



Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

JANUARY 2023 | NO. 245

RISING TO CHALLENGES

How funeral directors are helping
clients amid cost increases

Join the association that's leading the way.

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

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

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

For over 30 years SAIF has been promoting and protecting the interests and values of independent funeral directors. Supporting our members is at the heart of everything we do, listening, responding and engaging to secure your independent future.

Join SAIF now: visit saif.org.uk or call us on 0345 230 6777 or 01279 726777



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Regulars

05

Leader

SAIF Chief Executive Terry Tennens on making sure your business is well positioned to meet challenges

07

Commentary

What really matters to customers – the success of introducer appointed representatives

08

The Briefing

The latest updates, from the Competition and Markets Authority, to the Matthew Gallagher Award

28

Post-Cremation Ashes

With cremation there is the issue of what happens to the ashes afterwards – we explore the legal position

37

New Members

A warm welcome to all new members

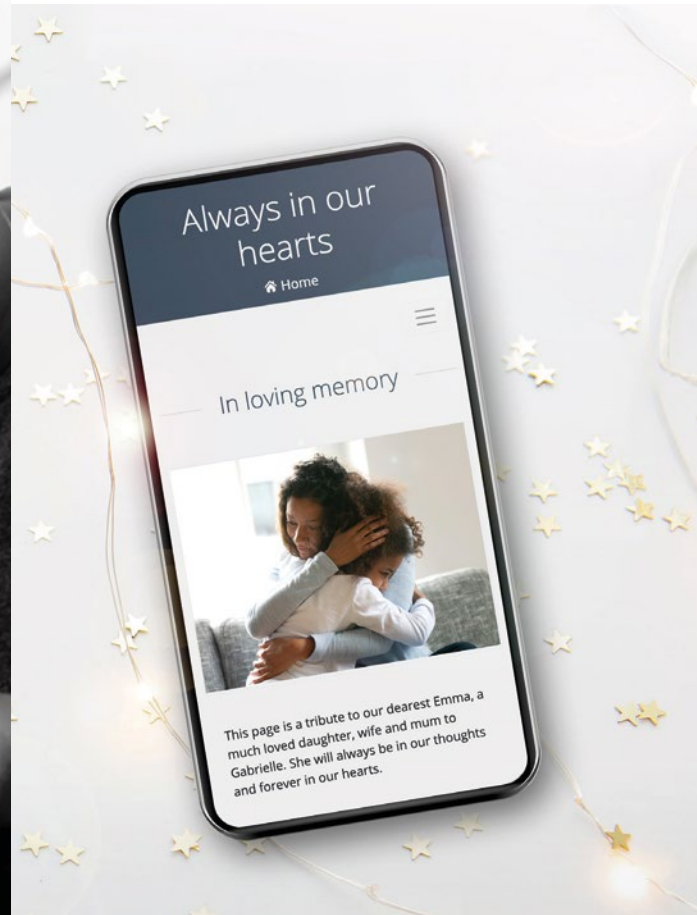
40

Directory

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



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Are you ready for 2023?

By taking a few simple steps, you can make sure that your business is well positioned to meet this year's challenges

First of all, from the SAIF Leadership Team, the Executive Committees and Business Centre, we wish you strength, good health and resilience as you care for your clients in 2023!

You all may have heard that proverb: "To fail to prepare is to be prepared to fail". How are you preparing your funeral service and team to meet the demands of 2023? Why should life always be what it has always been? The vibrant Independents who succeed know what they stand for, and not what they fall for. So, let me share three reflections as we enter a new year, faced with potential challenges around staff recruitment and stiffer competition on the one hand, and new opportunities to enliven your brand in your local community on the other.

1. Learn to live with 'uncertainty'

Competition and disruption will continue – this is a feature across most business sectors as technology drives innovation and creates disruptive forces. Don't forget your business was a disruptor when it started!

So, we need to learn to get comfortable living with disruption, as well as new ways of communicating and securing business. What is clear is that in most locations across the UK, digital communications on websites, and existing and emerging social media platforms, will accelerate. That is why the free benefit of SAIF Digital membership – www.saifdigital.co.uk – will help improve your digital footprint and connect you with more consumers, many of whom are moving to a 'digital first' approach to engaging businesses. A simple 30-second video from your firm can be highly engaging and attractive to winning

clients. Talk to SAIF Digital about these and many other simple ideas.

We will be hard pressed to make time and find space to think afresh about how to handle the challenges and pressures.

One resource you do have is your team – ask your co-workers questions about new opportunities and ways of engaging in the community and online. What kind of leader will you be in 2023? How well will you listen, and will we be learners, or know-it-alls? Keep your ego in check and ask wise colleagues where your blind spots are.

2. See regulation as a 'stepping stone' to professionalism

The Competition and Markets Authority (CMA) has told SAIF it will begin to enforce the Funerals Market Investigation Order 2021 over the coming 12 months. Expect to see public letters naming and shaming businesses, as well as possible High Court litigation. SAIF is here to offer support, but don't say you were not warned if you find your firm's name in the public domain, having been called out for non-compliance.

An educated staff team has become the norm in other health professions, so in the funeral sector we recognise the importance of qualified staff and continuous learning through CPD.

The IFD College is well placed to support your education needs, and SAIF is developing CPD modules, through webinars and other bespoke training units. Please let the SAIF Business Centre know your training needs by emailing info@saif.org.uk



Terry Tennens
SAIF Chief Executive

terry@saif.org.uk

3. Stretching keeps us supple!

We need to stretch ourselves mentally and question whether we have become comfortable with inefficient working practices. Do we need to stretch to become learners and experimenters with technology, or offer new bespoke services for our clients? Sometimes it's the little things that make the difference.

Yes, our clients are demanding far more of us in their funeral preferences. More choice, more eclectic preferences, from after funeral products and services. We shall see more diversification among our communities. Attended funerals, while in high demand among a variety of communities, are experiencing a bounce back after the pandemic. This is the age of the independent funeral director, with families preferring independent local firms over the corporate and online invisible shareholders. We are living in the age of the digital and moving towards the next age of artificial intelligence (AI), yet some of us remain in the analogue age.

Stretch to know your unique selling points, adapt at the edges.

Two possible future challenges

Low emission zones are coming into scores of cities across the UK in 2023/24. Bradford Local Authority has made hearses and limousines exempt, while private ambulances will be charged at £9 a time for collecting the deceased within the perimeters of the zone. Meanwhile, Glasgow and Edinburgh appear to have no exemption. We asked members for their concerns about this. If you want SAIF to partner with you in advocating to local authorities, please email info@saif.org.uk

Linked to emissions, rightly so, is protecting the natural habitat and environment and we are liaising with government agencies and private providers to move us towards a sustainable future.

I hope you are hungry to survive and thrive – to be the best version of your funeral service and continue to herald the greatness of independent family funeral directors. You matter to your community, and you matter to us in SAIF.

Strength and fresh vision to you in 2023. 🍀

Best wishes,

Terry Tennens



Digital applications tick all the right boxes

Ready to say goodbye to admin overload? Our funeral director partners and customers agree that a regulated sale with mygoldencharter.co.uk is much simpler than the paper version. So, if you're missing out on an easier way to do business, now's the time to make the switch.

Our intuitive digital applications system is fast and secure. It's designed to help you get things done. Quickly, and simply. Even if you're visiting a customer at their home.

And, that's not all mygoldencharter.co.uk has to offer.

Brand new online tools and resources give you instant access to the latest insights and marketing materials. Whatever's happening in our industry, we'll keep you in the loop. Plus, we'll keep you on track to meet your regulatory requirements with our new Continuing Professional Development (CPD) section.

Don't miss out

To find out why paper-free means hassle-free, ask your Golden Charter business manager to tell you more about the mygoldencharter.co.uk portal and all it has to offer. Or, you can email us at marketingsupport@goldencharter.co.uk

Golden Charter 
Smart Planning for Later Life

Introducing 2023

Customers tell us what really matters to them, with the success of introducer appointed representatives

We passed the shortest day of the year in December and, as ever, your current busy season coincides with the nights gradually getting lighter. What's new in 2023 is that families' outlook on planning has also turned a corner as we emerge from midwinter.

Growing interest

At Golden Charter, we always take time to understand what really matters to prospective customers. Through our regular, independent research on their attitudes and intentions, we can track their priorities, and how they change, over time – and inform your actions as a result.

Our appointed representatives are growing in confidence, with many now firmly committed to marketing plans for all of 2023, designed to secure future market share within their local communities. Our research firmly points to consumer expectations around your online presence and digital plan sales, and appointed representatives are now benefiting from actions in these areas.

The other clearest place to spot changes in families' views is via the experienced team at Golden Charter, who help so many customers with enquiries.

Our figures here give us continued optimism. As early as October 2022, we were exceeding the previous year's comparative figure for customers choosing to purchase a plan direct from our experienced team by 65%, and reached our most successful levels since the beginning of 2021.

We'll continue to monitor customers' interest and needs as always and, as we enter 2023, the signs are increasingly positive both for appointed representatives and direct enquiries.



Introducers

Direct enquiries are especially illuminating now because of the role we play for the growing number of partners choosing to be introducer appointed representatives. These funeral directors elect to pass us enquiries to follow up – a much closer relationship than before regulation, and a real success story.

FCA regulation meant some Independents paused promoting funeral plans to better understand what the impact might be on their businesses. We know plans remain vitally important to your business model. So, it's great to see that since summer, the situation has improved markedly and many of you have a renewed confidence about your approach.

More than 60 Independents chose to become introducers during 2022 and, with the success we're seeing, I'm sure that number will keep growing. By December, most introducers had referred enquiries to us, and the overwhelming majority had successful sales concluded. Each sale ensures the family's services are delivered locally by their trusted, independent funeral director.

More than half of the enquiries introducers send us convert to plan sales. That's a phenomenal result that we're ready to build on with you.

I'd strongly recommend Paul Stevenson's recent episode of *The Partnership Podcast* (available at goldencharter.buzzsprout.com or podcasting apps such as Spotify). His enthusiasm and the figures he quotes are equally remarkable.

Paul compares his past results with those he gets as an introducer via our experienced sales team: "We've won regional Funeral Planner of the Year on four occasions, and the best we

got to was a conversion rate of about 36%. To date, our conversion rate is now 67% from introducing.

"It's far easier, especially when you're busy at-need; you tend to put the plans off."

He also discusses families' experience: "People trust us as a funeral director, so they trust our choice in directing them to Golden Charter."

"[There have been] no adverse effects whatsoever. People have come to the door to say 'that's the plan in.'"

His entire business feels the benefit: "It's taken the pressure off my staff as well as myself, and they really appreciate it."

That's success we've seen repeated across our introducer network and it's one of this year's most exciting new opportunities. It's a real example of Independents and Golden Charter working more closely under


regulation and improving customers' experience, completing more enquiries and making things easier for funeral directors at a busy time.

As well as being great for customers, dealing with enquiries is simpler for introducer funeral directors than appointed representatives. The results are excellent,

there are fewer regulatory requirements and the amount of work involved in following up on customers' funeral plan needs is significantly smaller since we deal with the sale on your behalf.

It's been such a success that we've geared up for those numbers to grow as more introducers carry out marketing activity, and further funeral directors become introducers.

Whether you choose to provide plans to your community as an introducer or an appointed representative, your business manager will help you get the very best results for your business.

On that positive note, I'll wish you a happy New Year, and as always Golden Charter is committed to helping make it a successful one. 

"It's great to see that since summer, the situation has improved markedly and many of you have a renewed confidence about your approach"

Suzanne Grahame
Golden Charter,
Chief Executive
Officer

suzanne.grahame@goldencharter.co.uk

ENERGY

Potential winter blackouts

SAIF has been in liaison with the Ministry of Justice (MoJ) with concerns that during January and February there may be energy blackouts during the working week.

In the worst, case up to 20 days of blackouts could take place between 4pm and 9pm during the week across Britain. SAIF has been consulted for a business contingency plan and asked for seven days' notice of these so the funeral sector can manage the significant impact on their operations and clients during an exceptionally busy time. We await further news from the MoJ of contingency planning and will advise members thereon.

UPDATES

Festive caring

J T Byrne Funeral Directors swapped its office secret Santa to buying a gift for a child who wouldn't be fortunate to receive one. John Byrne said: "Blackpool Carers is a charity we have supported and they were collecting gifts for children who are also carers. It was an extremely proud and humbling moment to hand over gifts colleagues had bought and wrapped, knowing we were helping to make a difference to a child's Christmas and put a smile on their faces."

TRIBUTE

Obituary: Stan Kemp

We say goodbye to Stan Kemp, who sadly died in December 2022.

Stan was one of the first cohort of SAIF's Quality Assurance Inspectors for more than 10 years.

Many who were inspected by Stan will remember his penchant for a cup of tea, a biscuit and a chat.

He was a valued member of the QA team and will be missed by all that knew him.

Everyone at SAIF and SAIF Insight sends their sincere condolences to Stan's family.



COMPLIANCE

'Move to enforcement'

The Competition and Markets Authority has revealed there will be a rapid escalation of enforcement

The SAIF Competition and Markets Authority (CMA) Taskgroup – Paul Allcock, Sean Martin, Joseph Murren, and Terry Tennens – has met with the Director and staff from the CMA Funerals division.

The purpose of the meeting was to establish how compliant funeral directors have been with the Funerals Market Investigation Order 2021 on price transparency during the last 15 months, in relation to online and printed materials. The meeting also considered compliance levels among funeral firms with five branches or more with regard to six monthly revenue reporting submissions.

We learned that there are more than 200 funeral directors across the UK which are not compliant.

SAIF raised a number of members' questions with the CMA, including:

- A lack of consistency in the timing of crematoria price changes was creating additional costs for funeral directors, who have had to repeatedly reprint price list posters. SAIF asked whether these price increases can be coordinated in order to reduce printing and environmental waste, as well as the cost of reproducing posters several times per year.

- Also, the Standardised Price List (SPL) requires editing. For instance, the viewing of the deceased is often not charged to the client during working hours. Similarly, the charge for mileage within a certain radius is often exempt to clients.

The Second Market Investigations Review (MIR) and price regulation
SAIF enquired as to whether there is a desire for a second MIR by the CMA.

The CMA was not yet able to comment as it has only received one year's funeral revenue returns. The authority requires more data to evaluate if a second MIR is needed.

SAIF pointed out the past three years were unusual due to the pandemic, which led to restricted funerals, and now the cost of living crisis is creating inflationary pressure on materials, transport and utilities. The CMA acknowledged this and reassured the group that, should a second MIR take place, it would include a public consultation, involving SAIF, other industry bodies and funeral directors, as well as consumers, to establish whether a MIR is necessary.

The 2021 Order is unlikely to be reviewed for another three

"We learned there are more than 200 funeral directors across the UK which are not compliant"



Funerals were hit by the pandemic

years as it is primary legislation; therefore it is not possible at present to change the SPL or the requirement for displaying crematoria pricing posters.

Next steps from CMA

- **Communications:** The CMA will be issuing user-friendly guidance to funeral directors and crematoria in the near future. It acknowledges that it has never worked with such an industry before, with so many diverse businesses. Funeral directors will shortly be receiving communications on how to comply with the 2021 Order.
- **Non-compliance:** For funeral directors who are non-compliant, private letters with a limited time frame to rectify errors will be issued. The CMA is gathering intelligence and members should be clear that 2023 is the year of enforcement of the Order.
- Public letters that name and shame funeral directors across corporates, Independents and non-trade affiliated funeral directors will be issued if there remains non-compliance following the private letters. The escalation of enforcement will be rapid.
- Prosecutions will be brought if, after the public letters, there still remains non-compliance. This will involve legal proceedings through the High Court. The outcomes will be from financial fines to a six-month custodial sentence.



It's important for businesses to follow the rules

- In summer 2023, there will be further communications to the public to engage the consumer and raise awareness of price transparency obligations and CMA compliance among funeral directors and crematoria.

Funeral businesses with five branches or more will be able to access a web portal for revenue submissions for the next instalment for 1 April 2023. We await more information from the CMA on this new web portal.

Conclusion

If you receive a CMA letter of non-compliance, please contact the SAIF Business Centre, so we can offer guidance and support to ensure alignment

with the CMA Funerals Market Investigation Order 2021.

Should you or your staff have any questions about the CMA, please contact the SAIF Business Centre at info@saif.org.uk.

There may be areas that are unclear, for instance, package pricing, and how this works alongside the SPL or additional price lists. For clarification, please either ask the SAIF Business Centre or contact the CMA directly via the email below.

If there are local funeral directors who, in your opinion, are clearly non-compliant, then it is your prerogative to notify the CMA of this non-compliance, this can be done at funerals@cma.gov.uk

AWARDS

Final countdown: Calling all nominees

There are only days left to make a nomination for the 2023 Matthew Gallagher Award, so don't delay!

If someone you know has shown exceptional ability and used their Independent Funeral Directors' (IFD) College training in a positive way, has risen to a challenge, or is considered in some other way, then you should enter by 14 February.

Nominations can come from employers, co-workers, or be self-nominated, and are open to all IFD students and members.

The award is named after inspirational funeral director Matthew Gallagher, who served as a college governor, assessor, and verifier. Matthew had a unique ability to encourage and find something good in every student's work, and this award is presented in his memory to a student who has overcome challenges to complete IFD College certified units.

Those challenges may be personal, domestic, educational, or physical. Examples could include setting up a bereavement group,

managing a project, taking on in-house induction of new staff, and many more.

The winner will be announced at the SAIF AGM weekend in Tunbridge Wells, 2-5 March.

For more information and a nomination form, contact IFD College Administrator Sharon Welford sharon@saif.org.uk or download directly from the IFD College Facebook page.

All completed nomination forms should be emailed directly to Sharon.

"Matthew had a unique ability to encourage and find something good in every student's work, and this award is presented in his memory to a student who has overcome challenges to complete IFD College certified units."



Matthew was a popular figure

NEW SERVICE

SAIF Acquisitions: keeping Independents independent

A professional brokerage service has been launched to help independent funeral directors sell their business to other independent funeral directors.

SAIF members who are interested in purchasing will be able to register with SAIF Acquisitions and become an 'approved buyer', protected by non-disclosure agreements with prospective sellers. Members intending to sell their business are invited to contact SAIF Acquisitions, who will discreetly connect you with buyers in your area. As a seller, you will also be provided with a list of preferred agents able to act on your behalf, if you so wish.

SAIF will provide the above information, but it will be the seller who determines the buyer

firm and, if applicable, the agent/consultant.

This is an 'opt in scheme', with SAIF claiming 0.5% of the selling fee to cover costs of advertising and facilitation services.

In an age when one independent funeral business is being snapped up by a corporate every other week, SAIF Acquisitions will help to protect the business you have nurtured and grown, ensuring bereaved families can continue to rely on the unique service only an independent funeral director can provide.

SAIF is contacting all members with further information about how to register for the 'approved buyer listing' or, as an independent looking to sell, make contact with approved buyers/agents.

For further information, contact Claire Day or Terry Tennens in the strictest confidence and with no obligation by emailing claire@saif.org.uk or terry@saif.org.uk, or calling 01279 726777.



The service will help deals to be agreed

COUNSELLING

Powerful new benefit for SAIF Associate members

SAIF Associate members now have access to the highly respected SAIF Care counselling support service. From 1 January, employees of SAIF Associate member firms can take advantage of the service if they are struggling following a bereavement.

The service, which launched in 2018 in a partnership between SAIF and bereavement counselling experts Professional Help, is designed to support people experiencing challenging grief journeys.

SAIF Care can be contacted on the free helpline 0800 917 7224, email help@saifcare.org.uk or access the SAIF Care Chat on the website saifcare.org.uk, where a pop-up chat bot will appear.

If you have any questions about SAIF Care, contact SAIF Business Centre at info@saif.org.uk

ON THE MOVE

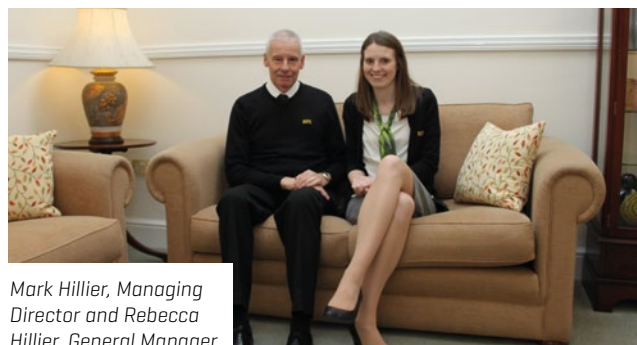
Listed building's new lease of life

Hillier Funeral Service transformed former maternity hospital

Hillier Funeral Service, a fourth-generation family run and independent funeral business, has announced its head office move to Kinsghill House in Old Town, Swindon.

The firm outgrew its office on Victoria Road, which was for administration only, and was searching for a number of years to find a suitable building which provided parking, space for a mortuary and chapels. The team finally found Kingshill House, which matched all their requirements. Being a Grade II listed Italian villa, they knew obtaining planning permission would be difficult and it has been a two-and-a-half-year project from the offer being accepted to finishing the renovations.

"We are so pleased with the final result," said Managing Director Mark Hillier. "Our dream was to create an inviting and relaxing space for our clients to arrange



Mark Hillier, Managing Director and Rebecca Hillier, General Manager

funerals, visit their loved ones and even hold the funeral service."

Mark added: "The move is incredibly important to the Hillier family as it will allow us to continue to provide a high level of customer service to the Swindon community. We now have chapels, mortuary facilities and caretaker accommodation at all three of our branches.

"As the building is so iconic in Swindon, previously a maternity

home for more than 30 years, we held an open week in early December and received very positive comments about the renovation. We've given the building a new lease of life and opened it back up to the community."

The firm will have two arrangement offices, three peaceful chapels of rest, a grand service room to hold funerals with up to 40 people, plenty of parking and two caretaker flats.

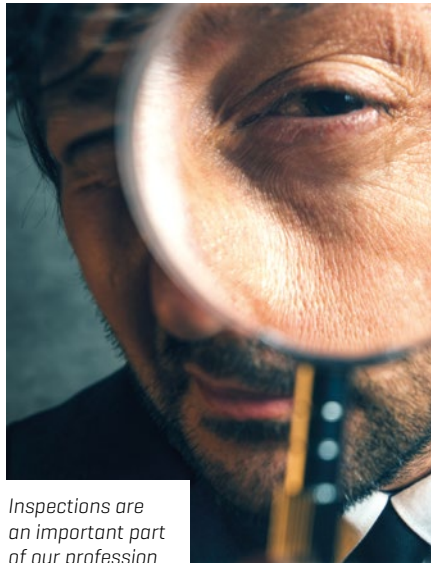
EXPANSION

Wanted: Quality Assurance Inspectors

With changes in the funeral profession, SAIF is looking to expand its Quality Assurance inspectorate.

SAIF is looking for enthusiastic and professional people who share the association's commitment in supporting and benchmarking the profession independently. The ideal applicant will have either worked in the funeral profession or have extensive knowledge of the industry to carry out inspections of funeral directors and those companies who handle and care for the deceased.

The inspector will be responsible for arranging their own schedules, for



Inspections are an important part of our profession

which administration support will be given from the SAIF Business Centre.

The working hours are as and when required, with peak times March to September. Inspection dates and times will suit both the inspector and funeral director or associate member.

The successful applicants will be proactive and work with the current

team of inspectors to provide an efficient and effective inspection that meaningfully involves and promotes positive outcomes through a supportive process and signposting of good practice for the clients. As this role is working remotely and across different counties, the applicant will be required to travel and have access to email.

SAIF would like to hear from you if you have:

- Extensive experience and/or knowledge of working within the funeral profession
- Excellent written and verbal communication skills
- Ability to work on your own initiative
- Proficient using technology

SAIF values equality and diversity and recognises the benefits this brings and therefore we welcome applications from all sections of the community.

Please send your application – a maximum of two A4 sides which includes your experience and reasons for application – in strictest confidence to Claire Day at the SAIF Business Centre claire@saif.org.uk

If you have any questions, then please contact Claire via email or by calling 01279 726777 or 03452 306777.

ALLSOPS

Take the hassle out of traditional ordering

Visit www.allsops.net to sign-up

Manufacturers and Suppliers of quality products to the discerning Funeral Director

To place an order or for more information, call us on 01903 213991 or visit www.allsops.net

BOOK LAUNCH

Wathall's activity book helps people navigate their grief journey

Fay and Michael worked together



Derby's longest established Independent funeral directors has published a new book to help adults come to terms with losing a loved one. The activity book, entitled *Missing You*, was written by Wathall's bereavement support coordinator and qualified counsellor Fay Bloor, with illustrations by University of Derby graduate and freelance illustrator Michael Ashley.

Fay and Michael first collaborated to create *Missing Someone Special – working your way through loss*, which was published last year, aimed at children and young people who have suffered a bereavement.

The latest book *Missing you – working your way through loss* aims to offer the same standard of in-home support, but relevant to adults.

It includes a section dispelling common myths around grief.

To order a copy of either or both of the activity books, please order online at www.wathalls.co.uk/product/missing-you-adult-bereavement-book, or if any funeral directors would like to order copies for their offices, please email fay.bloor@wathalls.co.uk

SUPPORT

We can help protect your share of the funeral plan market – throughout 2023, and beyond

By Deborah Morton, Golden Charter Campaign Manager

As we navigate another new year, it's a great time to strengthen engagement with your local community and underline the valuable support you offer.

We've witnessed huge change within the UK funeral sector over the past few years – through regulation, digital transformation, and a market shift towards a wider choice of funeral styles and services.

We know families value the expert support they receive from you, their trusted local and independently owned funeral director. Connecting with the new generation of customers and protecting your market share (at-need and pre-need) is essential. And we're here to help.

"What every customer needs to know is that you can help – whatever their wishes. If these customers aren't buying from you, they're buying from someone else"

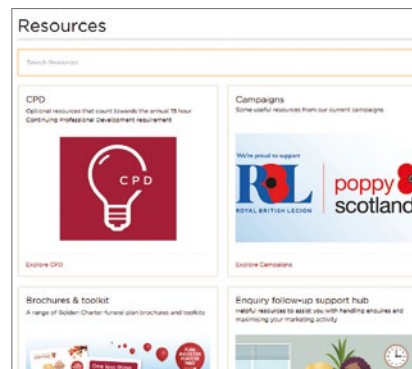
Rising demand for funeral plans is expected to continue.* What every customer needs to know is that you can help – whatever their wishes. If these customers aren't buying from you, they're buying from someone else.

Our research tells us customers are looking for peace of mind, protected payments and the send-off they really want. We have a range of marketing support materials to help our appointed representative and introducer appointed representative partners promote funeral plans and engage target customers.

Both our Your wishes, your way and SimplyCremation funeral director toolkits have been developed in response to the increased choice we know customers are looking for when it comes to their final send-off.

Speak to your Golden Charter business manager to make the most of the support we offer and visit mygoldencharter.co.uk to order marketing materials for your business.

* Source: Mintel Report, UK Funeral Planning, 2022



CHARITY

Conquering Mt Kilimanjaro

Funeral director Stephen Roberts scaled one of the highest peaks in the world to help raise more than £100,000 for Nightingale House Hospice.

An independent funeral director has scaled new heights to the 'roof of Africa'. Stephen Roberts, 22, was one of several charity climbers who took part in a sponsored climb of Mt. Kilimanjaro, Africa's tallest mountain and the tallest free-standing mountain in the world.

Stephen, who has been working in the funeral profession in and around



Stephen has hit the heights

Wrexham for six years as part of the family business Roberts Bros, was raising funds for the Nightingale House Hospice.

He said: "Nightingale House has not only helped my own family in the

past, caring for my Nain during the final stages of her illness in 2012, but supports thousands of families across North Wales by providing specialist palliative care services, completely free of charge.

"What really blew me away was people's generosity. Each and every donation, big or small, has had an impact on the hospice and helped me to keep putting one foot in front of the other, all the way to Uhuru Peak, the summit of Kilimanjaro, aptly dubbed the 'roof of Africa' at 5,895m."

To reach the summit, Stephen and the team spent six days trekking through rain forest, moorland, alpine desert, and glacial mountain paths, all while constantly battling with altitude sickness, sudden changes in weather and temperature, and the rugged terrain of the dormant volcano. Stephen has raised £4,000 for Nightingale House and the team has collectively raised £100,000.

PERSONALISED SCATTER TUBES: A BEAUTIFUL WAY TO REMEMBER LOVED ONES



For the past 15 years, scatter tubes have been one of the best-selling items in the funeral trade. With so many new designs and sizes coming out over time, these tubes have remained popular choices for families looking to honour a loved one who has passed away. Over this time, we've received countless requests for one-off, bespoke designs, but there was never an option available in the market that could accommodate these individual needs. So, after doing some research (and asking you!), we managed

to find a way – personalised scatter tubes.

We know that when it comes to ashes containers for the ones we love, there are some who are interested in traditional options, such as urns and garden memorials, and others who want more unconventional ways and something different, which is where our personalised scatter tubes come in.

Our personalised scatter tubes offer a completely bespoke option for every family, giving them the chance to show off their unique personality through beautiful, touching tributes. With truly unlimited designs to choose from, families can remember their beloved

with memorable places, hobbies or even just a favourite photo of their loved one; people can create a memorial that speaks directly to them and shines a light on the life of their family member.

If you're looking for something truly unique to offer families, then personalised scatter tubes are the perfect choice. If you'd like more information, please get in touch with a member of our team, who will be happy to help with any questions you may have.

Contact Allsops on 01903 213991, email info@allsops.net or visit our website www.allsops.net for more information.

ALLSOPS

Personalised Scatter Tubes

Home is where you are

To place an order or for more information, contact us on 01903 213991 or email info@allsops.net

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

Key benefits for funeral directors:

- **Consumer Protection Scheme:** A complaints procedure, investigation and, if required, resolution scheme giving extra confidence to your client
- **Events:** Including an annual banquet weekend, educational days, regional meetings and webinars
- **NEXTGen:** Created several platforms for all its members to have a supporting body of like-minded business people who also share the stresses and strains of being "The future leaders of their businesses"
- **Professional Indemnity Insurance:** Standard inclusion at no extra cost
- **Quality Assurance Inspections:** Regular inspections with guidance on correct procedures, protocol and best practice. Currently the only UK funeral association whose Quality Management Systems are ISO: 9001-2015 certified
- **SAIF Acquisition:** An introduction agency for any independent owners who wish to consider selling their business to another independent, so that their name is safeguarded with common vision and values
- **SAIF Business Centre:** A friendly, efficient team to help with any enquiry
- **SAIF Helpline:** Free help with tax and legal advice
- **SAIFInsight:** Magazine (print and online) to keep you up to date

We are here to offer events, support and advice

BENEFITS

Dedicated to our members

with industry news and views

• **SAIF logo:** For all stationery and advertising material, demonstrating to members of the public that you are a respected professional

• **SAIF members website:** Featuring downloadable templates, guidance notes and webinars, along with details of the SAIF

AGM, regional meetings and education days

• **SAIFSupport:** Free and confidential service run by Professional Help – a member of the British Association of Counselling and

Psychotherapy – offering help for funeral directors and their staff who are distressed, under acute pressure or suffering with depression

• **SAIF Care:** Free and confidential access to grief care and bereavement support for your clients

• **Unrivalled knowledge:** Access to SAIF officers and an Executive

with a vast range of funeral directing experience across the UK.

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

• **Database of all SAIF members:** Of those wishing to be contacted by third parties

• **Mailings:** Distribution of the companies leaflets at certain events

• **Networking:** Opportunities to network at regional meetings and annual events across the country

• **SAIF Business Centre:** A friendly, efficient team to help with any enquiry

• **Insurance:** Access to SAIFInsure (Insurance broker)

• **Commercial partnerships** If you would like more information about joining SAIF and being able to access benefits including Professional Indemnity Insurance, please don't hesitate to contact the SAIF Business Centre; we are only a phone call away and will be happy to help.

Call 0345 230 6777 or visit www.saif.org.uk

"We aim to answer your queries and concerns without delay and the support given to each member is as strong as it has always been"



The new additions to the firm's fleet

VEHICLES

Driving change

Richards Funeral Services Ltd, a popular and well-respected independent family funeral firm based in Wales, has been delivering funerals across Aberdare, the Cynon Valley and Mid Glamorgan since 1993.

The firm recently took delivery of a brand-new Pilato hearse and two Lyra limousines. This cutting-edge PilatoMercedes fleet is the third fleet

of vehicles from long-term suppliers Superior UK Automotive Ltd.

James Richards, the third generation of the family to lead the business as senior funeral director, said: "Superior UK has supplied our vehicles for decades; my father Allen dealt with Peter Smith many years ago before his son Kevin took over the business. I have been using Superior for all our fleet requirements since 2000."

"The quality of the used Mercedes fleet vehicles and the level of service we have experienced with Superior

ACCOLADES

Funeral sector modernisers land industry awards

Congratulations to two of the Westerleigh team who were awarded special accolades at the Association of Green Funeral Directors' Good Funeral Awards.

Group Ambassador Alan Jose received a lifetime achievement award after 50 years in the bereavement industry and Lucy Derrick was named 'Most Promising Newcomer to the Trade'.

Hailed for his work as a moderniser, Alan, former president of the Federation of Burial & Cremation Authorities (FBCA), continues to serve on the authorities' executive committee.

Debbie Smith, CEO of Westerleigh Group, said: "Alan has been at the forefront of providing guidance within our profession over his 50-year career that has ultimately benefited so many in their care for the bereaved, and is very well known and respected by all our associates across the sector.

"In recent times, during the height of the Covid-19 pandemic, Alan's knowledge and expertise were really brought to the fore, when he professionally carried on helping and advising his colleagues in Westerleigh and across the sector to ensure we maintained the best service possible during such a difficult time."

Alan began his career in the industry in 1972, when he joined the team at Beckenham Crematorium as office clerk, and in 1977 became one of the youngest superintendents in the industry, appointed to the post of cemeteries and crematorium superintendent and registrar at Parndon Wood.

It was at Parndon Wood that Alan's talent as a moderniser in the industry became apparent, by hosting one of the first crematorium open days in the UK in 1978. The event attracted considerable media attention, which was the catalyst for similar events throughout the UK. He hit the headlines again in 1979 after being appointed cemeteries and crematorium manager for Weymouth and Portland Council, where his modernising approach caused some controversy when, during the renovation of Weymouth Crematorium, he installed an innovative heat recovery system.

Later, Alan conducted a review of cemetery safe working practices, resulting in the introduction of hydraulic grave shoring units, replacing the traditional method of shoring graves with timbers and arco props. And he was also appointed to the post of crematorium superintendent and registrar for the City of Durham before making the move to the private sector in 2013 when he was appointed as regional manager for Westerleigh Group with responsibility for the southeast region.

Alan said: "I feel very proud to have won this prestigious award. I have been privileged to serve the bereaved, who have always been at the heart of what I have strived to do over the course of my long and varied career within both the public and private sector, with the support of some exceptional colleagues."

Like Alan, fellow award-winner Lucy Derrick, a memorial advisor at West Wiltshire Crematorium in Semington, was also praised for her modernising abilities. Debbie said: "Lucy has only been with us since December but has already made her mark."

through the years has been excellent – we have no reason to go elsewhere. We trusted Kevin and his team to supply our first brand-new fleet and were not disappointed."

Richards Funeral Services has built its reputation on dignity and excellence; the Richards family upholds this standard in every aspect of the funerals they direct, from the professional yet personal care given to grieving families to premises and vehicles.

"Funeral firms can never get too far behind with the market, or they

may never catch up – hence the decision to invest in our new fleet," said James. "We chose Superior's Pilato vehicles because of the stunning aesthetics, the space and light within the vehicles and the excellent functionality."

He added: "We are all proud to be a part of the Aberdare community and to have the privilege of directing funerals for the families within it – we want to give our very best and our fleet of beautiful vehicles help to make that final journey a special one."

COURSES

LIFELONG EDUCATION FOR ALL

Independent Funeral Directors' (IFD) College in-person and virtual courses are open for booking.

The Independent Funeral Directors' (IFD) College has delivered training and qualifications to hundreds of funeral directors since it launched in 1995 – and in 2023 it continues to provide education for all with a comprehensive range of courses.

The vocational in-person and virtual training from January to March will suit all levels of staff, from apprentice to experienced professional.

The college, which is aligned with SAIF, was established to ensure employees at family-run funeral businesses were able to access high-quality training leading to fully accredited qualifications.

All courses listed on this page were correct at the time of publishing and are subject to change.

More information regarding the courses, including syllabuses and costs, can be found on the IFD College website www.ifdcollege.org or by contacting the IFD College Administrator Sharon Welford, by emailing sharon@saif.org.uk or calling 01279 726777.



2023

- **Virtual, Health and Safety for Funeral Staff** – 24 and 25 January **Fully booked**
- **Virtual, Module 4 of the Funeral Director Award – Delivering Customer Service Excellence in the Funeral Sector (FD4)** – 15 February (4th set) **Spaces available**
- **Virtual, Health and Safety for Funeral Staff** – 15 February **Fully booked**
- **Virtual, Child and Infant Funeral Course** – 20 and 23 February **Spaces available**
- **Workshop, Health and Safety for Funeral Staff** – 21 February (am) **Fully booked**
- **Workshop, Foundation – Funeral Practitioner** – 21 February (pm) **Fully booked**
- **Glasgow, Health and Safety for Funeral Staff** – 23 February (am) **Spaces available**
- **Glasgow, Foundation – Funeral Practitioner** – 23 February (pm) **Spaces available**
- **Virtual, Funeral Administrator** – 28 February, 7 March, 14 and 21 March **Fully booked**
- **Virtual, Foundation – Funeral Practitioner** – 1 March **Fully booked**
- **Virtual, Foundation – Funeral Practitioner** – 2 March **Spaces available**
- **Virtual, Health and Safety for Funeral Staff** – 9 March **Spaces available**
- **Virtual, Foundation – Funeral Practitioner** – 15 March **Spaces available**
- **Glasgow, Funeral Operative** – 23 March **Spaces available**

SUPPORT FOR ALL OF OUR PARTNERS



This year, Golden Charter is supporting funeral directors to meet their professional development goals and connect with customers. Commercial Director Mark Moran discusses the support the plan provider offers funeral director partners to meet FCA requirements in 2023, with a comprehensive CPD programme. He also reflects on the huge success of its introducer appointed representative partners.

eLearning is CPD

As a plan seller or approved person of an appointed representative business, Financial Conduct Authority (FCA) regulation requires you to complete at least 15 hours of Continuing Professional Development (CPD) annually. We're making meeting the CPD requirement straightforward for our appointed representative partners with our regular mandatory eLearning modules which constitute over half of the CPD time. The eLearning acts as an extension to your existing good practices and helps cement the important information appointed representatives need to continue to deliver an excellent, regulatory compliant service for funeral plan customers.

Our first module provides a helpful introduction to CPD and is to be completed by all approved persons and plan sellers. We've also launched an additional module for approved persons containing important information about their roles and responsibilities.

The introduction to CPD and approved person modules begin the series of customer-focused learning and are now available to complete at a time that suits you before 29 July. Over the coming months, we'll launch further modules that cover handling customer complaints, financial promotions

and consumer duty. The eLearning will help strengthen your confidence in carrying out regulated sales and help you meet the FCA requirement.

CPD in everyday activities

Your CPD is more than likely already underway, as lots of things you do as part of your own professional development will count towards the requirement. In addition to the mandatory eLearning, we'll also provide

a range of content to choose from and make up the remainder of the 15 hour requirement. We're continually expanding our suite of free CPD resources hosted on mygoldencharter.co.uk. Here, plan sellers and approved persons can access content that's relevant to their own role and development needs.

Our CPD resources include our mystery shopping module we launched at the end of last year. This has already



Mark Moran
Commercial
Director,
Golden Charter



helped hundreds of our partners complete and log their first CPD activity and learn simple tips for improving a customer's experience.

Remember, CPD helps to turn many of the good customer and business-focused things you're already doing into evidenced CPD. Lots of activities can count towards CPD, such as attending meetings, seminars and webinars, reading articles and listening to relevant podcasts. To help you identify what you can count as CPD, we'll include our lightbulb logo on relevant materials we send to you. You can choose from the range of content we provide on mygoldencharter.co.uk or complete CPD you come across yourself.

The great news is that your eLearning modules automatically update your CPD record for you. You should log all other CPD on mygoldencharter.co.uk including any CPD undertaken since becoming an appointed representative. Your Golden Charter business manager will be able to help you with the CPD you may have already completed.

You may have noticed our CPD competition, where everyone who logs CPD on mygoldencharter.co.uk before 17 February is entered into a draw to win an iPad. Make sure you've logged CPD in time to be in with a chance of winning.

Another great way to offer funeral plans

We know that many of you have been incredibly busy with at-need funerals for a considerable period of time. We understand that being busy can make it more difficult to focus on pre-need conversations.

If you're an introducer appointed representative, your business captures the contact information of anyone who enquires about a funeral plan and passes this information to our dedicated team. We then get in touch with the customer to understand what they want and need from a funeral plan and talk them through their options using your own prices. If they choose to take out a plan, one of our experienced, fully trained colleagues then guides them through the sales journey.

We're delighted that our introducer appointed representative model is going from strength to strength. Customers are responding extraordinarily well to their enquiry being taken by their trusted independent funeral director and followed up by our team of trained professionals. We've secured a funeral plan sale for almost all introducer appointed representatives



who've referred a customer to us. What's more is nearly three in five referred customers have already gone on to purchase a plan.

McNulty Funeral Service

As one of the first businesses to introduce a customer to Golden Charter under our introducer appointed representative model, funeral director Jenny McNulty found it easy to explain the new process to customers.

Together, our contact centre team has more than 30 years' experience in taking the time to guide customers through the purchase of the Golden Charter plan that's right for them. We can tailor the customer's plan to include requests specific to a particular burial or coffin type, for example. With the right information in place, we're able to offer customers the same level of choice as they would have when taking out a plan with a funeral director, using your own pricing structure. This is central to our commitment to not only our partners but also to ensure we're treating customers fairly.

As one of the very first customer sales concluded on behalf of an introducer appointed representative, thank you to funeral director Jenny McNulty for sharing her experiences.

Paul Stevenson Funeral Directors

Our latest Partnership Podcast features multiple Funeral Planner of the Year award-winner Paul Stevenson of Paul Stevenson Funeral Directors. Paul chose the introducer appointed representative route for his business as a quick fix ahead of regulation, with a view to becoming an appointed representative in time. More than six months on and he has no plans to switch models after seeing his conversion rate nearly double.

"People trust us as a funeral director, so they trust our choice in directing them to Golden Charter. Families ask me who I would recommend as a lawyer and I'll introduce; or a financial adviser, say. So, we're simply doing that with Golden Charter. People are trusting you. They're still trusting you. And it's been so easy, no adverse effects whatsoever. People have come to the door to say 'that's the plan in', 'I've got it through'.

When we get the plans in, there's always a letter from Golden Charter saying you were the introducer, so we know and we can trace who we've introduced.

The staff at Golden Charter are better at selling than I am. Simple as that."

Excerpt taken from our latest Partnership Podcast with Paul Stevenson of Paul Stevenson Funeral Directors, which can be found at goldencharter.buzzsprout.com. Remember, listening to our podcasts can count towards CPD for our appointed representative partners.

If you have any feedback on your experience as an introducer appointed representative or would like to find out more about the model, we'd be delighted to hear from you. Speak to your Golden Charter business manager or email partner@goldencharter.co.uk.

Have you seen our all-new email newsletter yet? Each month we'll provide our partners with key updates from us at Golden Charter as well as a round-up of industry news and information to support your service to funeral plan customers.

This isn't the only way we'll keep you up to date. Be sure to check mygoldencharter.co.uk, particularly the new and improved news and resources areas, for access to regular updates and a copy of the latest newsletter. 📧

PART 1:

FUNERAL PLANS – THE JOURNEY TO REGULATION

This article, written and supplied by the Financial Conduct Authority (FCA), has been split into two parts. Part one reflects on the first few months of regulations and transition period

It has been a momentous year for the pre-paid funeral plan sector. Since the start of FCA regulation on 29 July 2022, customers of authorised firms have benefited from greater protection and have been getting used to operating in the new regime.

Raising standards to stop harm from occurring

Our regulation brought in new rules to protect customers and raised standards of conduct in the sector. We have banned commission payments and firms must ensure pre-paid plans offer fair value to customers. Firms providing funeral plans can no longer cold call customers, and there must also be protections in place to ensure fair treatment of consumers, many of whom are likely to be vulnerable. Enhanced staff training requirements ensure consumers are dealt with more professionally and are given all the information required to make an informed decision when making a product choice based on their demands, needs and objectives.

We authorised 26 funeral plan providers – representing 87% of the market – and one intermediary from 29 July, after they satisfied us that they could meet our high standards. Regulated firms held approximately 1.6 million plans at that time.

Not all firms met or decided to meet our new standards

Some firms were refused or withdrew their applications for authorisation and, unfortunately, a few of these firms became insolvent, including Safe Hands. Although some customers have been offered replacement plans by authorised firms at a discount, many consumers have experienced uncertainty and being left out of pocket as a result of the historic poor practices of these firms.

Several smaller independents chose not to apply for authorisation, instead transferring their existing plans to other regulated firms. Many of them became Appointed Representatives (ARs) or Introducer Appointed Representatives (IARs) of authorised funeral plan providers and can conduct certain regulated activities under the oversight of these providers

without being directly regulated. The authorised firm – ‘the principal’ – is responsible for making sure that the AR is fit and proper and complies with our rules. ARs must ensure that they act within the scope of their appointment, understand and comply with our rules, including any requirements set by the principal.

A funeral director, who may be an Approved Person in this case, must take reasonable steps to ensure the AR for which they are responsible complies with regulatory requirements.


IARs are appointed representatives who can only undertake limited activities on behalf of the principal. These activities are making introductions and distributing financial promotions. It is critical that IARs have a clear understanding of the limitations to their activity.

Transition period

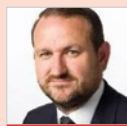
Although we refused some applications that didn't meet our standards and some firms withdrew their applications, the legislation gave these firms until 31 October 2022, without being authorised, to provide existing customers with refunds or transfer their books to another, authorised provider.

These firms have now transferred their plans to authorised providers, or are refunding customers that didn't want a transfer.

Protecting customers from firm failure

For authorised firms, the Financial Services Compensation Scheme (FSCS) protects consumers if their funeral plan provider fails. If the firm is insolvent, the FSCS, (working with an Insolvency Practitioner) would step in quickly, either to provide customers the option of a replacement funeral plan or compensation. If the affected customer had already passed away, the FSCS may help with the provision of a funeral. To ensure this could happen at very short notice, our rules require all firms to have a wind-down plan, and a single customer record, in place, to ensure the FSCS can make alternative arrangements as seamlessly as possible. 

Part 2 of this article from the Financial Conduct Authority will appear in the next issue of SA/Insight and includes the complaints scheme, consumer duty and what the FCA are seeing.



Daniel Hurl
Head of
Department,
Insurance Market
Analysis & Policy
Department
Financial Conduct
Authority



New year. New opportunities.

With customer demand for funeral plans showing every sign of continuing,[†] now is a great time to look at new opportunities for sales in 2023.

We're here to help your business stand out

To help you raise your business profile and visibility, and capture your share of the local market, we offer wide-ranging support that includes:

- **Fully compliant marketing materials** to promote your services effectively
- **Digital expertise** to help you market funeral plans on your website and social media, and connect with the growing number of customers who look online
- **Dedicated business managers** to help you identify valuable insights for your business
- **Unique business tools** such as Nexus, delivering targeted in-depth information to accelerate your business

Together, we can keep you one step ahead and help you protect your share of the funeral plan market throughout 2023, and beyond. To find out more about how we can support your business, speak to your Golden Charter business manager or email us at marketingsupport@goldencharter.co.uk

[†]Source: Mintel Report, UK Funeral Planning, 2022.

Golden Charter 
Smart Planning for Later Life



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01

A funeral will cost you more than £4,000

We have all seen the reports by big insurance companies which combine the cost of UK burial and cremation funeral services to come up with an eye-watering average fee for a funeral service. But these surveys, while based on bona fide data, can be misleading. If you dig a little deeper, you'll most likely discover that in many parts of the country the actual charge for a cremation funeral is well below the fee suggested by the research. Bereaved families who shop around can often find a local independent funeral director who will arrange a funeral for as much as 25% lower than the 'average' cost.

Funeral directors want to sell you the most expensive funeral possible

In recent years, it has been impossible to avoid tales of bereaved families being left distraught after receiving an invoice far in excess of what was expected. In reality, no independent funeral director who is a member of SAIF wants to be in that position. Our Code of Practice and the Competition and Markets Authority Funerals Market Investigation Order 2021 both require SAIF independent funeral directors to give bereaved families a full costings estimate before proceeding with arranging the funeral. As business owners, the last thing funeral directors want is to saddle a grieving family with a debt they cannot service. For those reasons, SAIF members will provide the best funeral for your circumstances. And it's good to know that no matter how much you wish to spend on your funeral, a SAIF independent funeral director will treat you with the same care and professionalism.

SIX MYTHS ABOUT FUNERAL DIRECTORS

WHICH CAUSE CONFUSION AMONG BEREAVED FAMILIES

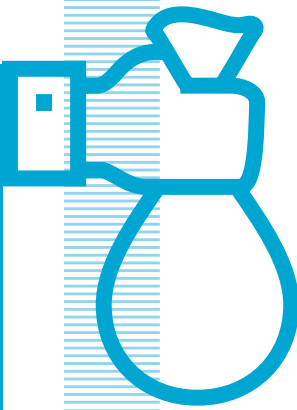
Everyone seems to have it in for funeral directors these days. From distressing stories about price gouging, to the pretence that everyone wants to be packed off in a cardboard box without any fuss, the humble undertaker faces a bewildering barrage of criticism. But are these attacks based on the truth or are they baseless? Here, we dispel six common myths that are leaving families unsure about their funeral options.

This is an extract of a feature on the SAIF website, edited down for space. View the full article at: www.saif.org.uk/2022/12/six-myths-about-funeral-directors-that-are-causing-confusion-among-bereaved-families



03 Direct cremation is the cheapest way to do a no-fuss funeral

Adverts for direct cremation funerals abound these days. Well, here is a little secret. A good independent funeral director is all about removing the hassle from arranging a funeral. Many small businesses have been doing just that for bereaved families for decades, if not centuries. And here's another secret. A direct cremation is not a funeral. It's merely a process for disposing of human remains. It might be appropriate in some circumstances but it's devoid of any farewell and ceremony, and careful consideration should be given before going down this route as it might complicate the grief journey.



Funeral directors expect families to pay a large deposit

In recent years, media reports about the funeral profession highlighted that some funeral directors have demanded a deposit from bereaved families before proceeding with arranging the funeral. There is a bit of a misunderstanding here. Most, if not all, funeral directors will ask for a deposit up front. But that isn't due to a lack of trust. The charges, which can be as much as 50% of the total invoice, or virtually all of it in the case of direct cremation, are paid up front merely to cover third party costs, such as cremation or burial and doctors' fees. These are also known as the disbursements. The funeral director's invoice is issued after the funeral has been delivered.

04 Small funeral businesses do not offer direct cremation

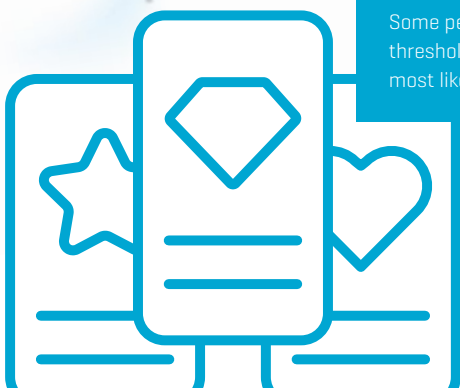
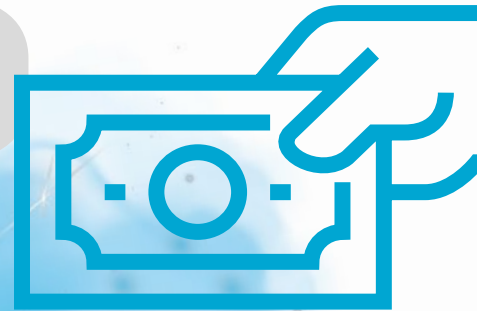
Research by SAIF found a large portion of the public believed their local independent funeral director did not offer direct cremation. This perception is probably due to aggressive advertising campaigns by national providers, but as a matter of fact, your local independent funeral director will most likely be able to arrange a direct cremation. And what's more, it will be delivered with dignity. Loved ones will be cared for locally, giving bereaved families a chance to spend precious time saying goodbye if they wish. There may also be an option to witness the committal with a small group of close friends or relatives.



05 It is impossible for bereaved families to shop around

Some people believe that once you've crossed the threshold of a funeral director's premises, you're most likely to use that company's services even if

it's the first business you've approached. The truth is many people use a local funeral director because they have a good reputation in their neighbourhood and are trusted by generations of families. But as society changes, thanks to digital technology, it has never been easier to compare funeral directors using online tools. It is also now a legal requirement for funeral businesses to display their full price list on any digital channels they use, as well as in the windows of their premises.



Is the cost of living crisis hitting businesses? We spoke to five funeral directors to find out ...

HOW YOU'RE COPING WITH RISING COSTS

Tim Power

Many funeral directors have not witnessed a winter like this for years, with increased demand for funerals pushing businesses to full capacity for many months at a time from December 2022 and into the new year.

Despite the current 'cost of living crisis', funeral directors have reported that, while there has been some increase in families' direct cremation requests, business owners are also feeling the crisis

"Although we are in a reasonably affluent area I think that people still want to give their loved ones a good send off, particularly if they experienced funerals subject to Covid restrictions where only a handful of relatives were allowed to attend"

in a lot of ways. They are having to absorb increased costs on everything from fuel and energy

to coffins and crematoriums, which is putting pressure on them to pass these extra costs on to families through higher prices – but many are holding off at the moment.

SAIFInsight spoke to five funeral directors throughout the UK in mid-January to get their insights on how the cost of living crisis is affecting the sector, and how they are tailoring their services to help the families they serve in their local communities.

Is there a cost of living crisis?

Like many of the others, Nick Armstrong, proprietor of Armstrongs Independent Funeral

Service in Bury St Edmunds, Suffolk, has not seen a great difference in the type of funeral requests he normally receives.

Nick said: "We undertake around 300 funerals a year but we haven't noticed a massive decrease in what people want to spend on funerals. We have seen a few more direct cremations but not a massive jump. Although we are in a reasonably affluent area I think that people still want to give their loved ones a good send off, particularly if they experienced funerals subject to Covid restrictions where only a handful of relatives were allowed to attend. I think the strong demand for full service funerals is a reaction to that period."

"In fact, we've had quite a few families who have been relieved by our prices after reading about the SunLife survey report in the media that the annual cost of dying was

£8,864, which includes a lot of extras. They are very pleased when we break down the options for them and they can choose a much cheaper funeral package."

Edward Poole at A J Sellman Family Funeral Directors in Cannock, Staffordshire, said he has seen a reduction in spend on funerals, such as the number of limousines people want, and more of a focus on the celebratory wake rather than the funeral itself. However, he does not believe this is related to the cost of living crisis.

He explained: "I haven't seen much of a change in funeral choices related to the cost of living crisis but more of a change in the modern culture towards funerals. Fewer people are going to church, so we have more services at the crematorium and they are wanting the wake as the main celebration of their loved one rather than the funeral service. I think this is also behind the slight increase we have seen in direct cremations."

"Also, a lot of the people we look after are over 55 years old so are financially secure and have generally made an allowance for funeral expenses, which is evidenced by the 150-200 funerals we do each year that come from pre-paid funeral plans."

David Massam of Massam & Marshall Independent Funeral Directors, based in Southport, Merseyside, has seen a big increase in demand for direct cremations, which he believes is down to his

"We've had quite a few families who have been relieved by our prices after reading about the SunLife survey report in the media that the annual cost of dying was £8,864"

Families are still prepared to spend on high-quality funerals



© MikeDotta/Shutterstock

Continued
on page 24 >





> Continued
from page 23

company's marketing activities to help people understand this new concept, rather than from a requirement to save money.

He said: "It's the job of the funeral director to put people's minds at ease and to reassure them that a funeral doesn't have to be all about the pomp and ceremony, as a simple funeral can speak volumes too. At the end of the day it's our job to advise people what they can do. We're not salespeople, we're problem solvers, so we discuss ways that we can save people money while, at the same time, still caring for their loved one."

Although Inez Capps, CEO of Kinton and Daughter Funeral Services, based in the Nottingham area, has not witnessed a reduction in funeral services from her clients, she is still mindful of their budgets.

She said: "A lot of families still want to have all the funeral options available to them, but only last week I had to reason with a family to consider changing their plans from a burial to a cremation for their loved one as the burial fees were triple the cost as the lady was out of the area. Luckily, I was able to persuade them that I could provide a very dignified funeral for their mother at a cost of £3,200 instead of the £5,500 they were planning."

Local suppliers feeling the pinch

If there is one area that is feeling the pinch at the moment it is businesses that cater for wakes and post-funeral celebrations, as David explained about his local area: "We always work with a number of local suppliers such as hotels, restaurants and large

Families are keeping
a closer eye on costs

pubs but we have recently found that some clients are not wanting the expense of catering for large numbers at these venues or, if they use them, some clients are not providing food."

Oliver Towner of Arthur C Towner in Hastings, which undertakes 1,000 funerals from three branches in the area, agreed: "We've seen a reduction in the size and number of wakes we have usually organised in the past. I think most people are now tending to have smaller funerals, and then maybe receive

"A lot of families still want to have all the funeral options available to them, but only last week I had to reason with a family to consider changing their plans from a burial to a cremation for their loved one as the burial fees were triple the cost"

mourners at their own houses rather than a venue as before."

In Bury St Edmunds, Nick has seen some reduction in the demand for floral tributes, but he said people still want limousines.

Increased operating costs

One aspect of the cost of living crisis that is really hitting home to funeral directors is fuel and energy costs, and David freely admits to turning off the heating in the office when it's not being used. As regards the costs of running a fleet of limousines, he's reduced his costs by between a quarter and a third by getting rid of his vehicles and using a third-party supplier to hire them when he needs them.

He said: "We got rid of our fleet last year and have found we've probably saved between a quarter and a third of the costs of running our own vehicles and we don't have the hassle of managing the ongoing running costs as well as the tax and MOT. It works well for us."

Edward is also in a fortunate position regarding fuel costs, as a new crematorium has opened in his local area, halving the distance he normally had to travel for funerals. But Inez said she has seen her fuel costs for her new fleet of five limousines, three hearses and two removal vehicles increase 10-fold – her largest operating cost after her staff.

Staffing is another area where funeral directors are looking to make economies but many, especially with recent increased demand, are stretched to the



Some local suppliers have
seen revenues suffer

"After Covid, we saw a number of people wanting to discuss funeral plans but I wouldn't say at the moment, with the cost of living crisis, that we've seen a direct impact on that in a positive way"

limit already. Inez said she has reorganised the structure of her team so that instead of having four people working part-time, she now has two full-time people.

She said: "We are funeral service providers so it made more sense to make the team more rounded to provide all kinds of roles, including bearers, drivers and office staff, which gives us more flexibility as all the team can now multitask when required."

Passing on costs

With increased overheads, Oliver has regretfully taken the decision to raise his prices from 1 February.

He said: "I've tried to be very fair with our pricing and we are definitely one of, if not the most, affordable places in town, but we are having to pass on these costs to protect our sustainability.

"However, I would love to be in a position in six months when

things settle down that would allow me to put the prices down a bit. That would be the right thing to do."

Edward has also put his prices up to reflect increased overheads – once in September and another rise at the beginning of the year.

He said: "We've had suppliers that have put up their prices a couple of times over the past 12 months, so we have had to pass these on, which had added an extra £85 to the cost of a funeral."

Inez said she was waiting until April to see what other Independents do about putting up prices but has had to already raise the costs of coffins slightly as manufacturers' have increased their costs and are now adding delivery charges.

Nick is also reluctant to pass on rising prices, as he explained: "From speaking to other funeral directors, I think we're all looking to put our prices up in the near future. To be fair, we're all trying



Prices have had to rise to meet bigger overheads

to keep our prices level, certainly in our area, but crematoriums just keep increasing their prices.

"I think most Independents are waiting to see what happens with the corporates and to see if and when they will raise prices."

All the funeral directors said interest in funeral plans was heightened during the Covid pandemic but the cost of living crisis has not really made a

Continued
on page 26 >



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peace, joy and happiness.




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"At the moment we are having to explain to families that there is at least a three-week wait and we have been at capacity for at least two months now, if not more"



> Continued
from page 25

significant impact on sales. Oliver said: "After Covid, we saw a number of people wanting to discuss funeral plans but I wouldn't say that, at the moment with the cost of living crisis, we've seen a direct impact on that in a positive way."

Edward added: "In terms of funeral plan sales, our experience is that more people are paying for plans up-front,

perhaps because they feel that the savings they made during the Covid lockdowns could be put to good effect in a funeral plan, but I don't think that is linked to the cost of living crisis."

While the cost of living crisis is making headlines in the media, what is not making the news is the chronic under capacity in the funeral sector this winter.

All five funeral directors – and many others who were unable to talk to *SAIFInsight* because they were working flat out – are working

all hours, seven days a week, to deal with the growing backlog of people needing funerals.

Winter demands

Inez is one of those funeral directors working under pressure, as she explained: "This winter we've had a massive increase in funerals – the worst I've experienced since Covid times. Back then we were able to deal with numbers because it just required a hearse to the crematorium, but today we're doing full service funerals back to back."

So not only are we doing more funerals, they are lasting much longer and that is having a knock-on effect on our capacity to fulfil more funerals."

Oliver agreed: "Our funerals have massively increased this winter and we are seeing levels similar to during the pandemic. At the moment we are having to explain to families that there is at least a three-week wait and we have been at capacity for at least two months now, if not more. So, in addition to increased costs, we are also struggling to find space to bring people into our care."

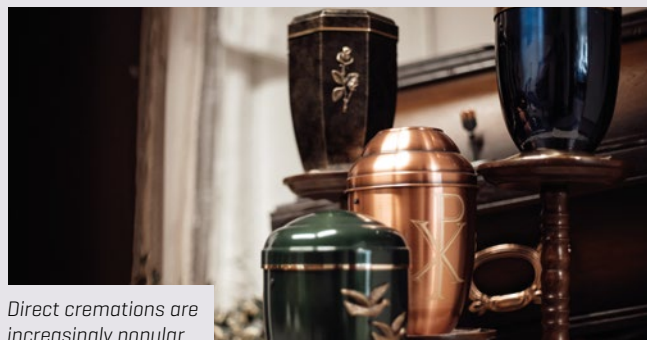
Inez added: "At the moment, I can't even think about next week. To be honest, we are just working day by day at the minute, looking after our funerals and trying, when we can, to support other independent funeral directors when they're struggling – it's actually petrifying."

Direct cremations

While there has been an increase in direct cremations over the past several months when the cost of living crisis came into focus, many of the funeral directors *SAIFInsight* spoke to do not believe it shows a real flight to low-cost funerals.

More than money issues, they feel it represents a change in attitude to funeral provision.

David Massam said: "We've seen a big increase in the amount of direct cremation we've been asked to do, but I believe that is because of the marketing we have been doing. Particularly marketing on Facebook to explain about the concept and how it is



Direct cremations are increasingly popular

part of our funeral services. We've explained it simply but carefully so families can see exactly what they get and it has taken off quite strongly with our local community."

Edward Poole has also been marketing direct cremations: "We are known as a very traditional funeral directors, so I'm keen that people understand this is

a service we offer. It is not so much as a result of the cost of living crisis but to get over to our community that we can provide direct cremation that is designed around the families' wishes and distinguish it from internet-based providers like Pure Cremation."

While funeral directors are happy to add direct cremations to the portfolio of services they

"We've explained it simply but carefully so families can see exactly what they get and it has taken off quite strongly with our local community"

offer, some are frustrated by the strategy of some crematoriums which have increased their prices for their service.

Nick Armstrong explained: "We don't want to raise our prices at the moment but it's frustrating when crematoriums (and cemeteries) can increase their prices to funeral directors and families that want a Monday to Friday, nine to five service, but yet, decrease the price of their direct cremations."

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PART 1

POST-CREMATION ASHES: WHAT'S THE (UPDATED) LEGAL POSITION?

**Professor
Heather Conway**

Queen's
University,
Belfast

When someone is buried, interment of the remains in the chosen gravesite is usually the end of the matter. With cremation, what happens at the crematorium is only part of the process: there is the issue of what happens to the ashes afterwards, and difficult questions arise in two basic situations. The first is when the deceased's family disagree over who is entitled to the ashes. The second is when ashes are being used as leverage to secure payment of outstanding funeral expenses. This article explores the legal position in the first situation – as regards the initial release of the ashes.

Families fighting over ashes

Families fighting over funerals is an increasingly common occurrence; as well as the 'usual' family tensions when a loved one dies, there is the growth in second or blended families and the all-too-frequent disputes between for example adult children from different relationships, or children and a new spouse or partner. Even if they agree to cremate the deceased, the fate of the ashes can become a point of conflict.

This is a contentious issue, and one that many funeral directors are confronted with when individual clients ask what their legal rights are.

Like any family dispute, funeral disputes are complex and cannot always be solved by discrete legal rules – and this is especially true when the dispute involves ashes. The law here is clearer than it has been thanks to recent legislative changes, but there are still some 'grey areas'.

Initial release of ashes from the crematorium

The legal position is slightly different in England and Wales, compared to Scotland. However, the first thing is to distinguish between who is

authorised to collect the remains from the crematorium and who has the legal right to the ashes once this has occurred.

In England and Wales, regulation 15 of the Cremation (England and Wales) Regulations 2008 allows an application for cremation to be made by the deceased's executor or a "near relative" aged 16 or over unless a satisfactory explanation is given for it being made by some other person. A "near relative" is defined as the surviving spouse or civil partner of the deceased, a parent or child of the deceased, "or any other relative usually residing with the deceased person".

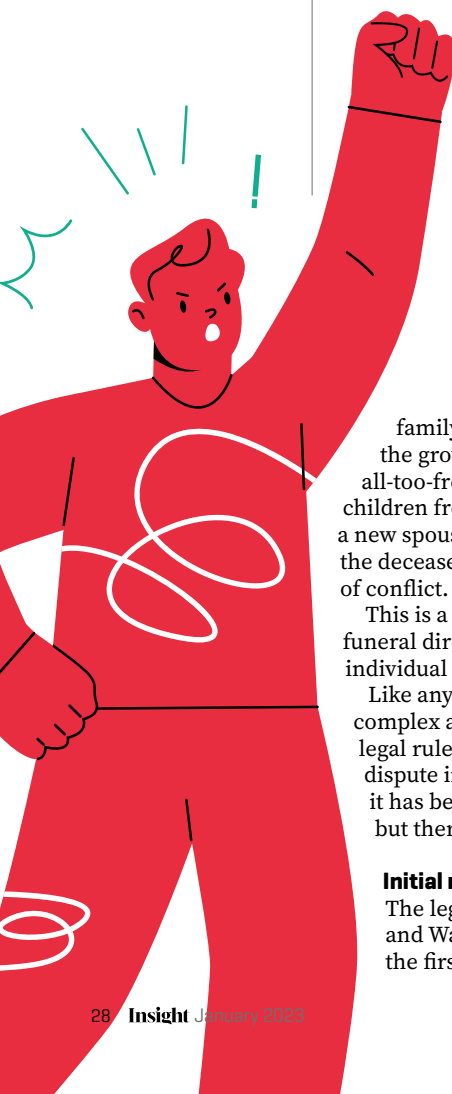
Regulation 30 in the original version of these Regulations stated that the crematorium had to return the ashes to the person who applied for cremation or to someone that the applicant nominated to collect the ashes.

However, regulation 30 was later amended by the Cremation (England and Wales) (Amendment) Regulations 2017. The changes are important and were introduced to provide greater clarity and to improve cremation practice.

Ministry of Justice (MoJ) guidance on these regulations stressed that funeral directors are to be familiar with the regulations, and in a position to advise families about the practice at different crematoria, whether what the applicant wants is deliverable, and any issues which may arise about the application.

So how does this affect what happens to the ashes? Under the amended version of regulation 30, the cremation authority must dispose of the ashes in accordance with the applicant's instructions for the ashes. These instructions can be given as part of the application for cremation (the cremation forms include a specific section on this), or given in writing by the applicant to the cremation authority, after the cremation. So the applicant might stipulate that he/she will collect the ashes or that the ashes are to be collected by the funeral director – or that the ashes are

"The first thing is to distinguish between is who is authorised to collect the remains from the crematorium, and who has the legal right to the ashes once this has occurred"



to be interred in a particular grave, or scattered in crematorium grounds. Alternatively, the applicant might state that the ashes should be held pending a final decision; but the applicant should indicate a date or period of time by which they will have decided what happens to the ashes and notified the cremation authority in writing (the applicant should, of course, be aware that the cremation authority may apply a charge for holding the ashes after a certain period).

When instructions were not given by the applicant, or when the ashes were not collected as instructed by the applicant (though note that there is no set timeframe here for the anticipated collection – and the MOJ guidance notes do not specify one), the cremation authority may dispose of the ashes in accordance with the newly amended regulation 30(3).

This states that “any ashes retained by a cremation authority must be decently interred in a burial ground or in part of a crematorium reserved for the burial of ashes, or scattered there”. However, the amended regulations also state that the ashes cannot be scattered or interred “unless the cremation authority has made reasonable attempts to give the applicant 14 days’ notice of their intention to do so”. The authority should write to the applicant (ideally, the letter would be copied to the funeral director), notifying the applicant that the ashes are going to be scattered or interred within 14 days unless the cremation authority is informed otherwise. So the onus is on the applicant to notify the authority of any change of address or contact details, and to provide alternative written instructions for what should happen to the ashes. The written instructions would need to be received by the cremation authority before the expiry of the 14-day notice period.

The 2018 changes also introduced a new regulation (regulation 30(2)) which allows the cremation authority “in exceptional circumstances” to release the ashes to someone other than the applicant or the applicant’s nominee. Any decision to do so is at the discretion of the authority; and while this is not something that we would expect to see happening often, there are a couple of situations in which it might prove useful.

The first is when an applicant for a cremation has later been implicated in the death of the deceased, but refuses to permit the crematorium to release ashes to the deceased’s family. The distress caused by this is obvious, and could now be avoided.

The second, and much more commonplace, scenario is where the applicant for cremation dies or becomes incapacitated before providing instructions for the ashes. According to the Cremation (England and Wales) Regulations 2008 Guidance, cremation authorities and crematorium managers can consider taking instructions from the applicant’s executor or the administrator of their estate when the applicant has died. Where the applicant is incapacitated, we should probably assume that it is the person with power of attorney over the applicant’s affairs, or their equivalent (though this is not entirely clear in the guidance notes).

So, this is now the position in England and Wales. In Scotland, broadly similar provisions now exist under Part 2 of the Burial and Cremation (Scotland) Act 2016 and the Cremation (Scotland) Regulations 2019, though the legal rules are a little different in some respects.

An application for cremation must be made by the individual specified in the 2016 Act. For adult deaths, section 65 states that this will be the person

“For adult deaths, section 65 states that this will be the person nominated by the deceased to make the cremation arrangements, under an ‘arrangements on death’ declaration”

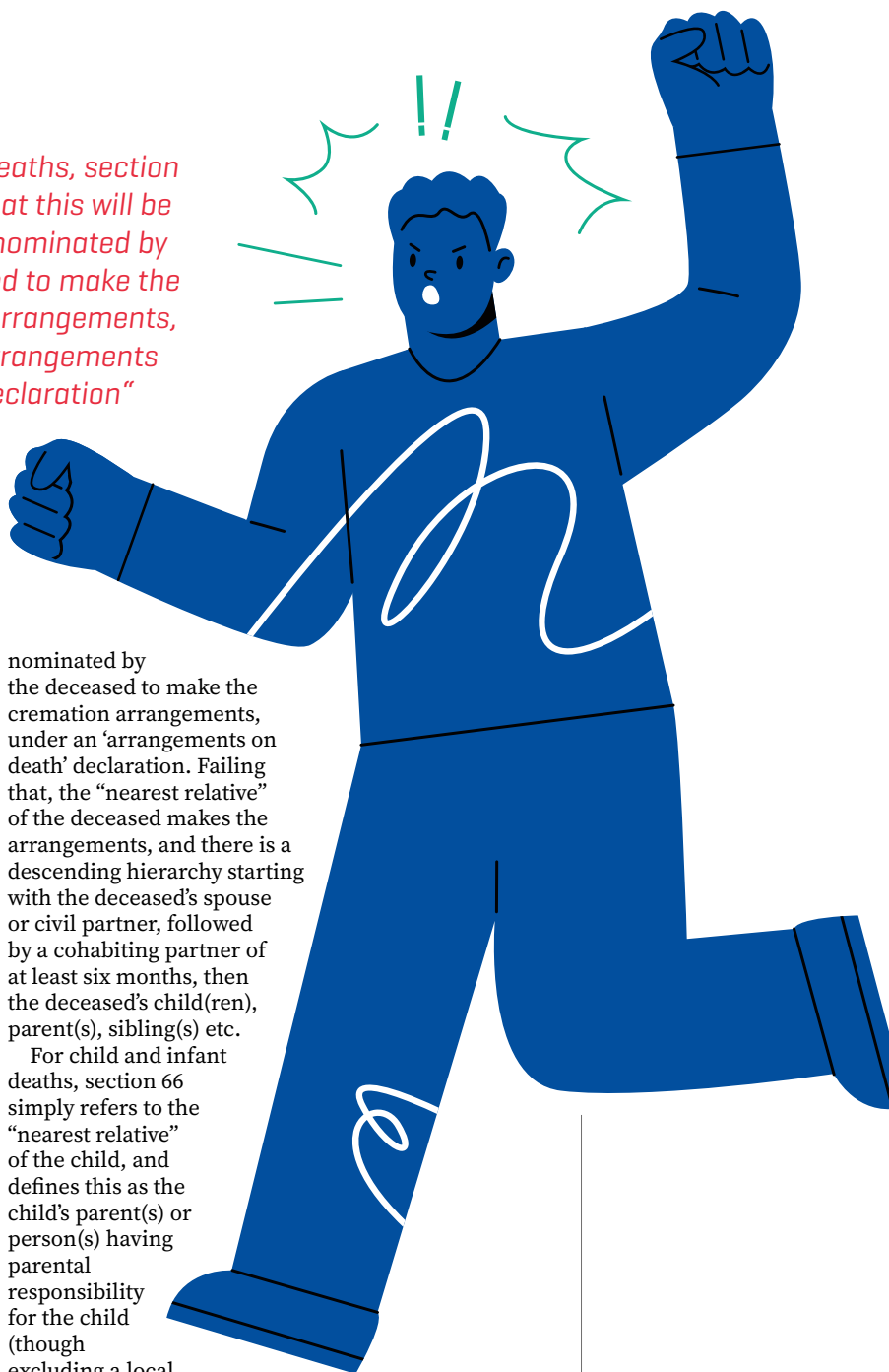
nominated by the deceased to make the cremation arrangements, under an ‘arrangements on death’ declaration. Failing that, the “nearest relative” of the deceased makes the arrangements, and there is a descending hierarchy starting with the deceased’s spouse or civil partner, followed by a cohabiting partner of at least six months, then the deceased’s child(ren), parent(s), sibling(s) etc.

For child and infant deaths, section 66 simply refers to the “nearest relative” of the child, and defines this as the child’s parent(s) or person(s) having parental responsibility for the child (though excluding a local authority), followed by the child’s sibling(s), then grandparent(s) etc. Regulation 8 of the 2019 Regulations confirms all of this, when it comes to making an application for cremation.

Sections 51-56 of the 2016 Act deal with the handling of ashes, and again require the applicant for cremation to stipulate how the ashes should be dealt with (the cremation forms include a specific section on this).

When ashes are subsequently not collected, the Act requires the cremation authority to take reasonable steps to ascertain what the applicant wants to happen (for example, whether the cremation authority is to retain the ashes until collection within a certain time, to retain for a further period of time, or whether the cremation authority is to dispose of the ashes).

If the applicant fails to communicate this information, the cremation authority must either retain the ashes or dispose of them (section 53(6)). However, the 2019 Regulations add a lot of detail here, including specific time limits. For example, under regulation 13, the cremation authority must give four weeks’ notice to the applicant (starting on the day after cremation) that



Continued on page 30 >

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> Continued from page 29

the ashes are ready for collection. If the ashes are not collected, the cremation authority must give an extra four weeks' notice before being entitled to bury or scatter the ashes under regulation 14.

Section 54 of the 2016 Act also deals explicitly with funeral directors who have collected ashes from the cremation authority. Under regulation 12 of the 2019 Regulations, the funeral director must notify the applicant in writing, "as soon as reasonably practicable after collecting the ashes", that they are now available for collection. Where the applicant has failed to collect the ashes (within the specified time of four weeks), the 2016 Act states that the funeral director must take reasonable steps to find out what the applicant wants here (for example, is the applicant going to collect the ashes or should the funeral director return them to the cremation authority). If there is no response, the funeral director can return the ashes to the cremation authority under section 54(6). The onus then goes back to the cremation authority (under section 55) to ascertain the applicant's wishes, and, failing that, to retain or dispose of the ashes (as noted, burying or disposing of the ashes is dealt with under regulation 14). Again, the 2019 regulations refer to a minimum four-week period that must be observed before the next stage in the process of handling the ashes can be completed (see regulation 13).

However, when the applicant, on the cremation forms, has simply opted for the cremation authority to dispose of the ashes, the authority is not obliged to wait for four weeks.

Like the amended regulations in England and Wales, there is more legal clarity in Scotland under the new legislation. However, the rules around ashes are much more comprehensive now in Scotland and a number of different permutations are covered by the 2016 Act and the supplemental rules set out in the 2019 Regulations.

What is written here, in this article, is a very superficial overview; for an in-depth analysis and excellent summary table and flow chart, please refer to the Guidance Notes accompanying the 2019 Regulations and available at bit.ly/cremation-guidance-scotland 

"Like the amended regulations in England and Wales, there is more legal clarity in Scotland under the new legislation"



What happens to a loved one's ashes can cause issues

1ST VICE-PRESIDENT

Looking ahead to a year full of possibilities and purpose

It is the start of a new year and with every new year comes challenges, excitement and the unknown, but never more so than this year for me.

As the incoming president for SAIF this March, I am looking forward to what the year ahead is going to bring. I could liken my feelings to that of His Majesty King Charles III ahead of his Coronation later in the year. That, however, may be a slight exaggeration albeit relevant, as at the end of the day we are both just men taking on the task of being ambassadors and hoping we are going to get it right!

During my year as president, we also have some big family events including my daughter getting married, my dad turning 80 and my granddaughter who has just been born starting to grow and develop into a one-year-old. All these things highlight that no matter what stage in a business someone is at, or how many funerals they do a year compared to another funeral directors, we are all the same and just people with families and lives outside of the profession that need our attention but sometimes get neglected due to our funeral commitments.

Finding the balance between work and home life, I think, is one of our biggest challenges, as for a lot of us, we do not see our profession as 'work', it is just what we believe we were meant to do. For a short period, we must give our time and be with these families – as

we would with our own families in the same situation – since we are the ones who can help them, guide them, and support them in their grief. Normally this is while we are looking after multiple bereaved families in exactly the same way, making them feel they are the only ones who need your attention at that point. This is where the balance can become difficult, however we must give ourselves time whenever we can to keep our own sanity. Family, friends, and hobbies are important and doing what we do and seeing how delicate life can be highlights this to us every day, yet we often put our own lives on the back burner.

This has helped me decide what my New Year's resolution will be – treat myself, my family and my life with the care, compassion, and time that I give to others. Time may be something of a luxury during my year as president, so having an awareness of this and using the free time I have in the right way will in turn help me help everyone as I will be mentally fit and able to do so.

I'm sure my wife Becky may not be as impressed with my resolution as my free time will be no doubt be spent more with motorbikes, vintage trucks and whatever else I dream up that day. I keep threatening to build a fairground at which point she tells me I will be



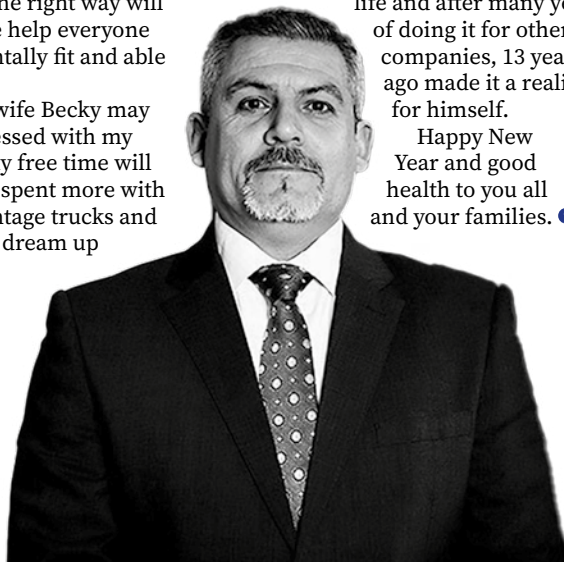
forced to run away with it if I do so, maybe I should spend a little of that time with her, just to sweeten the deal.

"Finding the balance between work and home life I think is one of our biggest challenges"

I'm so looking forward to meeting you all and hopefully many of you will attend our current President Jo Parker's banquet in March at The Spa Hotel, Royal Tunbridge Wells. For those of you I haven't met before, I hope over the next year, we will get the chance to, and you will meet the real me – that is a normal bloke that 25 years ago decided what he wanted to do in

life and after many years of doing it for other companies, 13 years ago made it a reality for himself.

Happy New Year and good health to you all and your families. 🍀



Mark Horton,
1st Vice-
President

Disclosure and barring checks

As an employer you may wish for your staff to have a disclosure and barring checks and/or to use this as part of your recruitment and selection process.

What is a disclosure and barring check?

This check is processed by the Disclosure and Barring Service (DBS) and can help employers make safer recruitment decisions. The service also maintains the Adults and Children Barred Lists and makes considered decisions as to whether an individual should be included on one or both lists and barred from engaging in regulated activity.

There are four types of checks:

- **Basic DBS:** Any individual can apply for this, and the certificate will contain details of convictions and conditional cautions that are considered to be unspent under the terms of the Rehabilitation of Offenders Act (ROA) 1974.
- **Standard DBS:** This is suitable for standard roles such as a security guard, however this needs to be undertaken by a registered company and not by the individual. As an organisation, to register you must submit more than 100 applications per year.
- **Enhanced DBS:** This check is suitable for people working with children or adults in certain circumstances. An individual cannot apply for this directly, there must be a recruiting organisation who would then submit the form through a registered body.

• Enhanced with Barred List[s] DBS:

This is the same as the enhanced but checking of the barred list.

Eligibility

Eligibility for Standard, Enhanced, and Enhanced with Barred Lists DBS checks are prescribed in legislation. Recruiters should only request a DBS check on an individual when they are legally allowed to do so – they must be entitled by law to ask an individual to reveal their full criminal history. This is known as asking ‘an exempted question.’

An exempted question applies when the individual will be working in specific occupations, for certain licences and specified positions. These are covered by the Rehabilitation of Offenders Act 1974 [Exceptions] Order 1975.

The minimum age at which someone can be asked to apply for a criminal record check is 16 years old.

To check eligibility, visit

www.gov.uk/find-out-dbs-check.

However, the majority of those working in the funeral profession will only be eligible for a basic DBS check.

Further information on DBS checks can be found at www.gov.uk/guidance/dbs-check-requests-guidance-for-employers and www.gov.uk/government/organisations/disclosure-and-barring-service/about

If you do require staff to have a basic DBS check, then it is advisable to have a risk assessment in place until sight of the disclosure has been seen.

An adaptable template can be obtained from the SAIF Business Centre or by visiting the resource area on the members area of the SAIF website.

teamwork

SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY

Are safety data sheets a risk assessment?

You have heard of safety data sheets (SDS) and chemical risk assessments. But are they the same thing, and how should you manage chemicals used by your business to avoid accidents, ill health, and enforcement action?

What is a safety data sheet (SDS)?

The SDS is a technical document issued by the producers of chemicals. It includes information about each chemical, covering the physical and environmental hazards, precautions for safe handling, storage, and transportation of the chemical, and more. It is a legal requirement under the REACH (Registration, Evaluation, Authorisation and Restriction of Chemicals) regulations.

As a reminder, SDS used to be known as a material data sheet, but the phrase became outdated due to the Global Harmonized Standards.

How you should use an SDS

SDS contains the relevant data

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Article from
Tips & Advice:
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26.11.2022



Watch out for fraudsters

Warning about phishing attacks

HMRC has issued a warning to business owners about the dangers of scam emails and text messages. What can you do to avoid being caught out?

Phishing is an attempt by criminals to obtain information about your business by pretending to be a trustworthy entity, such as HMRC, in an email or text message. Recent phishing attacks include notifying taxpayers of a tax or VAT refund to get their bank details. There are also requests for taxpayers to create a Government Gateway account to obtain a refund. These should be immediately referred to HMRC

using phishing@hmrc.gov.uk for email, or 60599 for texts.

As far as VAT is concerned, any repayment return will be paid directly to your bank account by HMRC, using the details you first provided when you registered or have subsequently amended.

The criminals are looking for a range of confidential information about your business, including tax reference numbers, usernames, passwords and your credit card or bank details. The first clue that an email or text is fraudulent is a request for information from HMRC that they would never need.

Another clue is poor spelling



Make sure your documents are kept up to date

required to keep people safe from harm. It proposes appropriate safety measures for the workplace and the environment and contains the information necessary to allow employers to do a risk assessment. It is not an assessment in itself but should be used to help you assess your risks.

What is a COSHH risk assessment?

Regulation 6 Control of Substances Hazardous to Health 2002 (COSHH) requires you to undertake a suitable and sufficient assessment of the risk created by the work and should include steps to reduce exposure. The chemical manufacturer has no idea how you are going to use its product, the quantities, frequencies, etc, therefore you need to assess it for your workplace.

How to do a COSHH risk assessment

The first step in the process is to identify hazardous substances. Don't forget these might not be limited to chemical use – cleaners and solvents – but may be generated in other areas, such as fumes from exhausts, paint, and welding.

The next step is to identify people at risk. Don't focus on just the operator who is handling the chemical, you need to

consider anyone in the vicinity who may be exposed by inhalation, absorption, etc.

Next, evaluate the risks by considering the likelihood of exposure and the severity (or outcome) if that risk is realised.

Controls

You need to determine control measures, applying the hierarchy of control. Consideration must be given to eliminating the hazard if feasible. Next try to substitute the chemical for a less hazardous one, or reduce the amount and frequency of handling. If this can't be achieved you should consider isolating the chemical, for example spraying paint in a booth with local exhaust ventilation. Then you need to review your management system controls including good housekeeping, training, safe systems of work, welfare facilities, etc. Finally, as a last resort, you should consider issuing PPE.

Record keeping

You must record COSHH assessments and make them available to your staff. They should be reviewed regularly to pick up on any changes. [i](#)

or grammar in the communication you have received from the fraudster. A further indicator is an incorrect 'from' address – such as @hmrc.org.uk – although clever fraudsters can falsify this to @hmrc.gov.uk. Fraudsters also provide links to websites that are similar to HMRC's to establish credibility.

HMRC will not send you emails regarding VAT or tax rebates or repayments, nor ask for personal information. Personal information should not be disclosed online as

you do not know how it may be used against you. HMRC always uses the name you have given it – other than for subscription services – and does not use a general greeting like 'Dear customer'.

The main defence against phishing is for you and your staff to always be vigilant. Don't open emails you are unsure about and don't click on links in the emails.

Article from Tips & Advice: VAT 09.12.2022

Data Protection and renewals

As a reminder, under the Data Protection [Charges and Information] Regulations 2018, individuals and organisations that process personal data need to pay

a data protection fee to the Information Commissioner's Office [ICO].

If you have registered, then you should have received your renewal reminder.

To check whether you are exempt, visit the ICO website www.ico.org.uk/for-organisations/data-protection-fee/self-assessment. The process takes five minutes.

Making connections

Enjoy a weekend of networking and socialising at SAIF's Annual General Meeting and Banquet from 2-5 March

Join SAIF members and associates from around the country to celebrate Jo Parker's National Presidency, review SAIF's progress in 2022 and discover plans for 2023 and beyond at The Spa Hotel, Royal Tunbridge Wells.

Attendees can join in one or more of the activities, although due to limited space capacity, you will need to book your place as soon as possible.

The weekend will include an incredible line-up of education speakers, evening dinners and entertainment – with limited spaces still available to attend Saturday's banquet.

To book, visit www.saif.org.uk/events/saif-annual-general-meeting-and-banquet-weekend-2nd-to-5th-march-2023



@ The Spa Hotel

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

THE GOLD STANDARD

SAIF's exemplar Code of Practice upholds the highest standards among independent funeral directors

Independent funeral directors across the country provide extraordinary levels of care, compassion and professionalism in their communities. Funerals are tailored to the individual and arrangements flexible to the families. On top of this exceptional service, association members should adhere to SAIF's Code of Practice.

Since it was established in 1989, SAIF has been upholding the highest standards among independent funeral directors and its Code of Practice, which was updated in March last year, was developed to assist those in the funeral service to deliver top quality care and act in the best interests of families. Any failure to comply with the Code requires the SAIF member to make the necessary changes within an agreed period to ensure compliance.

While it is not statutory, the Code does incorporate the requirements of the Scottish Government's draft Code of Practice, which will apply to all funeral directors in Scotland. It also requires full compliance with the Competition and Markets Authority (CMA)'s Funeral Market Investigation Order 2021.

The SAIF Code includes strict rules and good practice statements. Strict rules need to be adhered to, to ensure positive outcomes are achieved. Good practice statements are not mandatory, but it is hoped members will consider adopting these for their business.

Each of the eight sections has at least one expected outcome, and to meet this the funeral director must comply with the strict rules and consider adopting the suggested good practice procedures. **i**

This information is an extract of the SAIF Code of Practice. The full code, updated in March 2022, is available at bit.ly/SAIF_codeofpractice

All SAIF members have a copy of the Code but here is an overview of all eight sections:

01 Compliance with government legislation

A funeral director will have a good understanding of all legislation relating to the funeral sector and the operation and management of a business in the UK. All such legislation will be complied with.

02 General conduct of a funeral director and suitability of staff

Staff will be competent in all aspects of funeral work and the management of the business relevant to their role and responsibility. They should be able to demonstrate good people skills and operate the business in a legal and ethical way.

03 Engagement of a funeral director and transfer of the deceased

Sufficient information is recorded to identify the client or person giving instruction and the deceased prior to attending a location. Equipment is required to be adequate and in good order to perform the transfer. Staff will at all times behave in a respectful and dignified way towards those present.

04 Engagement with the bereaved and planning of the funeral service

The customer is made fully aware of their right to organise the funeral and is informed of all products, options and full costs prior to entering any agreement for services. The customer should also be aware of the funeral director's terms and conditions regarding payment and any monies that must be paid in advance of the funeral. The funeral director will ensure the customer is made aware of the law concerning who has the right to arrange a funeral.

05 Funeral director's premises and care of the deceased

The customer must know where the deceased is being cared for at all times and they also must know if the funeral director is engaging services outside of their own for this care. Premises must be fit for purpose and the condition of the deceased monitored frequently.

The deceased at all times is prepared according to the customer's instructions. In the absence of specific instruction all deceased are prepared to the minimum standards expected by SAIF, a copy of which can be obtained from SAIF Business Centre.

Customers are allowed the opportunity to pay their respects to the deceased in private and in keeping with their religious beliefs or customs.

06 Delivery of the funeral

The funeral ceremony and cortege proceed according to all legal requirements and to any instruction of the customer. Following a cremation, the cremated remains [ashes] are treated according to the customer's instructions and afforded the same respect and care given to the deceased prior to the cremation.

07 Complaints

Customers are informed of and are provided with a copy of a complaints procedure at the time of making funeral arrangements.

08 Business continuity and managing risks

A business owner or operator must ensure the continuance of their own business activities in relation to all funeral services agreed with the customer.

SAIFCHARTER

Opportunity, ambition and customer focus



SAIFCharter Chair Adam K Ginder outlines three key themes for the association and its members for 2023: opportunity, ambition and customer focus...

It is with a renewed sense of optimism and energy that I take this opportunity to reflect on the focus for our members and our association for the year ahead. The accomplishment of our membership last year was monumental; meeting Financial Conduct Authority (FCA) requirements, demonstrating our professionalism and customer-focus, and continuing to meet demand in our communities from families wishing to plan ahead with the security of a funeral plan.

As we look to the year ahead, I believe there are three key themes to underpin our focus: opportunity, ambition and, above all, customer focus.

Taking these themes in turn:

Opportunity

There is a clear opportunity for Independents to connect with families as demand for funeral plans is high. The security of an FCA regulated product has been shown to be a powerful motivator for those wishing to plan ahead. Many customers, however, are unaware of the ability to secure their desired future funeral from their independent funeral director. They are instead choosing a national competitor with a more visible online presence or proactive marketing. We need to seize the opportunity.

Ambition

We cannot afford to be complacent. We cannot assume our share of the future at-need market is secure. The reality is there are around 35 funeral plans sold for every 100 funerals carried out in the UK. If we don't apply this thinking to our own businesses, our market share will diminish and we will lose more families,

perpetuating for generations to come.

To illustrate the point, at M.K. Ginder & Sons, we had around 520 at-need funerals in 2022. Roughly 10% of these were supported by a funeral plan which had matured. That's 52 customers where the big decisions had already been made, where future revenue had already been secured, and where families already had peace of mind about their loved ones' funeral arrangements. In addition to the certainty of the future income stream, the average value of maturing plans compared with my comparable at-need funeral director services is a powerful factor. This allows me


to see the commercial value for my business and what we need to do at M.K. Ginder & Sons to reach our ambition of 35 plan sales for every 100 funerals conducted.

I would challenge you to look at your numbers, from the perspective of your own business' success. We need to be ambitious.

"I would challenge you to look at your numbers, from the perspective of your own business' success"

Customer focus

Finally, and most importantly, customers' needs are changing. Customers expect more and more services to be provided digitally, even end of life planning. They have high expectations around enquiry management and follow-up. Don't be left behind in showing families you can provide what they need in a way they expect. We need to meet changing customer expectations.

I hope these themes have resonated with you and I look forward to working together with a renewed energy and focus throughout 2023. As always, please reach out to me to discuss the themes raised in this article and how I, or any of our Executive team, can support you. 

Your SAIFCharter Executive

To contact your SAIFCharter Executive about any subject, please send an email to contact@saifcharter.co.uk

If you want to speak directly to a funeral director, you can also reach the Chairman, the SAIFCharter Secretary, or any of the Executive members around the country through the details below.



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



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



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



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



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



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



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



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



GEORGE LOCKE
R Locke & Son, Banbury
george@rlockeandson.co.uk



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



TRACEY WARREN
A E Stoodley & Son Ltd, Crewkerne
stoodleyandson@gmail.com

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.

SAIF ASSOCIATES DIRECTORY 2023

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Classic Cars Direct Ltd

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

Motorcycle Funerals Ltd

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

Quinn Hearse & Limousine Ltd

Patrick Quinn (Portglenone,
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 393296
info@vwfunerals.com
mortonstfuneralhire.co.uk/
volkswagenfunerals

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 Shorrocks
(Bolton, Greater Manchester)
01942 815600
jon.shorrocks@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 Tames (Oxford)
01865 779172
enquiries@colourfulcoffins.com
www.colourfulcoffins.com

DFS Caskets

Mr Martin Smith (Annon,
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 (Annon, Dumfries
& Galloway)
01461 206099
www.jrtweedie.co.uk

JC Atkinson and Son Ltd

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

Mr K Walwyn (Ashbourne, Derbyshire)
01335 345555
sales@jcwawlyn.co.uk
www.jcwawlyn.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
(Westonzoynland, Somerset)
01278 691105
coffins@musgrovewillows.co.uk
www.musgrovewillowcoffins.co.uk

P & L Manufacturing Ltd

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

Passages International Inc. Ltd

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

Somerset Willow England

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

Tributes Ltd

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

Urns UK Ltd

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

CEMETERIES & CREMATORIA

GreenAcres Woodland Burials

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

GreenAcres Woodland Burials Chiltern

Ms Marisa Isaacs (Bucks)
01494 872158
info.chiltern@greenacresgroup.co.uk
www.greenacresgroup.co.uk

GreenAcres Woodland Burials Colney

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

GreenAcres Woodland Burials Epping

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

GreenAcres Woodland Burials Rainford

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

GreenAcres Woodland Burials Heatherley Wood

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

Herongate Wood Cemetery

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

Westerleigh Group Ltd

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

The Natural Burial Company Ltd

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

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

Sharon Welford
0345 2306777
sharon@saif.org.uk
www.ifdccollege.org

EMBALMING

G T Embalming Service Ltd

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

EQUIPMENT & SERVICES

CPL Supplies (Stainless steel specialists)

Mr W McCuckin (Castleberg, 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

Resomation Ltd (Manufacture of Resomators)

Mr Howard Pickard (West Yorkshire)
0113 205 7422
info@resomation.com
www.resomation.com

Signature Aromas Ltd (Air Fresheners & Sterilisers)

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

WJ Kenyon (Refrigeration Equipment)

Mr P Rossi (Manchester, Lancashire)
0800 1114972
sales@wjkenyon.com
www.stainlesssteelfabrications.org.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@wearefrontline.co.uk
www.wearefrontline.co.uk

G Turner Consulting Ltd

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

Laurelo Ltd (Probate Advisors)

Mr Timothy Woolcock (Ungar, 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 Wrotten
(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 Pole (Cornwall)
07702 639919
dan@lifelidger.com
www.lifelidger.com

Mark Binnersley (PR / Media)

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

MultiPay Merchant Services (Card Payment Processing & Card Machines)

Mr S George
(Bishops, Stortford, Hertfordshire)
0207 247 1247
admin@multipaymerchantservices.co.uk
www.multipaymerchantservices.co.uk

Safety For Business

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

Continued on page 38 >

Attitude is a little thing that makes a huge difference. Death, loss, and grief are universal experiences that touch everyone, regardless of race, religion, ethnicity or gender. But the beliefs, attitudes, and opinions that are expressed about these topics aren't unanimous.

Long before experiencing their own loss, individuals, communities and cultures form beliefs and attitudes about emotions, grief, and the circumstances that precede and follow death or loss. Some of these may help the person's grief; others reflect negative attitudes which create unfortunate stereotypes. Our words often reflect implicit attitudes and biases we have picked up. Most expressions of grief by griever and observers are fundamentally learned behaviours.

But that does not make them right... or helpful.

Attitudes after death or loss often begin with sincere sympathy – 'compassionate, empathetic, and helpful'. But sadly, from my observation, all too quickly that moves into misinterpreting the griever's experience, which might catalogue as 'misunderstood, patronising, and otherwise negative or critical', leading to adverse attitudes and erroneous stereotypes.

The following statements reflect some of the attitudes grieving people endure.

The negative statement:

"You need to stop feeling sorry for yourself and move on. I thought you'd be over it by now!"

The implied attitude: "People should be able to get over their grief and move on... preferably quickly. There are time frames for grief. Things like empathy and understanding from others are time-limited. It's weak to continue to grieve for longer than a set amount of time."

The condescending statement:

"People have been through worse. Losing your husband is nothing compared to the death of a child. At least he lived a good long life."

The implied attitude: You are



People are vulnerable
in times of grief

DR BILL

Attitudes towards grief and griever

weak compared to others. Certain types of loss are less valid and significant than others; or are less deserving of grief, sympathy, and support than others.

The judgemental statement:

"I am going to hang up now – call me back when you stop crying. You've got to pull yourself together! You can't go on like this."

The implied attitude: You need to be stronger and less emotional. Your grief is unacceptable. Your expression of grief and emotion is abnormal or undesirable.

Here is an important principle: "Statements usually come out of attitudes." There are three steps in forming an attitude:

a) Awareness: Even if a negative or stigmatising statement hasn't been said personally to someone; even if they've heard it expressed in any form about anyone, whether a friend, community member, celebrity or even TV character, the individual (or group) is now aware that it exists. They recognise this as a prevalent attitude among their peers and culture.

b) Agreement: The second step in the formation of self-stigma is where a person, exposed to negative messages or statements about their loved one, their grief, decides whether they 'buy into' this attitude, bias, or stereotype. "Does this apply to me? Is this what people think of me? What have people been saying about me?"



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

And because they are vulnerable, and because they themselves don't understand their own behaviours and reactions, they are much more likely to be swayed by others' opinions, perceived or actual.

c) Application: The person applies the stereotype to themselves. "I must be weak; I must not be coping; I must be crying too much or grieving too long." Thus, internalising these attitudes and statements, and suffering negative consequences.

In short, statements lead to stances which create stereotypes. Words are important. I try to give the benefit of the doubt whenever possible and acknowledge that sometimes people

*"Friendship is born at that moment
when one person says to another:
'What! You too? I thought I was the
only one!'"*

say things they don't mean. But even when harm is unintentional, words can be hurtful.

I am coming to understand we can only change what people say and do by helping change how they think. How can we encourage people to change attitudes towards grief and death? Not an easy task, but there again, nothing worthwhile is ever easy.

Maybe the key will come from grieving people themselves. Instead of changing those who see grief as a weakness, or alternatively regard it as a mental disorder, let's take a new approach. My goal in 2023 is to help grieving people change how they're thinking about their situation with evidence that contradicts their beliefs. How? Several times a week we will post a short video on my 'Bill Webster' Facebook page (to which you can link to from your own website).

At the same time, we'll invite people to respond with their stories, giving them a forum to let them express what they've found helpful, and discover that they're not alone.

C.S. Lewis put it: "Friendship is born at that moment when one person says to another: 'What! You too? I thought I was the only one!'"

I feel the way forward is to challenge long held attitudes and stereotypes. That will come by providing ongoing information and encouragement, validating a more positive, constructive approach to grief. Given the right resources and support, people can look after themselves; the key to recovery is always to promote personal empowerment.

As my mentor Zig Ziglar expressed it: "Positive thinking will let you do everything better than negative thinking. Your attitude, not your aptitude, will determine your altitude." 🌱

SAIF NEW MEMBERS

FULL MEMBERSHIP PENDING

Ms Louise Winter
Poetic Endings Ltd
37 David's Road, Forest Hill,
London SE23 3EP Previously
advertised on SAIF website.
Close date: 14 December 2022

Mr Ian Parsons and
Mrs Maria Howard
**Surrey Green Burials Funeral
Directors Ltd**
234 High Street, Dorking, Surrey

RH4 1QR Previously advertised
on SAIF website. Close date:
15 December 2022

Branch of above:
Unit 4 Old Char Wharf, Station
Road, Dorking, Surrey RH4 1EF

ASSOCIATE MEMBERSHIP PENDING

Nigel Claydon, Tina Claydon
& Pauline Claydon
**Dynamic Fireworks Ltd t/a
Heavenly Stars Fireworks**
Unit 18 Peartree Business Centre,
Colchester, Essex CO3 0JN

Previously advertised on
SAIF website. Close date:
11 January 2023

ACCEPTANCE INTO FULL MEMBERSHIP

Mrs Catherine Hull
& Mrs Claire Naylor
CT Hull Funeral Services
2 Birch Way, Poulton-le-Fylde,
Lancashire FY6 7SF

Mr Kevin Dixon
K Dixon Funeral Director
210 Warmsworth Road,
Babby, Doncaster, South
Yorkshire DN4 0TR

Lucy Forrest and Lee Forrest

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

ACCEPTANCE INTO PROBATIONARY MEMBERSHIP [SCOTLAND]

Zoe Turnbull
Zoe Turnbull Funeral Directors
6 Market Place, Jedburgh,
Roxburghshire TD8 6AP

REINSTATED INTO MEMBERSHIP

Scott Otley
**Scott Otley Funeral Director
& Memorial Mason**
210 Shore Road, Belfast,
Antrim BT15 3QB

Note: All pending members
and 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.

SAIF ASSOCIATES DIRECTORY 2023

> Continued from page 36

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

SAIFsure (Unicorn Insurance Brokers)

Mr B Hart
0203 603 4194 or 07740 577651
brian@saifsure.org.uk
saifsure.org.uk

SAIF Resolve (Scott & Mears) (debt collectors)

Bill Baddley (Southend on Sea, Essex)
01702 312737
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The Bereavement Register (London)

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www.keyair.eu

Reach Plc (national & regional multi-media publisher)

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The White Dove Company Limited (releasing doves at funerals)

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Gateway Publishing (Part of Mimeo (UK) LTD)

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Polstead Press

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Cremated Remains Transport Services

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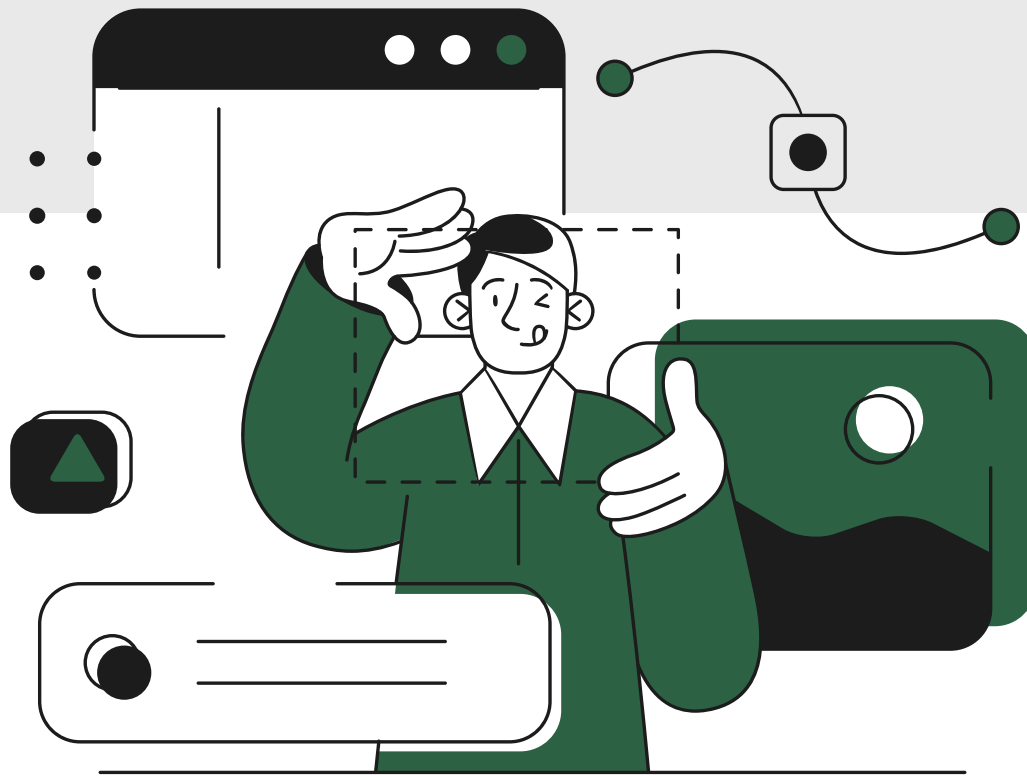
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DIGITAL

We're looking to shape our digital future

Last month the SAIF Digital team embarked on a significant project to actively monitor the SEO ranking of every single SAIF member website for the next six months; the goal, to understand the trajectory of each individual website as well as the collective SEO efforts of the entire membership.

As we review the results from January, it is clear that there is still a great deal more work to be done, however, there are encouraging signs of member firms working on their search engine optimisation.

We cannot emphasise enough the importance both individually and collectively to dedicate the time and budget to ensure that your website ranks as high as possible on internet search engines.

Each year we observe digital marketing budget increases from the corporate and national funeral service providers. There is a simple reason for this, those companies see a return in the investment by

acquiring new customers through digital marketing.

SAIF Digital presented to the SAIF Scotland members in November last year, the key message, 'Independent funeral directors insulate each other by being collectively proactive in the digital space'.

It is important to outline exactly what this means.

When it comes to competing online, the larger the number of independent funeral directors who focus on their digital marketing, the more difficult and expensive it becomes for national chains to compete.

For many years the significant budgets of corporate funeral service providers have dominated the online space making it difficult for

SAIF
DIGITAL

REGION	RANKING
England	21.9/100
Scotland	20.18/100
Northern Ireland	19.79/100
Wales	18.78/100

SAIF Digital on Facebook

Mid last year the SAIF Digital Team launched a members only Facebook group to

provide support with content, blogs and digital marketing. We would actively encourage every SAIF member to join the group to take advantage of the resources available. The group is updated weekly with

useful information including tips on everything digital to blog templates for you to use on your own website. To join, simply search for SAIF Digital, click Join Group and complete the questions required.

SEO explained

For readers that may not be familiar with SEO, here is a quick guide:

SEO, or Search Engine Optimisation, is the term used to describe the technical work done behind a website to ensure that when someone is searching online for a business or service, the website is recognised as a match for the search. The more work done on optimising a website's content and links, the higher your site will rank when an individual is searching for a funeral director in your area.

Many members assume that SEO is an integrated part of a web design service, however this is not always the case. Many web designers charge a monthly or yearly maintenance fee. It is important to check with your web designer if this includes SEO service.

smaller independent funeral directors to build a presence. This is now changing, however the percentage of independent funeral directors who have yet to work on any aspect of their digital presence is still too high. Research shows that 4.5% of SAIF members do not have a website and of those who do, 52% have an uncompetitive SEO ranking. It is most likely that no work has been done on the website since its original launch.

January SEO report

The first SAIF wide SEO report shows that members in England are the most SEO proactive followed closely by members in Scotland, then Northern Ireland and Wales. Interestingly, this precisely matches the average household internet usage across the UK for 2022.

The best performing businesses tend to be based in the major cities but are not always the larger, more established funeral firms. Our research indicates that some of the leading websites are owned by younger funeral directors who would be described as 'Digital Natives'. These members would fall into the Millennial, Generation Z and Generation Alpha age ranges.

From those younger business owners who have engaged in a SAIF Digital audit, each would be described as being progressive in their marketing with a focus on growth in their business. ①

Your SAIF Executives

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

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National
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GARY STAKER
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MARK PORTEOUS
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JIM AULD
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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.

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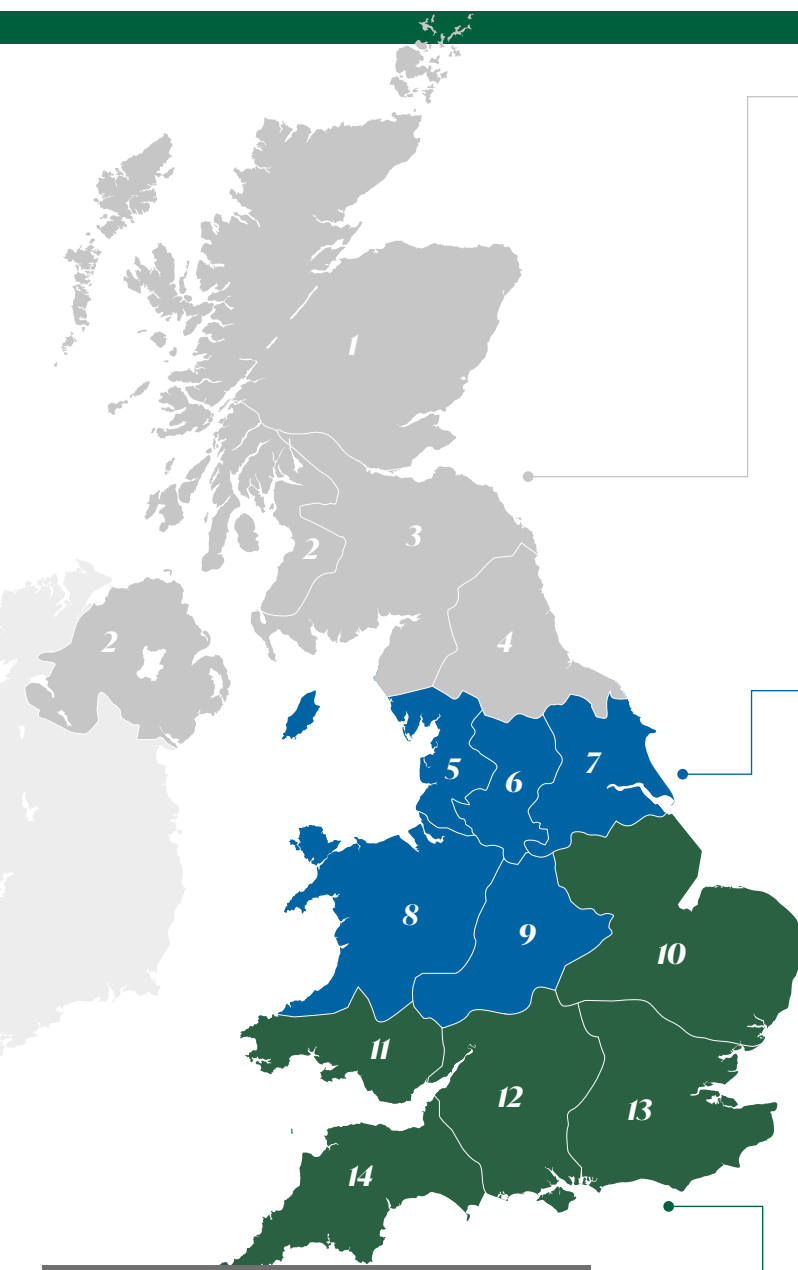
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Direct cremation with funeral director to encoffin and transfer the deceased to nearest* Westerleigh Group Crematorium.

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To join the Diamond Partnership, email us at:
SAIF@distinctcremations.co.uk



*If requested at the time of booking, wherever possible, we will endeavour to use the crematorium of choice. However, there may be instances where due to unforeseen circumstances our approach to selecting the crematorium may need to differ or will not be possible. In such circumstances, you will be fully informed at the earliest opportunity to ensure you can advise applicant.



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