covid-19 and in this issue, we paid tribute to their hard work and dedication during unprecedented times.



SEPTEMBER 2020

Leading Independents revealed what they were doing to prepare for an anticipated second wave.



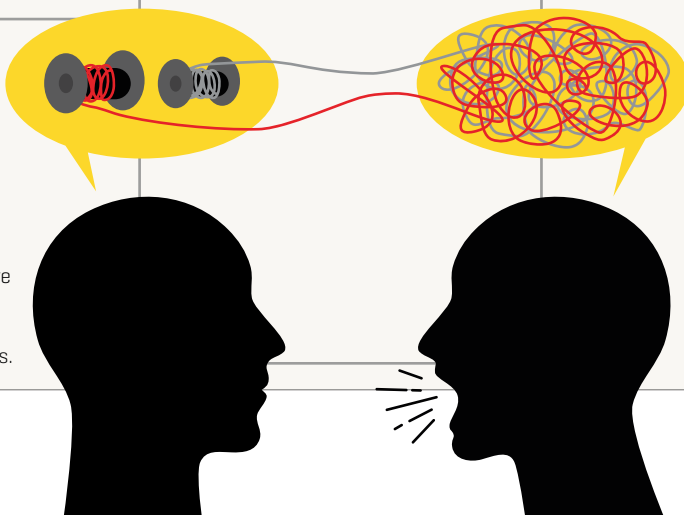
NOVEMBER 2020

Covid-19 brought trials and trauma to the front line. SAIF Insight found out how members in each corner of the country were continuing to face up to the impact of the virus.



OCTOBER 2020

We focused on the new and unseen dangers for funeral teams. With more restrictions announced, our focus was on supporting Independents.



→ Time capsule

Take a step back in time with past issues of SAIF Insight, dating back to 2015, in our online archive section at www.saifinsight.co.uk.



A Diamond Partnership—exclusive to independent funeral directors

Giving you the tools to compete against direct cremation providers

Direct cremation now accounts for 18% of all UK funerals. That's why SAIF has partnered with Westerleigh Group and Distinct Cremations to offer you an exclusive 'Diamond Partnership'.

It's a partnership that will enable you to compete in this fast-changing market. Adding direct cremation as an option for your families—so they needn't lose the personal touch your business brings.

Trusted. Independent. Specialist.
From only £275.

Wholesale options start at just £275, and the Partnership complements the

value SAIF members already receive –*free marketing support, professional indemnity insurance, unrivalled expertise and UK-wide government representation.*

To take advantage of the Diamond Partnership, simply apply to become a SAIF member today.

To sign up, email the SAIF Business Centre at info@saif.org.uk. For further details about the Diamond Partnership go to saif.org.uk/why-join-saif/diamond-partnership

