



Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

JUNE 2023 | NO. 248



TEAM EFFORT

The SAIF Fellowship honours
the best in our business

Focus on what you do best.

**While SAIF promotes and protects
your independent interests.**

We know how much you value your independence.

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

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

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



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Alternative dispute resolution

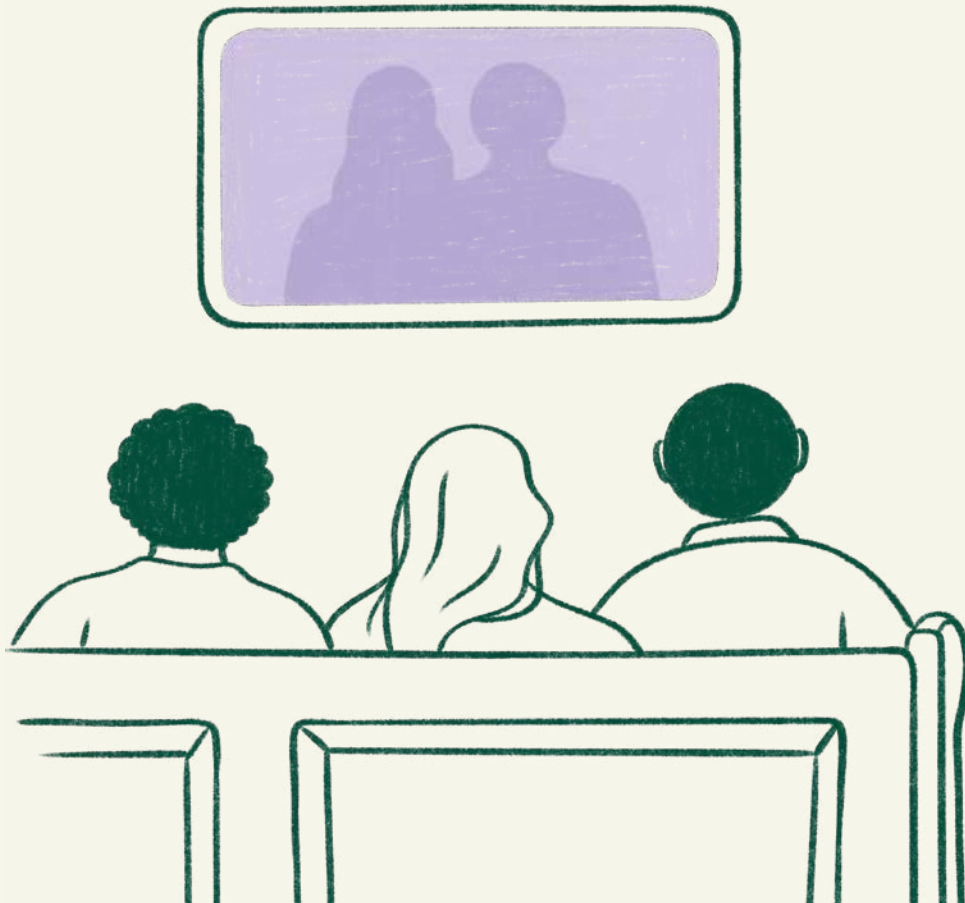
SAIF formally approved by the Chartered Trading Standards Institute (CTSI) as an alternative dispute resolution (ADR) body.

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Meet your SAIF Executives

The Executive Committee act as the governing institution of SAIF.

More ways to say goodbye



Music | Tributes | Streaming | Keepsakes

Every life story is unique. We help families make the most of every picture, every video and every song so that each funeral service is as special and personal as can be.

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Obitus

We are by your side advocating for independent funeral directors

*SAIF's Professional Standards Committee achieves
Chartered Trading Standards Institute (CTSI) accreditation
as an 'Alternative Dispute Resolution' (ADR) body*

SAIF continues to march forward, providing class-leading consumer protection for customers who experience a detriment in the rare event a funeral goes wrong. The National Executive Committee of SAIF supported the initiative for the benefit of customers as well as SAIF member firms. It means that by becoming an approved ADR body, consumers will receive fair and impartial adjudication of their claims based on the evidence, and appropriate redress will be awarded. SAIF member firms can be assured that experienced funeral directors, who understand the nuances of the profession, will ensure that in the circumstance where a customer is seeking a false claim, they will be protected.

SAIF's Professional Standards Committee has received the latest training in consumer protection laws. This is a significant milestone in the professionalisation of the funeral sector within a regulatory environment.

Funeral delays and coronial timelines

SAIF Scotland President James Morris raised the matter of significant winter delays and acute problems at the Cross-Party Group on Funerals and Bereavement, Holyrood. Chair Jeremy Balfour MSP was disturbed to hear these reports and is corresponding with the various authorities and agencies to address these concerns that impact the bereaved.

Paul Allcock, SAIF's Westminster Government Liaison, also

highlighted similar concerns at the All-Party Parliamentary Group (APPG) in Westminster.

At the next APPG, the Law Commission for England and Wales will be meeting to discuss its forthcoming consultation on funeral laws. SAIF is preparing a response that will include suggested improvements to the legal architecture of laws affecting funerals.

Human Tissue Authority (HTA)

SAIF's 1st Vice President, Declan Maguire, has been in discussions with the HTA, whose authority has been heightened in the light of the Fuller Inquiry. Proposals have been made on behalf of independent funeral directors, as well as the whole sector, and we look forward to sharing more of these in due course.

SAIF's Education Day – Saturday 17 June, Leicester

We are looking forward to welcoming delegates to our National Education Day at the Leicester Marriott. The day promises to be an inspiring event ranging from how we manage staff with workplace addictions to meeting one of the directors of the Competition and Markets Authority (CMA), and further input in respect to the Standardised Price List. See page 12 for further details.



Terry Tennens F.SAIF
SAIF Chief Executive

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Low Emission Zones

Low Emission Zone (LEZ) charges will be coming into force across a number of cities of the UK.

Each city has determined its own policy on what vehicles are exempt, and those that are not. We understand private ambulances are not exempt in most city LEZ boundaries.

While SAIF is supportive of the need for clean air zones, there needs to be a reasonable transition period as funeral directors budget for new fleets of electric and hybrid vehicles and manufacturers extend the mileage capabilities of vehicles appropriate for the funeral sector. This is happening by the manufacturers, however, the importance of a reasonable transition period with infrastructures cannot be underestimated.

With each city with different rules on low emission charges, we welcome the opportunity for members from each city to coordinate with the SAIF Business Centre, so we can coordinate an intelligent response to each jurisdiction and raise within the parliamentary authorities.

Members' benefits

We are grateful to SAIFinsure for the schemes it provides as free benefits to members, including:

1. Professional indemnity insurance for your business
2. Legal expenses cover
3. Legal helpline for free advice

To find out more about these benefits, contact SAIF Business Centre, which will be pleased to provide the necessary details for each of these benefits to your firm.

I look forward to seeing you in Leicester!

Warmest wishes 🇬🇧

Your partner of choice



A pipeline of future funerals,
securing your share of
the future at-need market



Unrivalled support to help
you deliver the best possible
service to customers



Helping you operate
effectively under FCA regulation,
and stay fully compliant

At Golden Charter, we're focused on your success

As an appointed representative or introducer appointed representative of Golden Charter, you can look forward to a wide range of support to help your business prosper. From access to the latest consumer research and expert help and advice with your marketing activity, to practical support with managing funeral plan enquiries – you can count on us to deliver. We'll do everything possible to secure and protect your business today, and help you plan for success in the future.

To find out more about the support available, speak to your Golden Charter business manager or email partner@goldencharter.co.uk



Regulation as a springboard

Customers tell us a regulated sector provides security and this positive impact can support your business

Working together with our funeral director partners, we spent years building up to Financial Conduct Authority (FCA) regulation. It's remarkable to think that by the time the next issue of *SAIF Insight* is released, a year will have passed since that regulation began.

Shifting to do things in a regulated environment is bound to have its teething issues, but it's been impressive how Independents have adapted.

Most importantly, the results of regulation for families look encouraging. When asked, 76% of our own customers agree that FCA regulation makes them feel more assured that the money for their plan is safe and secure. I was delighted to see new research from Funeral Solution Expert confirming that funeral directors feel the same: after nearly a year of FCA regulation, 83% feel it will be safer to buy plans in a regulated sector.

That's the fundamental goal of regulation: protecting the customer. And making families feel safer is good for funeral planning as a sector in the longer term.

So, can we use the momentum from becoming regulated to push the funeral profession towards even greater successes?

Customer trust

If families feel safer in purchasing plans from their local independent funeral director, that's a big opportunity to really capitalise on your excellent reputation and grow your business.

Being tuned into how customers signal their interest in pre-paid plans is the key to being great at securing and managing enquiries. Customer behaviour has changed beyond recognition over the last two years. No figure is clearer about this than the fact that well over a third of 2022's market took out direct cremation plans, a figure we've seen Golden Charter and Funeral Solution Expert come to independently.

Being open for the conversation,

with a great enquiry follow-up service, shows customers you care, and helps them choose you to look after them and their family when the time comes.

We have some great Continuing Professional Development (CPD) resources to help both Appointed Representatives (ARs) and Introducer Appointed Representatives (IARs) to build their funeral planning capability, and importantly, to look at funeral planning from the customer's perspective. Using the research and tools already available, many Independents are seeing some of their highest plan sales in many years.

One such example in north west England increased its plan sales by more than 300% by adopting the tools and resources available. Local families love that Independent's approach to service. To see what those good outcomes could look like for your own business, I would encourage you to engage with our new Plan for Success campaign, outlined in this issue (pages 14-15).

Our Plan for Success research shows the real business rewards that come with consistent plan sales. Through the campaign you'll see how these results mount over time, and how the benefits increase cumulatively as you serve more families. Ultimately, the commitment to customers and professionalism that regulation asks of us all makes it that much easier to grow the number of families you serve in the long term.

FCA requirements

We're ambitious about how Independents can grow market share in the regulated environment, and I'd encourage you to treat CPD as an opportunity to do just that: take part in training that helps support your customers and

grow your business. As the example in the north west shows, the two goals are fundamentally related.

ARs need to complete 15 hours of CPD-worthy training each year, and for many of you that year ends next month on 28 July. As the deadline approaches it could be easy to treat some of those CPD hours as simple box-ticking exercises, but at Golden Charter, where our colleagues have a similar CPD quota to meet, we're encouraging everyone to think

about what's behind the requirement.

For the ARs among you, we also have a great catalogue of CPD to really help you to grow your business, whether through consumer


research, enquiry handling or mystery shopping feedback. Of course, we also have a number of mandatory CPD modules for you to complete which will similarly help.

Some of our CPD content is available to introducers too – just ask your Golden Charter business manager for more information.

Moving forward

This summer, we can treat regulation as one of the catalysts to springboard us into supporting families, growing Independents' market share, and ultimately helping your business continue to flourish.

While some of these regulatory responsibilities are new, it's worth seeking out the opportunities that come with them. Meeting regulatory and training requirements means you're embracing an ongoing commitment to professionalism and good outcomes for customers – and that results in good outcomes for your business.

We've been talking in those terms for a long time, but now it's become a reality: as our research shows, customers are telling us that a regulated sector does provide that security. When families feel the benefits of regulation, the positive impact on your business can be far-reaching. 

"The fundamental goal of regulation: protecting the customer."

Suzanne Grahame
Golden Charter,
Chief Executive
Officer

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Suzanne Grahame

UPDATE

Direct funerals campaign update

SAIF's campaign to educate stakeholders on the full implications of direct funerals gained momentum in May when the Anglican Diocese of Gloucester hosted an event to explain the issues to clergy, lay funeral officiants and local funeral directors and also to announce the launch of a resource pack to promote conversations about funeral options with families.

At the meeting, SAIF Chief Executive Terry Tennens explained the issues and was supported by Revd Canon Dr Sandra Millar, Director of Mission & Ministry, Gloucester Diocese, who discussed the issues highlighted in her 2021 report into direct cremations.

SAIF has been concerned that there is a lot of confusion with members of the public as a result of the 'slick' advertising of direct funerals and it strongly believes there is a need to highlight the

options that independent funeral directors can offer families.

Terry explained: "We are not against direct funerals, but we're concerned that people do not fully appreciate what they are and confuse an 'unattended funeral' with a 'simple funeral', and these choices can have consequences on the mourning process that people experience.

"That's why we are spearheading an awareness campaign aimed at informing the public about what a direct cremation or unattended



Robert Springgett,
Bishop of Tewkesbury

The meeting explored issues around direct funerals

service is and, more importantly, what it isn't. The objective of this campaign is to educate the consumer on their funeral options, helping them to avoid an unnecessarily distressing, complicated grief journey."

A resource pack has been developed for independent funeral directors to help them explain to the public the different funeral options and includes:

- A PowerPoint presentation that members can use in their communities as part of talks about different funeral options
- A set of case studies showing how different independent funeral directors are offering direct cremations and their approach to engaging clients on this topic
- Marketing assets that can be used online or at a premises
- A refreshed Why Choose an

OPENING

New beginnings

Celebrations as SAIF member White Rose Funerals opens second funeral home

Since opening in 2010, White Rose Funerals in Cardiff has been going from strength to strength. The family business – run by brothers Ahmed, AJ and Amir Alsisi – has now celebrated the opening of its second branch in Pontcanna, Wales.

The brothers launched their Cardiff-based business to cater for people of all faiths and



The business has expanded with a new home

none and, after 13 years in business, they have expanded their service. Pontcanna is extra special for the trio as it is where they grew up.

At the branch opening, the brothers were surrounded by friends, family, and dignitaries, including SAIF Chief Executive Terry Tennens.

Ahmed Alsisi, founder and chaplain, said: "My heart warmed to see so many wonderful individuals come together under one roof, all for a common cause; to better understand the communities we serve, to breach the

gap and to endeavour to give them the best possible service we can. This was touched upon, in part, by many of our key speakers, and I believe that it is from such gatherings that a true difference can be made."

He added: "It is an honour to serve the wide spectrum of communities here in Cardiff and to help bridge the gap between community and service provider."

Watch more on Cardiff TV and on the firm's website www.whiterosefunerals.com/copy-of-mwc2018-1



UPDATE

Medical Examiner update



Independent Funeral Director leaflet, reminding consumers why an independently run business is best placed to meet their needs on price, quality and care.

Another key component of this work is the Diamond Partnership – offered in collaboration with Westerleigh Group – which gives SAIF members access to the competitive direct cremation pricing options.

Terry was heartened by the support at the inaugural campaign meeting in Gloucester and plans to organise other events throughout the UK in association with the Church Funeral Group.

He added: “There is an argument that a direct funeral is not really a funeral at all; it’s a disposal of a body. The advertising for these types of funerals is focused on portraying it as a fuss-free option but, for many people, arranging a funeral is not only a privilege but an act of love.

“That’s why it was encouraging to hear Bishop Robert Springett, the Bishop of Tewkesbury, suggest that, like the real ale campaign, we should have a campaign for ‘real funerals’ as well!”



Revd Dr Sandra Millar, Director of Mission & Ministry, Diocese of Gloucester

Paul Allcock F.SAIF, SAIF Government Liaison, provided the following report on the Medical Examiner process

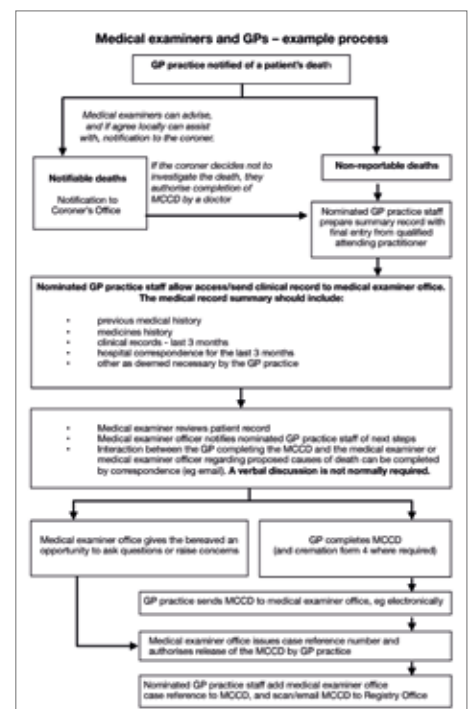
Along with many of you, I have been following the gradual introduction of the new Medical Examiner process for scrutiny of deaths for the last few years. For the past 12 months, it had been made clear that the system would be working towards becoming statutory from 1 April this year. On 27 April, Parliamentary Under Secretary of State Maria Caulfield announced in a statement in the House of Commons that the Government’s plan for introducing the statutory Medical Examiner system would now be from April 2024.

In his latest update, the National Medical Examiner Dr Alan Fletcher gave an indication that this additional preparation time may be welcome for many, to embed processes with other providers, and to implement options for sharing patient information. It appears that, while it was thought that GP surgeries in most areas were preparing and indeed were already working with their local Medical Examiners, this was evidently not the case.

Dr Fletcher added in his recent report that Medical Examiners in England are now reviewing around 22% of estimated deaths in the community (up from 16% in the previous quarter). This figure is considerably less than I, for one, had wrongly assumed would or should be the case.

There are always going to be stumbling blocks when it comes to implementing any new system, particularly something on the scale of changing the processes following every death across England and Wales. For this to succeed in a timely manner, there also needs to be some drive and a desire from all parties to achieve a successful outcome.

Added to this, we have the ongoing Fuller Inquiry, where we are likely to see a number of changes



and recommendations surrounding the care of the deceased and mortuary practice. And we have recently been notified that the Law Commission is undertaking a project looking at the laws governing how we dispose of the bodies of our loved ones when they die, to bring the legislative framework into line with modern needs. It will be interesting to see what changes come out of the Law Commission project and the Fuller Inquiry and if they will have any effect on the Medical Examiner process in due course.

We will, of course, ensure that SAIF members are kept up to date with any new guidance, but for the moment it is a case of carry on as before.

The diagram should at least give you an indication of the new procedure as the Medical Examiner process is rolled out across England and Wales.

CHARITY

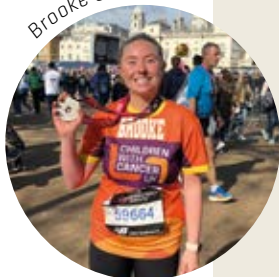
Third year lucky for marathon runner

Brooke Sherry, of W Sherry and Sons in London, ran the TCS London Marathon on 23 April in five hours and 28 minutes.

Brooke originally secured a place in 2020, which was cancelled due to Covid, and she finally had the chance to run three years and twin babies later!

With thanks to the generosity of friends, family and colleagues, Brooke has raised £3,677.50 for Children with Cancer UK, whose vision is a world where every child survives cancer. Donations help fund life-saving research and support for children and their families through treatment and beyond. Any further donations can be made at 2023tcslondonmarathon.enthuse.com/pf/brooke-sherry

Brooke Sherry



UPGRADE

H. Porter & Sons opens 21st century mortuary facilities

A major project to upgrade and expand mortuary facilities at H. Porter & Sons in Stourbridge, West Midlands, was formally opened in a special ceremony attended by SAIF 2nd Vice President Ross Hickton.

The work, commissioned last April by sixth-generation family member and company director Lucy Porter, also includes the creation of a new coffin workshop, floral tribute storage and team changing areas at the business, which marks its 180th anniversary this year.

The revamped facilities have seen a doubling in mortuary capacity and the installation of the latest clinical-standard equipment used in the care of the deceased in procedures such as embalming and make-up.

Another major feature of the project is a second floor purpose-built archive

area, which is used to safely store company records – as well as ashes before their return to families.

This new floor also boasts an office space which, if another emergency like the Covid pandemic were to occur, would allow the business to divide staff into teams to minimise the risk of disruption to services. Commenting during the opening event, Ross Hickton said: "It's fantastic to see independent funeral directors investing in their premises and facilities to ensure bereaved families receive the highest standards of care. This is something H. Porter & Sons has been doing for 180 years – the people of Stourbridge and surrounding areas are really lucky to be served by such a passionate local funeral director."

SPONSORED



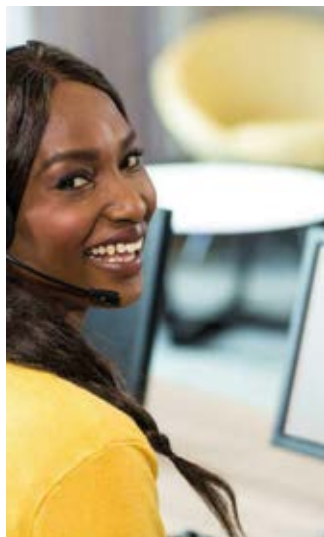
Lemon are the call answering partner that cares

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Lucy Porter and Ross Hickton

"The new mortuary upgrade is incredibly impressive. It shows what a brilliant ambassador H. Porter & Sons is for the SAIF family of independent funeral directors, whose values are all about delivering professional, personalised care to communities across the UK. I wish the business every success in the years ahead."

Lucy added: "We wanted to create a space that truly meets the needs of modern families, representing the very best standards in funeral care. For instance, access to the mortuary is now via digital code, which only authorised team members possess. I also wanted to ensure the facilities work for our staff, which is why colleagues

families wanted to view our facilities, we would have no hesitation in showing them around."

Lucy had originally planned to start the project in the spring of 2020, however, it was delayed as a result of the pandemic. "The disruption was very frustrating but it enabled us to rethink the overall design and create something that has made us more resilient to future challenges as a business," she said.

H. Porter & Sons marks its 180th anniversary of caring for bereaved people this year. The firm was established by Richard Porter, following the death of his father William in 1843. Richard, a carpenter, had already been making coffins for local families but set up

have played a key role in designing the layout and siting of equipment.

"We're extremely proud of the end result and know that if any of our

the business in an effort to provide an income for his widowed mother and other members of the family.

H. Porter & Sons has been based in South Road since 1970 in offices that were originally a credit draper's shop. Over the years, as more bereaved families have turned to the business for care and support, it has added a number of new buildings, including the former St Michael's Church in 1984, which is now used as a garage for hearses and limousines but retains its period chapel appearance externally. The new mortuary facilities represent the latest development in the company's evolution.



The new facilities will meet the highest standards

SPONSORED

Musgrove Willows Coffins invite loved ones to be part of an incredibly personal weaving process

Based in the heart of rural Somerset, Musgrove Willows have been growing willow on their family-run farm since the 1920s. Now in their fourth generation, Musgrove is a name synonymous with homegrown, handwoven willow products of the highest quality. This includes the weaving of bespoke, FFMA certified willow coffins.

Customers who turn to Musgrove for a willow coffin are invited to visit the farm and participate in the weaving process, a unique and highly personal service that is completely free of charge.



The Help To Weave service is open to all ages and abilities – absolutely no previous weaving experience is needed. Participants will be gently guided through the process, making

them feel connected to the act of making a truly bespoke, beautiful willow coffin. Should they choose to, loved ones can adorn a coffin with personal items, or take the opportunity to create willow keepsakes and decorations which can also be added to the coffin.

Those who are unable to attend can watch a livestream

of the weaving, where they can chat with the weaver. Loved ones can also receive a timelapse video of the entire coffin weaving process, from start to finish. This was an invaluable service during lockdown.

Musgrove Willows understand that funerals can often take place at short notice, so their skilled weavers do all they can to accommodate requests from bereaved friends and families. Some customers may only want to visit and weave for an hour, others might spend the whole day at the farm. With the offer of a free guided tour of the stunning willow farm, along with plenty of warming drinks, a day spent at Musgrove is for many a welcome distraction during a difficult time.

"Customers who turn to Musgrove for a willow coffin are invited to visit the farm and participate in the weaving process."

Musgrove Willows' Help To Weave service is a unique opportunity for loved ones to come together and make a joint contribution to honour the life of someone they've lost. Many find the process incredibly therapeutic and a cathartic way of managing their grief.

For more information, please call 01278 691105 or visit www.musgrovewillows.co.uk



Courses offer a great chance to learn

The Independent Funeral Directors (IFD) College has released its latest set of courses for June to August. IFD offers a blend of in-person and virtual sessions to provide accredited vocational training for the funeral profession.

June

- 13 & 14 June** – Funeral Administrator – Harlow – 9.30-17.00 both days
- 14 June** – Health and Safety for Funeral Staff *fully booked*
- 21 June** – Foundation – Funeral Practitioner – virtual *fully booked*
- 21 & 28 June** – Diploma Module 1 – virtual – 09.00-13.00 both days
- 29 June** – Funeral Administrator – Glasgow – 09.30-17.00

July

- 5 & 12 July** – Funeral Operative – virtual – 09.00-13.00 both days
 - 5 July – Units 1 and 3
 - 12 July – Units 2 and 4
- 12 July** – Diploma Module 3 – virtual – 11.00-12.30
- 13 & 20 July** – Health and Safety for Funeral Staff – virtual – 19.00-21.00 [evenings]
- 29 July** – Health and Safety for Funeral Staff – virtual – 09.00-13.00 [Saturday]

August

- 8 and 15 August** – Foundation – Funeral Practitioner – virtual – 19.00-21.00 [evening]
- 9 August** – Diploma Module 4 – virtual – 11.00-12.30 *fully booked*
- Funeral Administrator** – virtual – 09.00-12.30 every day
 - 9 August – Units 1 and 4
 - 16 August – Unit 3
 - 23 August – Unit 2
 - 31 August – Units 5 and 6
- 19 August** – Foundation – Funeral Practitioner – virtual – 09.00-13.00 [Saturday]

For more detail on the IFD College and to book courses, visit www.ifdcollege.org or call 0345 230 6777.

Final countdown to SAIF Education Day

The event will take place 17 June in Leicester Marriott

SAIF is committed to promoting lifelong education in the funeral profession and sets high standards of care and service. This year's Education Day in Leicester is a must-attend event. As *SAIF Insight* goes to print, there are just days left to the event. Here are some key bits of information:

AGENDA

- **10.00-10.30** Registration, refreshments and exhibition
- **10.30-10.45** Welcome and introduction, National President Mark Horton
- **10.45-11.30** The National Casualty Bureau, Disaster Victim Identification across the UK, Melissa Dark, MBE, UK Casualty Bureau Co-ordinator
- **11.30-12.00** Refreshments and exhibition
- **12.00-12.45** Menopause and Mentoring in the Workplace, Amy White, Head of HR and Training at Loch HR
- **12.45-13.15** IFD College and Certificate Presentation, Nicola Jarman, Chair of Governors
- **13.15-14.15** Lunch and exhibition
- **14.15-15.00** Embalming: The Preservation of Value, Barbara Fowley, MBIE
- **15.00-15.45** Addiction in the Workplace, Angela Maguire, De Exeter House
- **15.45-16.15** Refreshments and exhibition
- **16.15-17.00** Competition and Markets Authority (CMA) Update, Dipesh Shah, Director of Remedies, Business and Financial Analysis
- **17.00-17.05** Close of 2023 Education Day
- **17.05-17.15** Final opportunity to visit the stands.

SAIF Education Day 2023 venue:
Leicester Marriott Hotel



Getting to the venue: Details on how to travel to the venue can be found at: www.marriott.com/en-us/hotels/emalm-leicester-marriott-hotel/overview

Parking: If attending the event and you are driving, this will be complimentary. Please ensure to collect your ticket at the SAIF registration desk, which you can use to exit the car park.

Hotel check in: For anyone staying, check in is from 2pm and check out is 12pm.

Payment facilities: The hotel takes card or cash.

Raffle: For those attending there will be a raffle which is cash only.

Dress code: Smart/casual

Saturday dinner: For those attending the dinner on the Saturday evening, this will be served at 6.30pm in the Anstey Suite.

SAIF calendar

SAIF Executive Meetings

- **16 June** Leicester
- **29 September** Cardiff

Events

- **17 June** SAIF National Education Day, Leicester

• 30 September

- SAIF Autumn Education Day, Cardiff

ONLINE

Magazine is going digital

SAIF Insight is going digital! For one issue only (July 2023) there will be a special online edition, and we want our readers to be a part of it. The digital magazine will include multi-media content. If you have any podcasts, audio clips, videos or image galleries, share them with us.

Here are our top tips for recording and sending in your files.

Before recording

You will need a laptop, camera or phone with high-quality video, and a well-lit filming environment.

Recording

On apps on laptop and mobile:

- On modern versions of Windows there is a 'Camera' app which can record video and save it to your camera roll – the resulting video will be found within either your 'Videos' or 'Pictures' folder. Search for the

camera app via your start menu.

- On Mac, QuickTime Player allows you to record yourself

- On a phone, ensure you are recording in landscape mode and use your phone's camera to record

The filming environment:

- Be in a well-lit space with no significant light source behind you
- Be mindful and check there is nothing private or confidential featured in the frame

- Choose your words and get straight to your point

- Face the screen throughout

Camera position:

Position at the appropriate level and hit record (landscape). Try and use a tripod or prop your phone or camera against a sturdy surface. Otherwise have someone hold the camera and record if possible.

Always ensure you are fully in the camera's frame, and be mindful of not cutting off the top of your head.

Sound:

Ensure you are in a quiet place. Soft furnishings can help sound quality. If you are recording using the microphone attached to the device you are filming with, ensure you are close enough to the device that your voice can be clearly heard.

Recording

It helps to open and close the video with a smile. You can open the video with your name and job title and explain what you will be discussing.

After recording

All video file types can be accepted. Files can be quite large and we accept files emailed via a free file transfer site like WeTransfer.

Send in your video and audio recordings to Claire Day at SAIF

claire@saif.org.uk

COFFINS

Ideas are colourful

Since the launch of Colourful Coffins' 'new American casket' catalogue recently, Bob Tomes, resident casket expert, has been inundated with enquiries.

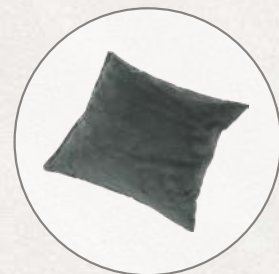
It can be surprising for funeral directors to hear that caskets are sold nationwide and every casket made is unique – the images, the colours, the finish of the handles and the interior.

Bob has more than 20 years' experience in the industry and understands that from a funeral director's perspective, families have what feels like endless options and that can make it daunting to offer an American casket to your client family. However, he believes this market is a new and growing opportunity for independent funeral directors and he is there every step of the way.

To find out more or to order a free catalogue call Bob on 07917 886702.

ALLSOPS

Elevate your funeral services with our premium velveteen products - now available at a discounted price of 30% off in June



Visit www.allsops.net to sign-up



Manufacturers and Suppliers of quality products to the discerning Funeral Director

TIME TO MEET YOUR TARGET

The annual deadline for completing 15 hours of Continuing Professional Development (CPD) is drawing closer. Golden Charter's Commercial Director, Mark Moran, reminds the plan provider's appointed representative partners of the value and importance of CPD.

Appointed representative businesses have approved persons and plan sellers who are empowered to have detailed conversations with customers about funeral plans. They guide customers through the enquiry and purchase journey.

All approved persons and plan sellers must complete at least 15 hours of CPD each year* by 28 July – just over a month away – to help support their funeral plan conversations with families. CPD has many benefits for you personally, as well as for your business and ultimately your customers. It helps you to expand your knowledge and skills, keep up to date with trends and best practice and demonstrate your commitment to high standards.

Our eLearning modules provide useful insight to help you put customers first and remain FCA compliant. Log in to your CPD on My First Health and Safety via mygoldencharter.co.uk to check which modules you still need to complete. They cover lots of useful topics, from managing customer complaints to understanding the FCA's financial promotion rules.

Our latest eLearning module is now available, on vulnerable customers. It helps remind us of the importance of being aware of vulnerable customers and recording vulnerabilities during the funeral plan journey. This means there are now six

eLearning modules available that, once complete, are all automatically counted towards your 15-hour target.

In addition to our mandatory eLearning, we've created a CPD resources area on mygoldencharter.co.uk. It's full of popular resources like guides, videos and the latest market insight to help top up your hours.

I was really impressed with the mystery shopping training video. This is the single best piece of information I have received from Golden Charter. The sales and follow up tips have been extremely helpful as a refresher of the best approach when dealing with enquiries.

I have made some calls to past enquiries and have already booked three appointments to take out a plan. I intend to watch this video a few more times to fully take in the information and I would highly recommend it to other appointed representatives.

– Robbie Brown of Thomas Brown & Sons Funeral Directors

CPD doesn't just come from our eLearning and our CPD resources. Some conversations with your Golden Charter business manager and other training opportunities such as our digital training sessions can help you meet the requirement. You can log these resources and other relevant activities on your CPD record. Make sure to note down industry training events like attending SAIF Education Day or an NAFD conference in your CPD record where relevant.

Our brand new CPD home page is now ready and available to all plan



Mark Moran
Commercial
Director,
Golden Charter


sellers and approved persons on mygoldencharter.co.uk. It's our new home for all things CPD, where you can find out how much CPD you've completed against the target, reach our mandatory eLearning, our CPD resources and much more.

Approved persons can request a report on how much CPD the people they're responsible for still need to complete from their Golden Charter business manager.

Under FCA regulation, the regulator expects approved persons and plan sellers to demonstrate a continued commitment to learning and development. It's essential that everyone who sells plans directly to customers completes the eLearning before 28 July 2023. All of our employees at Golden Charter must meet this requirement too and we're well on the way to achieving the target.

Meeting the minimum 15-hour requirement is crucial to avoid any interruption to funeral plan sales for all appointed representatives. Plan sellers who haven't completed at least 15 hours by 28 July, including our mandatory eLearning modules, will no longer be able to assist customers to purchase a plan. Where an approved person hasn't completed the requirement, plan sales will be paused for the whole business.

Completing your annual CPD requirement is your own responsibility. We're supporting our partners to meet the target by developing eLearning modules and providing additional training and resources.

If you're an approved person and you and your team are struggling to meet your CPD requirements, you might want to consider our popular introducer appointed representative model. For many, the introducer model has helped to increase their plan sales levels. Talk to your Golden Charter business manager to find out more. 



*Pro-rated for approved persons and plan sellers approved after 29 July 2022.



Plan for Success

Leading plan provider Golden Charter's new Plan for Success campaign lifts the lid on the true, long term financial value of funeral plans for Independents.

Unlocking the value of funeral plans

The primary benefit of a funeral plan is the peace of mind it brings to customers and their families. As demand increases, it's also important to understand the opportunity that pre-paid funeral plans offer. However, getting to grips with the financial benefits funeral plans can bring to your business isn't always easy.

What does offering funeral plans truly mean for your business? How does securing funeral plans now impact your business in, say, five years? And what can you do to increase the benefits they provide?

We're helping our partners Plan for Success by sharing information to answer these questions; on how and when selling and introducing plans now benefits a funeral director's bottom line.

Financial models are helping us lift the lid on the value and returns of funeral plans

We've investigated and analysed data from nearly 25,000 funeral plan sales and maturity values over the past decade. This research helps us understand the long-term economic value of funeral plans to our partners.

Our results help predict when funeral plan sales will convert into income. For example, did you know that one in two funeral plans matures in under five years? This means the return for your business isn't as far in the future as you might think. Our Golden Charter business managers are equipped with a summary of the Plan for Success research analysis to show each of our partners how plans mature over time and provide them with tailored

information about your business.

Suzanne Grahame, CEO at Golden Charter, said: "Never before have we been able to articulate the financial value of modest but regular funeral plan sales. It is a fantastic way to protect your market share and all but guarantee a rising volume of funeral income as time progresses.

"We're developing a range of materials and guides to help our partners understand funeral plan sales projections and patterns and to highlight some of the benefits of consistent funeral plan sales."

Consumer interest in funeral plans is rising

The Financial Conduct Authority (FCA)'s regulation of funeral plans has significantly improved the profile of pre-paid funeral plans amongst consumers. In fact, the number of searches for "funeral plan" related terms, including searches for specific funeral plan providers, is at a high¹. Search volumes have increased in the lead up to regulation and continue to climb.

Our latest consumer research found that four in 10 of those over 55 are considering a funeral plan². This all suggests that customers are becoming more interested in funeral plans.

Using new understanding to produce practical benefits

Inaction could mean your business loses out. So, what can you do to unlock that value? Funeral directors should now ask: how can funeral plans become a more consistent contributor to my business?

Start with our Plan for Success checklist [scan the QR code on this page or visit www.gldn.ch/plan-for-success-checklist] to see how many of our simple steps you have taken so far, and how you can build on them.

- Engaging with more families about funeral plans more often
- Sharing our ready-made free social

media content on your pages to reach a wider audience

- Completing the training relevant to your business
- Keeping up with customer trends and making use of our digital solutions
- Using the data available to you with Nexus, our data powerhouse that provides you with tailored information that's useful to your business

As Plan for Success continues, you'll see the consistent value that comes from prioritising funeral plans. We're there to help you turn that potential into reality; supporting you to provide long term financial stability for your business and help foster new relationships with families for generations to come.

Keep an eye out for more information about Plan for Success this summer. Get in touch with your Golden Charter business manager to find out the finer detail of what's possible for your business and how you can start planning for success today.



Substantiation
Statements used are for illustrative purposes only and not a guarantee. They are based on real data from nearly 25,000 Golden Charter funeral plan sales and maturity values for the 12 months to 23/9/2022. It also includes data on funeral director sales and marketing from the 2022-2023 financial year, as well as external market research and statistical modelling. All illustrations have been checked and verified against Golden Charter data to ensure accuracy wherever possible. To understand the true potential for future business growth and for in-depth information related to your individual funeral plan sales and customers, access your Nexus report through your Golden Charter business manager.

¹ Google searches for "funeral plans" and related terms, sourced from KWFinder

² James Law Associates, "Attitudes and Intentions Tracking Research", October 2022

THE 29TH KEE CUP

The 29th Kee Cup took place in May at the Royal Birkdale and Formby Golf Clubs, respectively.

Brian Hart led his SAIFinsure and Associates team to a rare victory against the SAIF Funeral Directors team.

On the first day there was a closely fought match, with SAIFinsure leading 4.5 to 2.5. On the following day's singles match play it ended up 7-7 with the final score being 11.5 to 9.5 in favour of SAIFinsure and the Associates.

There were some impressive performances to keep everyone entertained at the presentation dinner, with singing and even dancing to Riverdance from both sets of teams and our SAIF President Mark Horton who sang *Penny Arcade* by Roy Orbison.

There were lots of fines for various misdemeanours throughout the trip, and even an impromptu auction for the wonderful Bradnam Joinery Laid Bare calendars. The proceeds raised from the calendars were doubled by Bradnam's, resulting in £4,555 being raised for the President's Charity, Honeypot, and £2,455 raised for School of Autism.

As ever, a great time had by all and organisers are now looking forward to the 30th anniversary next year, which coincides with the 30th anniversary of SAIFinsure. Both teams would welcome any member or associate who want to get involved. Contact Brian by email brian@saifinsure.org.uk or Gary Neill of Daniel Robinson & Sons. 



Both teams are pictured outside the famous Royal Birkdale golf club, with their new team caps, supplied by Westerleigh

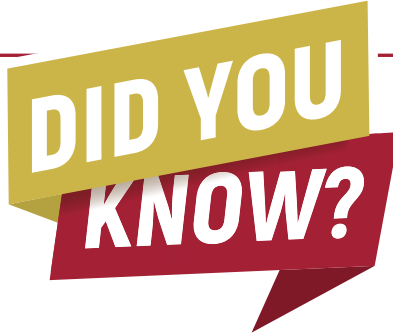


"There were some impressive performances to keep everyone entertained at the presentation dinner, with singing and even dancing to Riverdance from both sets of teams."

Handing over the Kee Cup
[l-r] Brian Hart,
Mark Horton
and Gary Neill



SAIFinsure with the
Kee cup and SAIF
President Mark Horton



Our new social media toolkit makes it easy to engage with your local community



With 70% of people preferring to look online for information about funeral plans[†], social media platforms like Facebook are essential marketing tools for businesses. They're a great way to engage with your local community and generate response.

That's why we've created a handy social media hub for our funeral director partners at mygoldencharter.co.uk

Head over to the hub for free, ready-to-use content, how tos, and guidance on best practice to help you connect with your local community quickly, easily, digitally.

We're committed to supporting you

It couldn't be easier to access your social media toolkit, and you can get started today. Simply visit mygoldencharter.co.uk or speak to your Golden Charter business manager to find out more.

Plan for success

Including social media as part of your wider marketing strategy will help you:

- **Grow awareness of your business**
- **Increase visitors to your website**
- **Generate funeral plan enquiries**
- **Build relationships with your local audience and community**
- **Promote your local events**

[†]Taken from Golden Charter Customer Attitudes & Intentions report published in October 2022.

FELLOWS OF SUBSTANCE

When it comes to honours, the SAIF Fellowship is a worthy recognition of the people who have made the Society what it is today

The SAIF Fellowship is the highest award the Society can confer and worthy recognition for people who have made significant contributions to its past... and are making significant contributions to its future. Currently, the Fellowship is enjoyed by 14 members across the UK who have been honoured for 'particular service or outstanding achievement'.

Terry Tennens, SAIF Chief Executive, who was made a Fellow in 2023, said: "Many of the early Fellows are pioneers who created SAIF and in doing so protected the independent sector. Newer Fellows have made substantial contributions to the Society in challenging times such as the Covid pandemic."

Fire up

He believes the Fellowship provides an important role in consolidating the future of the Society, as well as celebrating its past. He explained: "While recognising outstanding service we also want to encourage the next generation. Part of the challenge of the Fellowship is to fire up following generations to carry the flame for the independent sector as a whole. It's not about serving your business, but the collective."

Meantime, the existing Fellows are there to give the benefit of their vast range of experiences, skills and knowhow. Terry added: "Most Fellows are past presidents of SAIF and available to provide wise counsel and advice to members, as well as those of us in the Executive Committee."

Independent voice

Jeremy West was not only the first President of SAIF, he was also its first Fellow. He recalled: "Back in 1988 many independent funeral directors were disillusioned with our national association, which was controlled by the large PLCs. The voice of the independent wasn't being recognised. We put forward new ideas and suggestions for change that were

Fellows of SAIF at the SAIF AGM, 4 March 2023



disregarded. As a result, SAIF was formed in September 1989. Now, we have more than 1,000 members and the independents' voice is well and truly looked after. As well as being very involved in SAIF work, I was a director at Golden Charter for 25 years."

According to Jeremy, the idea of the SAIF Fellowship was conceived by another pioneer, Gary Neill. "He believed it would provide recognition of strong, inexhaustible commitment. When we started, meetings took place in the evenings, after we'd done a day's work. We'd travel into London and not get home until one or two o'clock in the morning. We'd stop at nothing to get SAIF established, and none of us took any expenses. The Fellowship acknowledges those who have gone the extra mile."

Grown steadily

Clive Leverton is another long standing Fellow who was there at the foundation of



Terry Tennens F.SAIF



Clive Leverton F.SAIF



Jeremy West F.SAIF

"Those of us who were there from day one carried out our work with the blessing of our families and colleagues."



Roll of honour

The SAIF Fellowship was launched in 1999-2000 to recognise people who have given distinguished service to the independent funeral sector. It can be awarded to anyone connected to the profession.

Nominations can be made by members and sent into SAIF HQ. Individual nominations are subsequently voted on by the existing Fellows.



SAIF. He noted: "I volunteered to be the first honorary secretary and held that role for a number of years. Because we were busy building the organisation we didn't think about how big it would become. It has simply grown very steadily since 1989.

"Those of us who were there from day one carried out our work with the blessing of our families and colleagues. You must have that backing and we could not have helped build SAIF without the full support of the people close to us.

"I was made a Fellow around 10 years ago and was very honoured and grateful. We meet up regularly but we're keen not to hinder the Society in any way. It's run very well by the Executive Committee and Terry. I see our role as a group that can concentrate on particular issues to help the executive. We try to do that and don't want to be seen as interfering in the operation."

Closely involved


The majority of Fellows are still closely involved in the profession. Although retired, Clive remains classed as a consultant and continues to help out behind the scenes at Leverton & Sons. Jeremy continues to be Chairman and Managing Director at West and Coe. As such they have clear ideas on the main issues facing independents.

Jeremy said: "The number one fear at the moment is direct cremation. So far, our profession has done a bad job in countering the misleading impressions promoted by some of those involved in direct cremation. They make it sound like a magic process that removes grief, saves you money and allows you to easily move on. However, as professionals we

know that people have to grieve and go through that process. A funeral is not for the person who's died, it's for the living. It's a chance to come to grips with their loss and celebrate a life. We need to acknowledge that local funeral directors can do direct cremation, and do it in a respectful way."

Another concern he outlined is legislation related to prepaid funeral plans. He reasoned: "Although legislation was needed it's gone totally over the top and is now making it almost impossible for smaller funeral directors to sell a plan. There's too much emphasis on procedures. It risks undermining the relationship between funeral directors and their clients and pushing people into the hands of insurance providers, which will be dangerous for our profession."

Both Clive and Jeremy highlighted the fear of the future that's affecting a significant number of firms. Clive said: "I don't knock the conglomerates in any way – they've got some very worthy people working for them. But my concern is the independent sector. Nothing ever seems to get easier. We have to cope with more and more regulation and red tape. I do know that some smaller firms have simply given up. They can't cope or don't want to be bothered with the extra burdens such as the CMA. On the positive side, SAIF does try to help wherever it can to help ease that bureaucracy."

Despite the challenges, the Society and its members will continue to exhibit the determination to succeed that characterises its Fellows. Terry added: "As we move forward we can't forget our history. If we take that for granted we run the risk of losing future freedoms." 

SAIF Fellows

- 01 Alun Tucker
- 02 Andrew Harvey*
- 03 Chas Nethercott
- 04 Chris Parker
- 05 Clive Leverton
- 06 Gary Neill
- 07 Gordon Kee*
- 08 Gwilym Price*
- 09 Ian Sturrock
- 10 Jeremy West
- 11 John Harris
- 12 Mark Porteous
- 13 Pat Gallagher
- 14 Paul Bysouth*
- 15 Paul Allcock
- 16 Richard Edwards
- 17 Sean Martin
- 18 Terry Tennens

*Sadly, Paul, Andrew, Gordon and Gwilym passed away after being made Fellows.



01



04



05



06



08



10



12



15



17



18

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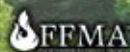
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Plait



“ANY CHALLENGE IS AN OPPORTUNITY”

Q&A WITH MARK HUGGINS, GOLDEN CHARTER CHAIR

Mark Huggins took over as Golden Charter Chair on 31 March 2023. While only in the role a couple of months, Mark has acted as a Non-Executive Director on the Golden Charter board since 2018.

Q. How are you settling in as Chair and what were your first couple of months like?

I'm really enjoying it. Those months have already seen us launch a new strategy focused on how we continue to meet customers' needs and on driving our market presence in partnership with our funeral directors. Having been involved with the business for four years as it evolved that strategy, I have the benefit of knowing where I'm coming from and the excitement of trying to help us get us where we need to go to.

Q. How does the Golden Charter board ensure it is representative of all its stakeholders?

The Golden Charter board is unusual, and in one way more diverse than any other board I've sat on or been part of. Having the funeral directors, who are our shareholders, our service providers and our sales network, sitting on the board helps us understand what's happening in the 'real world' of funerals.

Going forward I have a particular interest in diversity, equity and inclusion, and for me it's about creating as broad a funnel of opportunity as possible for all of our people, regardless of background. I'll continue focusing on that as Chair.

Q. In your opinion, what are some of the key funeral trends and challenges SAIF members need to be ready to address?

Any challenge is an opportunity. The two key trends to think carefully about are the move to digital, and consumer preferences for simple services.

Estimates are 52% of all funerals

will be simple services or direct cremations by 2027. We estimate 37% of funeral plans sold last year were direct cremation. It's a challenge as it's not the typical service funeral directors have provided, but Independents can make it an opportunity by making it part of their offering to customers.

Digitally, it's no surprise to see customers turning online. Every day we wake up and we're a day older, so the population of people wanting to arrange funerals online has grown accordingly. We've done a lot of work at Golden Charter to provide the tools to respond. How we all use those tools, and how quickly, is a key part of our strategy.

Q. With your background in business, what advice would you give to Independents?

Fundamentally my message would be "follow the customer". As I've said, consumers' attitudes and behaviours change over time, and really good businesses anticipate those changes. In customers' interaction with funeral directors, the products we provide and the value on offer, the customer won't follow you: you need to follow them.

Q. Most Independents are family-run and community focused, how do the regulatory changes set Golden Charter apart from other plan providers?

Again, I think there's a challenge and an opportunity. The conglomerates clearly have a greater ability to mandate the regulatory approach they follow. Regulatory oversight of a network of independent funeral directors is more challenging; but managed effectively, we benefit from local funeral directors who really know their

consumer, offering them the right products in the right way.

Q. As an expert within regulated sectors, does regulation impact the methods through which the planning industry can innovate?

Yes – if you are of an innovative mindset. Regulation is often seen as a necessary evil, when actually if you embrace what it aims to achieve – putting the customer first – that forces you culturally to really think about what consumers want.

An obvious example of financial services innovation is Direct Line. They completely revolutionised the motor insurance market 30 years ago. And that change didn't come because somebody woke up one day and thought "I think I'll sell motor insurance over the telephone and then online". It came from understanding that the way things currently worked on the high street wasn't best for consumers. Innovation is about really understanding customers and solving their problems.

Closer to home, localfuneral.co.uk is a fantastic example of innovation. When someone has a relative die in a place they're not familiar with, where would that person go? Generally online, where there was often nothing to tell them what the prices are or who's in the area. localfuneral.co.uk grew by solving that problem.

Q. What are the top three results you hope to achieve for Golden Charter and its stakeholders?

One, I absolutely want to ensure the strategy and plans we're all signed up to are delivered. Two, I want to ensure the board is an outward looking, strategically focused team of people. Three, I want Golden Charter's people to feel both valued and appropriately challenged. If they feel able to progress, we'll all feel the benefits. 





A Diamond Partnership

Exclusive to independent funeral directors

Compete on a level playing field

Demand for direct cremation is growing, with 14% of funerals now accounting for direct cremations. With the right cremation deal on offer, SAIF funeral directors could provide assistance with securing a local direct cremation service to those who are specifically looking for this option.

Available from the 1st May 2023

£295

The Unattended Direct Cremation

SAIF member to deliver the coffined deceased to a Westerleigh Group crematorium. Booking for these services can be made either directly with the local Westerleigh Group crematorium or via Distinct Cremations.

£375

The Unattended Direct Cremation and Collection

Includes collection of the coffined deceased from the SAIF member's premises and the return of the ashes. This service must be booked directly with Distinct Cremations. Geographical restrictions apply, please contact us for further details.

£495

The Witnessed Direct Cremation Service

A 10-minute service, limited to a maximum of 8 mourners, designed for families that may choose an unattended service but wish to witness the committal. There is no formal service, the 10 minutes provides time for quiet reflection. The SAIF member delivers the coffined deceased to their local Westerleigh Group crematorium. The service is available between Mondays and Thursdays, limited to 9.00am and 9.15am service times only. Booking for these services can be made either directly with the local Westerleigh Group crematorium or via Distinct Cremations.
Not available at Forest of Dean and Torbay Crematoria.

£595

The Limited Early Morning Service*

A short early morning service, which is either funeral director led or family-led, with a 20-minute service, limited to a maximum of 20 mourners. The SAIF member to deliver to the coffined deceased to the Westerleigh Group crematorium. Available between Mondays and Thursdays, limited to 9.00am and 9.30am service times only. Booking for these services can be made either directly with the local Westerleigh Group crematorium or via Distinct Cremations. Not available at Forest of Dean and Torbay Crematoria.

£700

The Complete Unattended Service

An unattended direct cremation including the collection of the deceased from place of rest, care, storage, preparation, with an additional £100 charge for collections out of hours from a private residence/non-mortuary facility. This service must be booked directly with Distinct Cremations. Geographical restrictions apply, please contact us for further details.

For services which must be booked via Distinct Cremations,
please telephone **0808 296 7787** or email at **SAIF@distinctcremations.co.uk**

* We are pleased to introduce the Limited Early Morning Service. In recent months, Pure Cremation and Dignity have teamed up to offer this same early morning service to families across the UK, and Memoria have also introduced this service and have been advertising it on TV and online. By introducing the new Limited Early Morning Service, SAIF members will be able to compete directly where families are interested in this type of limited services or enquire about it. This service could also be an attractive and affordable option for families that are considering a direct cremation and could act as a bridge service between an unattended cremation and a simple funeral.



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Quality
Innovation
Value

teamwork

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PRESIDENT

SAIF President's whirlwind tour

It has been a busy first three months for Mark Horton

Three months have now passed since I became President and I have already had several engagements to represent SAIF and its members. I thought I would give you all a little 'Insight' into where I've been and what I've been up to.

Firstly, I attended the SAIF Scottish Executive meeting followed by the AGM, held in Whitburn, near Glasgow. It was an informative event with a speaker from the MazWell Group giving a talk on the embalming process and it was good to see the Scottish members keeping the pressure on the Scottish Parliament and the Cross-Party Group. Although there are still a few matters to be dealt with, I know they will keep fighting for members.

Becky, my wife, and I attended the British Institute of Embalmers (BIE) banquet in April and were warmly welcomed by Richard Van Nes, BIE President, and all members at the Harrogate meeting. I also spoke with SAIF members at the event who I am hoping to pop in and see during the year. I was also kindly invited to attend the opening of a new branch for Shoobridge Funeral Services in Honiton and met Penny and Paul Shoobridge, and Paul's partner Abigail, who opened a new branch to look after the local community. They have a lovely new chapel to deliver first-class services for local families, with a bright and modern office and arranging area.

The opening evening was well attended with staff from the local crematorium and a new local minister who said a few words at the dedication service for the chapel. It was great to see so many families and friends support Penny and Paul with their new venture. I also took the opportunity while passing to drop into Clark & Strong Funeral Supplies in Coventry and saw Darren and David Fry and all the staff. After a cuppa I was shown around the factory to see the team making all the items they supply to the industry. I also had a cheeky look at the BSB superbikes for the FS3 team.

In May, I attended the annual SAIF golf event, where two teams play against each other for the Gordon Kee Cup and raise funds for the Honeypot Children's Charity. The event in Southport was won for the first time in many years by the Associates team. All the players were amazing and helped me raise a massive £4,100 for the charity. I hope they all enjoyed my rendition of *Penny Arcade*

during the evening, not to be repeated, and I cannot thank them all enough for the money they raised between them.

Also in May, Becky and I attended the National Association of Funeral Directors (NAFD) banquet in Stratford, where we represented SAIF and maintained the good working relationship we have to ensure that funeral directors are being heard at Government level. As I write this, I will soon be attending Westminster for the All-Party Parliamentary Groups (APPGs) with Paul Allcock, ensuring SAIF is at the forefront of the conversations for independent funeral directors and that we are being heard and listened to at all levels.

The SAIF Education Day in Leicester (17 June) will soon be upon us, with some interesting talks taking place and hopefully we may also raise some funds for the Honeypot Children's Charity on the day. I am really looking forward to it and getting to meet even more of you. It is set to be a great event.

Brian Hart from SAIFinsure has kindly arranged this year's charity walk for the Honeypot Children's Charity, which will take place on 15 and 16 July. The team will walk the Lyke Wake Walk, 42 miles across the North Yorkshire Moors, within 24 hours. Any support you can give this amazing troop of fundraisers would be greatly appreciated. Donate via the link honeyapotchildrens.enthus.com/pf/saif-president-challenge-2023 or the QR code (on this page).

I also would like to remind all members who have skills or knowledge that could help SAIF move forward to please get in touch and join one of the working groups or the Executive Committee. Contact Terry Tennens, CEO, or the SAIF office to show your interest. We need all members to have the opportunity to come on board and help shape the future for Independents.

That's all for now and let's see what the next three months brings!

Bee... SAIF! 🐝

Mark Horton, President



Scan the QR code below to help my chosen charity





Our beautiful, environmentally friendly willow coffins are lovingly hand woven using willow grown on our family farm in the heart of Somerset.



Putting families first

At Musgrove Willows customer service is as important to us as the willow we grow on our family farm and our free "Help To Weave" service is like no other. With the help of our skilled weavers, it's an opportunity for families and friends to help weave a coffin; a truly unique and often very positive experience.

Visit www.musgrovewillowscoffins.co.uk or call 01278 691105 for more information.

Musgrove Willows, Willow Fields, Lakewall, Westonzoyland, Bridgwater, Somerset TA7 0LP

Quality assurance assessments

Members often raise questions prior to an assessment, such as the length of time it takes to assess, the areas to be assessed and so forth. When an assessment is arranged, a confirmation email is sent along with a booklet explaining the process. Below is an extract with some of the questions answered.

How often is a member assessed?

New applicants must be assessed before being considered for membership.

Existing member companies will be selected for assessment using a random method of selection. Members will receive an on-site assessment by a qualified SAIF Quality Assurance Assessor at least once every four years. Member companies may also be assessed following any complaint regarding care of deceased, staff behaviour towards customers and mourners, any breach of legislation or failure to comply with SAIF and governments' Codes of Practice or required standards or any other situation that would require them to be investigated under SAIF disciplinary procedures.

"Existing member companies will be selected for assessment using a random method of selection. Members will receive an on-site assessment by a qualified SAIF Quality Assurance Assessor at least once every four years."

What areas of your business will be assessed?

- Requirements of owner/operator of member company
- Suitability of staff
- Premises, equipment, and vehicles
- Engagement of the funeral director
- Transfer of the deceased into your care
- Care of deceased and mortuary facilities
- First offices and viewing
- Estimates, accounts and confirmation
- Cremated remains (ashes)
- Complaints procedure
- Health and safety and business continuity

Does the manager have to be on site during the assessment?

No. It is not a requirement for the owner or manager to be in attendance and another member of staff can be substituted to meet with the assessor, as long as they understand the operating procedures and have access to the documents or files required.

Do we receive a certificate of compliance?

Following the assessment and on compliance, you will be issued with a certificate to display. SAIF's Quality Management Systems are now certified to ISO:9001-2015 standards and you will also be provided with a logo to display on your website.

Can I contest the report outcome?

Should you disagree with the assessment you will have the right to appeal and be reassessed by a different assessor. SAIF Business Centre will guide you on the procedure to lodge an appeal.

Can I give feedback on the process?

Following the assessment, SAIF Business Centre will provide you with a link to complete the survey. We ask that you take time to complete this as this helps us to find out what your expectations are from the process, and how satisfied you are with the assessment. The



01



06



Claire Day
Administration
Manager





01 Darlene Kinton 02 David Massam 03 Gemma O'Driscoll 04 Julie Sullivan 05 Leisha Hodgson 06 Lynsey Groome 07 Nicola Jarmaine 08 Robert Helliard-Moore 09 Simon Helliard-Moore 10 Stephen Wain




information will also be used to help us design, improve and provide a better service to you in the future in line with our Business Management System.

Meet the assessors

When confirming the assessment,

you will also be sent a picture and the profile of the assessor, however they will also have an identity card with them.

We are also pleased to welcome David Massam, Julie Sullivan and Lynsey Groome as new assessors to the team. 

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



challenge SUPPLY CO LIMITED

Donation Boxes for Funeral Directors

SELF-ASSEMBLY DONATION BOXES

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



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



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



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

CARD BOXES

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

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

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



Funeral Consulting

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

Guy Turner

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

www.funeralconsulting.co.uk

SAIF ASSOCIATES DIRECTORY 2023

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Classic Cars Direct Ltd

Mrs N and Mr R Frazer-
Olmrod (Greater Manchester)
07904 425058
classiccarsdirect@
outlook.com
www.classiccars-direct.co.uk

Motorcycle Funerals Ltd

Mrs M Sinclair (Meosham)
01530 274888
marian@motorcycle
funerals.com
www.motorcycle
funerals.com

Quinn Hearse & Limousine Ltd

Patrick Quinn (Portlengone,
Co. Antrim)
02825 822525
patrick@fearghasquinn.com
www.fearghasquinn.com

Superior UK Automotive Ltd

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

Wilcox & Co (Limousines) Ltd

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

Woodall Nicholson Ltd t/a Coleman Milne

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

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

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

Colourful Coffins

Ms M Tames (Oxford)
01865 779172
enquiries@colourful
coffins.com
www.colourfulcoffins.com

DFS Caskets

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

Halliday Funeral Supplies Ltd

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

J & R Tweedie

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

JC Atkinson and Son Ltd

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

J. C. Walwyn & Sons Ltd

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

Leslie R Tipping Ltd

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

LifeArt Coffins Ltd

Mr Simon Fisher (Gloucester)
07966 492632
simon@lifeart.com
www.lifeart.com

Musgrove Willows Ltd

Mrs E Musgrove
(Westonzoyland, Somerset)
01278 691105
coffins@musgrove
willows.co.uk
www.musgrove
willowcoffins.co.uk

P & L Manufacturing Ltd

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

Passages International Inc. Ltd

Mr R Crouch (Maidenhead,
Berkshire)
01628 230220
passages@tiscali.co.uk
www.passages
international.co.uk

Somerset Willow England

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

Tributes Ltd

Mrs S Macmillan (Poling, West
Sussex)
0845 388 8742
marketing@tributesltd.uk
www.tributesltd.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,
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GreenAcres Woodland Burials Epping

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GreenAcres Woodland Burials Rainford

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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@herongate
wood.co.uk
www.green-burial.co.uk

Westerleigh Group Ltd

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

The Natural Burial Company Ltd

Mr C Doggett (Leicestershire)
0116 222 0247
info@thenatural
burialcompany.co.uk
www.thenatural
burialcompany.co.uk

CLOTHING

Waterfront Manufacturing Ltd

Mr A Jenkinson
(East Harling, Norfolk)
01953 718719
alan@waterfront
manufacturing.co.uk
www.waterfront
manufacturing.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 McGuckin
(Castlederg, N. Ireland)
028 81671247
sales@cplsupplies.com
www.cplsupplies.com

Fibrous (funeral supplies)

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

Hygeco (Mortuary solutions)

Ms H Lockwood
(Leeds, West Yorkshire)
0113 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@mortuary
solutions.co.uk
www.mortuarysolutions.co.uk

Mortuary Equipment Direct Ltd

Mr W Quail (Hook, Hants)
01276 601039
william@mortuary
equipmentdirect.co.uk
www.mortuary
equipmentdirect.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@signature
aromas.co.uk
www.signaturearomas.co.uk

WJ Kenyon (Refrigeration Equipment)

Mr P Rossi (Manchester,
Lancashire)
0800 1114972
sales@wjkenyon.com
www.stainlesssteel
fabrications.org.uk

FINANCE & PROFESSIONAL SERVICES

Curtis Legal Ltd

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

Forum of Private Business/rrdar Limited

Mr I Cass (Hull, East
Riding of Yorkshire)
01565 626001
ian.cass@fpb.org
www.fpb.org

Frontline Communications Group Ltd (call handling/delivery service)

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

Continued on
page 30 >

APPROVAL

SAIF formally approved as an alternative dispute resolution body



SAIF is pleased to announce it has been approved by the Chartered Trading Standards Institute (CTSI) as an alternative dispute resolution (ADR) body.

It means the Society has met the stringent criteria needed to resolve disputes between parties out of court, giving members and their clients the confidence that disagreements over complaints will be handled professionally and fairly.

The development also makes SAIF the first UK funeral trade association to attain this status and builds on last year's achievement of securing ISO 9001:2015 accreditation for its quality management systems.

Members are requested to update their complaints procedure documentation to reference SAIF as the relevant ADR body.


SAIF Chief Executive Terry Tennens said the approval was a ringing endorsement of the Society's approach to protecting funeral director clients.

He said: "One of our core roles as a funeral association is to ensure consumers have confidence in the SAIF independent funeral director brand.

"Achieving CTSI approval as an ADR body is very much a part of that mission, and it provides a reassuring backstop for the extremely small number of families who find themselves in dispute with their funeral director at the end of the complaints process.

"I would like to thank the team at SAIF Business Centre who have worked so hard to secure this approval – they really are the backbone of the independent funeral profession."

Terry added that the approval reinforced the importance of choosing a funeral director in membership of a trade association with recognised consumer protection systems.

SAIF's status as a CTSI-approved ADR body places it alongside respected organisations such as the Centre for Effective Dispute Resolution (CEDR) and Ombudsman Services. SAIF's quality management systems received ISO 9001:2015 standard certification from the UK Accreditation Service (UKAS) in 2022. The standard is based on a range of quality management principles including a strong customer focus, the motivation and implication of top management, a process-driven approach and continual improvement. 



Meeting customers' needs and securing our success

SAIFCharter Chair Adam K Ginder focuses on prioritising funeral plans, meeting customers' needs and placing a focus on continuous learning to benefit both customers and the long-term success of funeral director businesses...

As I write this column, I almost can't believe it's approaching a year since the introduction of Financial Conduct Authority (FCA) regulation.

It has been an overwhelmingly positive year. The vast majority of our members have adapted to the new environment and taken steps to secure their business' success and future market share by moving forward on their FCA journey. By offering families the peace of mind and security of a funeral plan with the added protections FCA regulation brings, not only are we meeting the expectations of the families we serve, but we're also securing and protecting our businesses.

We must, however, not be complacent. It's not enough to simply meet the ongoing requirements. We must engage, enthusiastically and proactively, to introduce, sell and secure funeral plans.

Planning for success

Golden Charter's 'Plan for Success' campaign (see more on page 15) picks up on this point. It aims to lift the lid on how prioritising funeral plan sales to connect with families and meet customer demand has a significant impact on the long-term security and prosperity of our businesses.

At M. K. Ginder & Sons, this commercial priority is at front of mind, as I look at how we drive our business forward, meet customers' needs and ultimately protect and secure our future. I know many of our member businesses have also refocused their thinking in this respect and are thinking more


strategically and with a renewed purpose. As an association, SAIFCharter would love to hear your feedback on how you too are planning for success. Please share your thoughts, ideas and observations with me, or any of your Executive team.

Achieving good customer outcomes

The FCA's aim is to improve outcomes for consumers and help the market operate fairly and safely. As part of this oversight, we'll receive requests for attestations and due diligence monitoring from Golden Charter. Those of us who are working as appointed representatives have a requirement to complete 15 hours of CPD, which is also a customer-focused, mandatory requirement for being able to continue to sell plans.

I would encourage our members to give these areas their attention and priority. Professionalism and achieving good outcomes for customers provides a positive indicator to families searching for our services, and ultimately translates into positive outcomes for our businesses.

The theme of education and training is a topical one, with the SAIF Education Day coming up on 17 June. There are seven hours of information-filled presentations, networking and an exhibition of specially selected funeral products and services, much of which can be recorded towards our CPD requirement. In addition, reviewing articles and information after the event can also count.

By prioritising funeral plans, being responsive to our ongoing regulatory requirements and participating in continuous learning, we can ensure we're putting good customer outcomes at the heart of our business. 

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,
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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
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Directors, Lancashire
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JAMES CARCARY
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DAVID GARLAND-THOMAS
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JAMES MORRIS
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TRACEY WARREN
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SAIF ASSOCIATES DIRECTORY 2023

> Continued from page 28

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

Laurelo Ltd (probate advisors)

Ms Emma Knewstubb (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@multipaymerchant-services.co.uk
www.multipaymerchant-services.co.uk

Safety For Business

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

The Probate Bureau

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

Redwood Collections (debt collectors)

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

SAIFsure (Unicorn Insurance Brokers)

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

Skingle, Helps & Co (accountants)

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

SEIB Insurance Brokers

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

Tower Street Finance Ltd

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

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

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

Trust Inheritance Ltd (bereavement support & lifetime planning services)

Lisa Ward (Weston-Super-Mare)
01934 422991 or 07517 105569
lisaward@trustinheritance.com
www.trustinheritance.com

FUNERAL OFFICIANTS

Association of Independent Celebrants

Kim Franklin (Lincolnshire)
07469 192 644
admin@independentcelebrants.com
www.independentcelebrants.com

Humanists UK

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

Civil Ceremonies Ltd

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

County Celebrants Network

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

Institute of Civil Funerals

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

FUNERAL PLANNING

Ecclesiastical Funeral Planning Services Ltd

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

Golden Charter Ltd

Mr J Jones (Glasgow)
07808 243 769
mike.jones@goldencharter.co.uk
www.goldencharter.co.uk

Golden Leaves Ltd

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

Open Prepaid Funerals Ltd

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

GRAVEDIGGER & EXHUMATION SERVICES

Neil Curtis & Sons Funeral Contractors Ltd

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

IT & WEBSITE

2 Circles Consulting t/a SCG Consulting (IT and telecommunications)

Jessica Sauer-Wright (East Lothian)
0131 3000107
jess@2circlesconsulting.com
www.2circlesconsulting.com

Comtecs Associates LLP (development & design & IT support)

Mr C Elwood (Tunbridge Wells, Kent)
01892 514636
chris@comtecs.co.uk
www.comtecs.co.uk/SAIF

Donatis Giving Ltd (donation management solution)

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

Eulogica (bespoke funeral software)

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

I-NETCO Ltd (web design)

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

Memographics Ltd

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

Oak Technology Ltd (funeral management software)

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

Opusxenta

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

Vivedia Ltd t/a Obitus

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

MEMORIALS & REMEMBRANCE

Aura Flights

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

Cleverley & Spencer (monumental masons)

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

Fotoplex Grigio Ltd (personalised photos)

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

Funeral Products B.V

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

Groupe Delfosse - New Urn

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

Inscripture Ltd

Hayley Sturmiola (Leigh on Sea)
01702 861168
hello@inscripture.com
www.inscripture.com

Life Expressions (UK & Europe) Ltd

(Castleton, Derbyshire)
0800 368 9233
david@legacyexpressions.co.uk
www.lifeexpressionsltd.co.uk

The MuchLoved Charitable Trust

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

Scattering Ashes

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

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Mr Rob Leurs (Somerset, The Netherlands)
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www.seeyoumemorialjewelry.com

Shaw's Funeral Products, Shaw & Sons Ltd

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

The Natural Burial Company Ltd

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www.thenaturalburialcompany.co.uk

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“100 years old? Well at least he lived a good long life.” Yes... but no matter how long or short someone's life is, it never seems

long enough for those who care about them.

Howard was born in 1922 and lived with his parents and younger brother, going to school and developing an interest in ham radio. That hobby led him to be invited after the outbreak of the war in 1939 to enter a top-secret radar development programme. After his training, he was commissioned into the RAF and stationed in Italy. He built and repaired flight radar, hitching rides on military flights to Africa, Egypt and other counties to, in his words, 'scrounge parts to make the radar work'. History records how radar played a crucial role in the conflict, and Howard was one of its pioneers.

After the war, he turned his radio engineering experience into a successful career with General Electric, and his work took him around the world. He loved these business trips and would always take extra days with his wife to explore the cities and countries he visited. They had no children, so work and travel were vital aspects of his life, although he had many hobbies like collecting art, gaining his private pilot's licence, building a summer home in the countryside, and he was one of the most widely read and well informed people I have met.

Howard sought me out 25 years ago after his dear wife of more than 50 years died. To say he was devastated doesn't come close to describing his grief. He attended my support groups and spent hours in my office in tears of despair. Eventually he joined our 'Among Friends' group, participating in dinners, social outings and travel trips, and made new friends. He lived his last 25 years to the full.



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



Growing old is part of life



Grief support helps people to find strength


with and do business with your company. Retention tracks ongoing customer engagement and resulting future sales or service.

In other words, Howard sends us a powerful message about keeping the customers you worked so hard to acquire, by providing great experiences and continuing to offer value. Clients are retained based on their ongoing experience, including customer service, community involvement and continuing contact through social media, online or in person.

If your families and community feel your at-need and aftercare appropriately

prioritises and addressing their needs before and after the funeral, they are more likely to remain loyal. Similarly, if they have an unsatisfactory experience at any stage, they'll be less likely to continue to engage with you.

Loyalty marketing is a strategic marketing approach in which you focus on growing and retaining your existing customer base. Forward-thinking businesses recognise that a client's ongoing experience is a driver of higher customer retention levels.

Howard at 100 was a classic example of this modern reality. 

DR BILL

Epitaph for my friend... with a message for my colleagues

Howard died last month at 100, and I will miss him. Having no family, he had asked me 10 years before to assist him with his affairs, including pre-planning his funeral. As I sat last month making those final arrangements, I noticed something for the first time. I asked the funeral director if he saw anything interesting in his documents, but he didn't until I pointed it out.

Howard's wife had been buried from a different funeral home in the same town.

"So what," you may ask? The answer lies in another question: "Why did Howard make his arrangements with this funeral home rather than where his wife's service had been held?" It was not because he had been unhappy with the experience there at the time: something else happened that had made him decide to change.

In his despair 25 years ago over the loss of his wife, Howard found help and strength in the grief support programmes offered to him by a different funeral home, and he never forgot that. So, 15 years later, that was where he wanted to do business.

The message Howard sends us to reflect on is the fact that people today invest their loyalty in: "What have you done for me lately?"

Customer loyalty describes 'an ongoing emotional relationship between you and your customer, manifesting itself by how willing a customer is to engage with and repeatedly purchase from you versus your competitors'. In other words, loyalty is a by-product of a customer's positive ongoing experience with you that works to create and build trust. Howard appreciated the service he received when his wife died, but never forgot the support and help he received through the aftercare programme of the other funeral home. That won his loyalty.

Customer loyalty and customer retention work together. Loyalty is a mindset that predisposes a customer to engage



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SAIF ASSOCIATES DIRECTORY 2023

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Funeral Service Journal (Worthing, West Sussex)

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Rowland Brothers International

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MEMBER UPDATE

Julie Lewarne

It is with great sadness that the Directors of P.G. Oxley Ltd have to announce the passing of Julie on 17 May after a short illness.


Julie joined the family business (P.G. Oxley Ltd) in 1975, starting in the office assisting her father Robert Oxley and brother Philip and, in time, worked alongside her son Robert and nephew Bruce.

Julie became Company Secretary and a Director and went on to gain her Diploma in Funeral Directing (DipFD) in 1984. She also became an NVQ Assessor with Suffolk College and would have

arranged many funerals over the years, caring for and assisting numerous families.

Julie retired in 2005 but was always on hand to help out if required and was a great source of knowledge and encouragement to her family and younger members of staff.

She will of course be sadly missed by all her family and friends who will be having a celebration service at All Saints Parish Church, Walton-on-the-Naze on Tuesday 13 June at 1pm.

Donations greatly received to St Helena Hospice, c/o P. G. Oxley Ltd 43/47 High Street, Walton-on-the-Naze, Essex CO14 8BE, telephone 01255 675549 or online at www.pgoxley.co.uk/donate 

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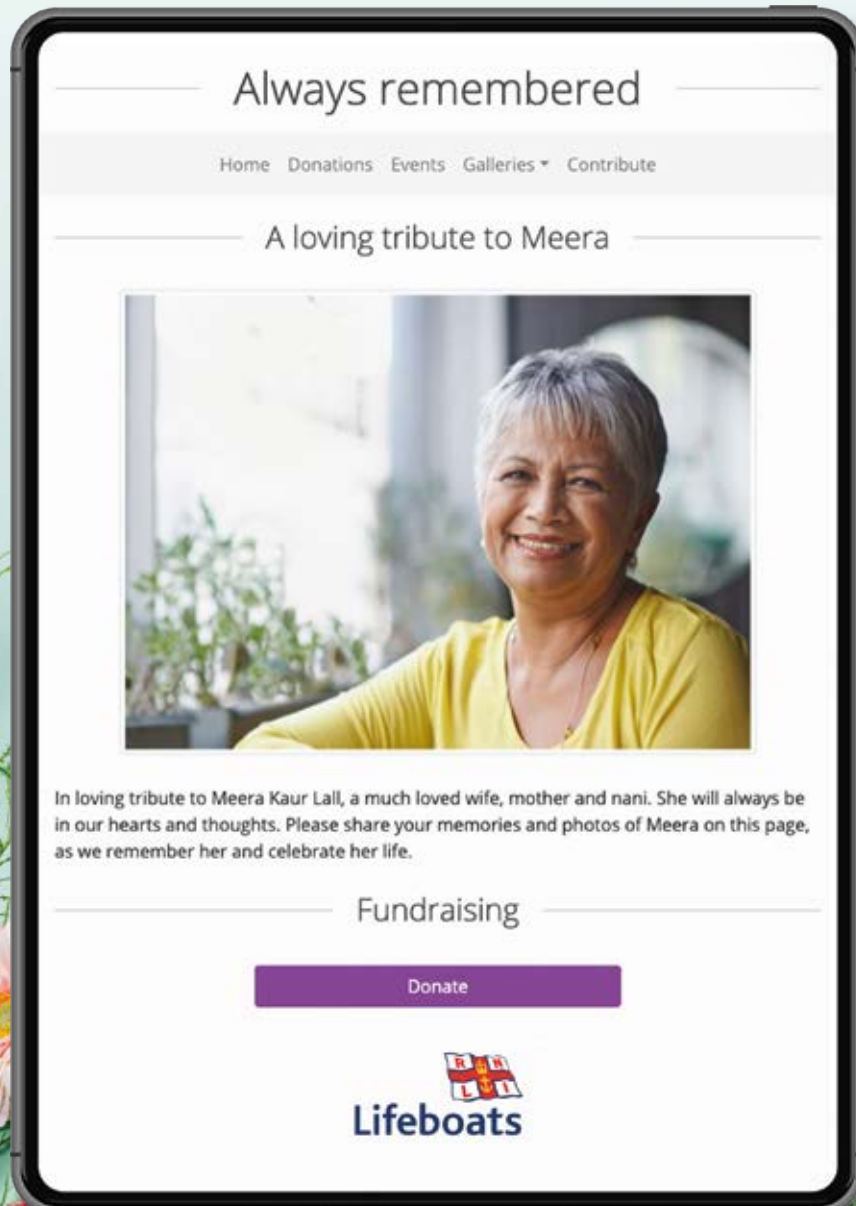
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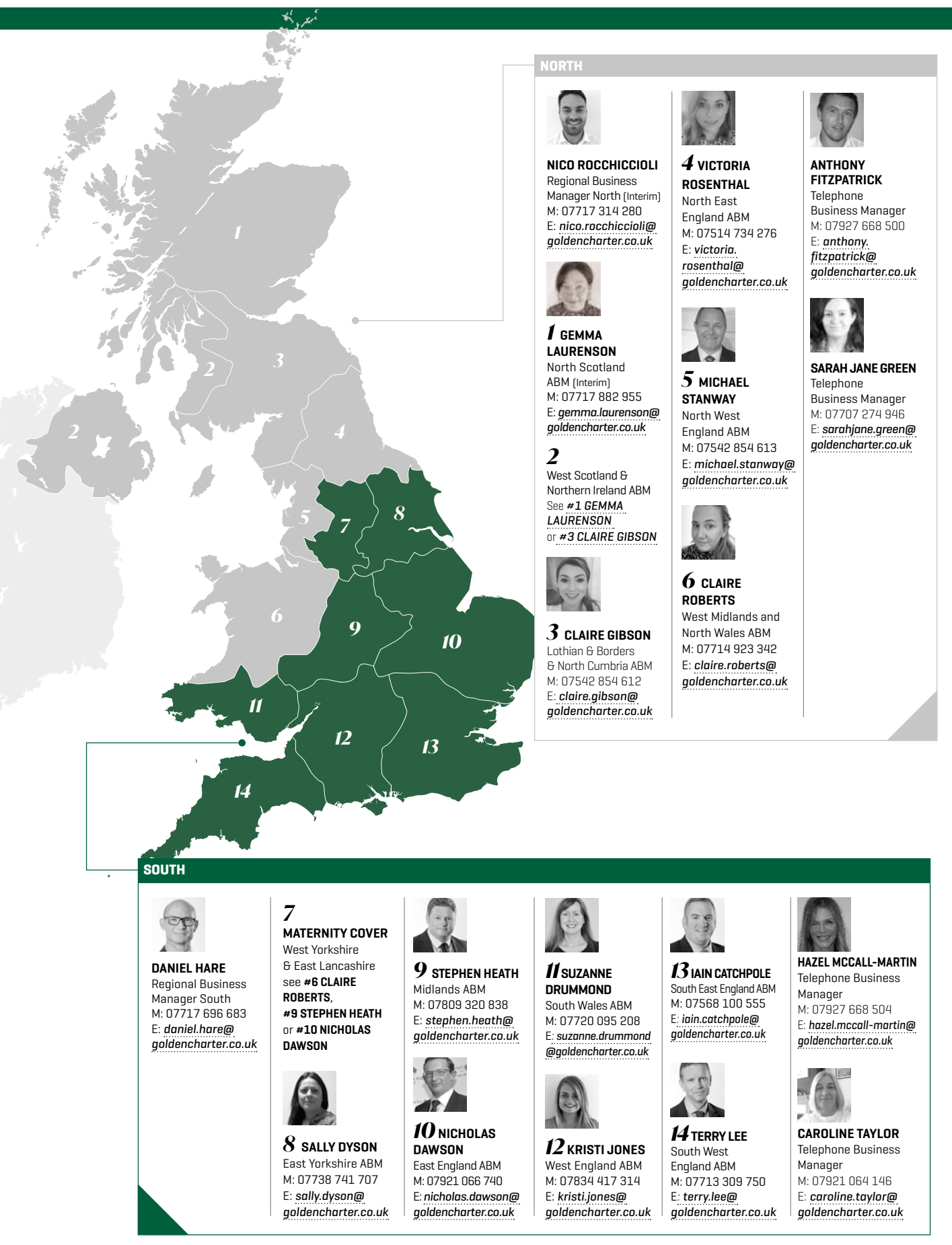
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