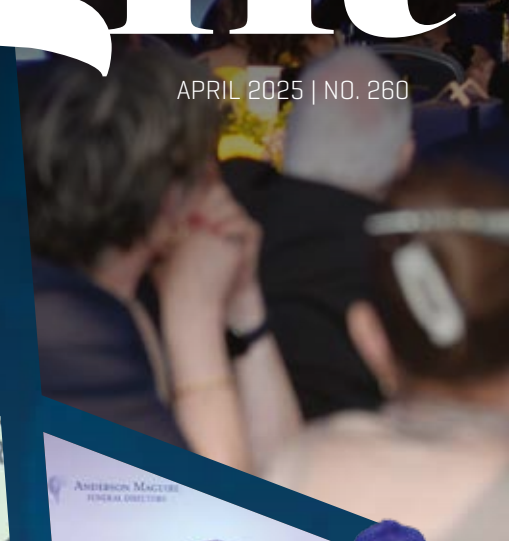




# Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

APRIL 2025 | NO. 260



## AN EVENT TO REMEMBER

AGM and Banquet Weekend was packed full of facts, fun and friendship



# Create the independent future you want.

While SAIF represents you on the issues that matter.

## **We know how much you value your independence.**

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

For over 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](http://saif.org.uk) or call us on **0345 230 6777** or **01279 726777**



# Insight

April 2025



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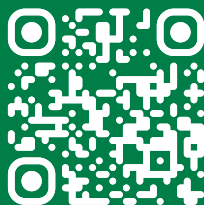


SOMERSET  
WILLOW

ENGLAND

Our dedication  
to mastery

— IT'S IN OUR ROOTS —



# Powerful SAIF Conference and Annual General Meeting

A summary of the key news and updates from the 2025 SAIF AGM and the wider profession

**T**he SAIF Cost of Funerals report was launched in 2024 with the full support of the National Executive Committee and the initiative of our immediate Past President Declan Maguire. We analysed the data of 250 independent funeral directors, which enabled us to challenge the data from the annual *SunLife Cost of Dying* report.

With our PR adviser Mark Binnersley, we halted the BBC from developing a story on SunLife due to the figures of their basic funeral, which included a limousine and bespoke coffin.

Currently, the SAIF 2025 survey is out to all our members to gather data for the *SAIF Cost of Funerals*. Please ensure you contribute to ensure this report gains traction in the media as an accurate account of costs from independent funeral directors.

## Five-year strategic partnership between SAIF and Obitus

We are thrilled to announce an alliance between SAIF and Obitus. Obitus is leading the technology space for ensuring funeral services are enhanced with video and music, including the latest experiential service in Westerleigh's Gedling Crematorium, Nottinghamshire.

This partnership will focus on training for independent funeral directors to offer the highest level of provision for families. It will also focus on research and development in technology to ensure SAIF is at the forefront of innovation to families we serve. This will build on the Diamond Partnership SAIF has with Westerleigh.

## Education and training partnership with Worsham College, Chicago, USA

During the AGM there were two

presentations by Leili McMurrough, President of Worsham College, which trains funeral directors and embalmers to receive their licence across America's 50 states.

Leili, a lawyer and funeral director in a family business and College President, has brought the latest state-of-the-art training and this is now available in blended form, with online courses and occasional visits to the College.

We are thrilled for SAIF to partner Worsham College and offer a suite of learning opportunities to funeral directors through the Independent Funeral Directors' (IFD) College, SAIF Educate and Worsham College. More news will follow from Craig Caldwell. We also wish Sean Martin F.SAIF well on his election to Chair of the IFD College.

## Leaders unite

SAIF Women in Business held its first in-person meeting in Glasgow, led by Helen Wathall and Jo Parker Tester. The meeting saw 30 women in various management roles in our member firms join in. If any other female leaders would like to participate, please contact the SAIF Business Centre for more details of this excellent resourcing and supportive network.

## Presidential update

Ross Hickton has become SAIF's National President. A fourth-generation funeral director from the Black Country, Ross brings a clear focus in three areas:

- 1. Direct cremation:** educating the public on funeral options and correcting misinformation
- 2. Regulation:** ensuring members are regulation ready as we await the outcomes of the Fuller Inquiry this summer and decisions from the Ministry of Justice (MoJ)
- 3. Partnerships:** building on the partner relationships to ensure

*"We need to collaborate and join forces to overcome the big budget advertisers and show the public that we provide the highest level of quality, a range of funeral options and are local, rooted in the community and providing consistent care."*

the independent sector is well placed over the next decade.

## New resources and sessions

SAIF has a new-look website [www.saif.org.uk](http://www.saif.org.uk) – my thanks to Angela Camp, Claire Day and the team at Trident Marketing for building a new website and, vitally, a new database so members can access their own information.

The SAIF regional meetings commence in May and run through to July. Please join our Executive members for these important network and information exchange meetings.

SAIF's Education Day will take place on Saturday 27 September at the Leicester Marriott Hotel, please save the date.

SAIF is in a good place, but there are significant challenges commercially for independents. Therefore, we need to collaborate and join forces to overcome the big budget advertisers and show the public that we provide the highest level of quality, a range of funeral options and are local, rooted in the community and providing consistent care.

Keep going, be strong and together we will prevail. 🙌

Best wishes,



**Terry Tennens**  
F.SAIF  
SAIF Chief  
Executive  
[terry@saif.org.uk](mailto:terry@saif.org.uk)

*Terry Tennens*



# Your local, personal service. Backed by a national brand.

Our national marketing campaign has increased awareness of Golden Charter this year<sup>†</sup>. Now is the time to help local families make the connection between Golden Charter and your independent business.

## **We're here to support you**

We offer a wide range of marketing support to help you engage new customers and promote your relationship with Golden Charter within your community. From our marketing toolkit, which includes everything from eye-catching point of sale materials to social media templates, to expert advice on topics such as digital marketing, we can help.

Access the range of resources available at [mygoldencharter.co.uk](https://mygoldencharter.co.uk) or speak to your Golden Charter business manager for more information.

<sup>†</sup>YouGov brand tracking monthly snapshot, February 2025.

Golden Charter Limited trading as Golden Charter Funeral Plans is authorised and regulated by the Financial Conduct Authority FRN: 965279.



# Our next phase

The first phase of Golden Charter's brand strategy has built up customer awareness. Our next steps together are vital.

Six months ago, we launched a long-term, concerted campaign to build customer awareness of Golden Charter funeral plans across the UK. Our new approach has already brought us to more potential customers' attention and built up a base from which to launch our second phase.

## Partnership engagement

Your involvement is as vital to this phase as ever. Over the past few months, we have worked closely together, through our SAIFCharter Executive and Insight Groups, as well as at sector events and partner business visits, to discuss how we can best work together to deliver on our strategy.

This collaboration has been invaluable as we look to promote the values of the local, independent funeral director in a challenging and changing environment.

## Brand building

Working together, with the help of national TV advertising, online promotion and funeral directors' local work, we had more than doubled brand awareness by the end of January\*, and the latest figures continue a consistent trend of year-on-year increases.

In our latest satisfaction survey, 66% of new customers said they knew about us before beginning the buying process – a 14% increase in six months.

Brand awareness supports the work of funeral directors, increasing the value that your connection with us holds to potential customers. As part of our co-ordinated campaign, we launched a marketing toolkit along with our refreshed brand, and using those materials not only supports our brand, it means you benefit that much more from the national work we do. The toolkit materials, available from [mygoldencharter.co.uk](http://mygoldencharter.co.uk), help you make your connection with Golden Charter as clear as possible in families' minds.

Similarly, our wider work to promote planning ahead lifts not just Golden Charter's profile, but that of funeral directors. We saw that at the end of February when we launched the UK's first National Funeral Planning Awareness Week. Its broader remit led to great conversations, as the week proved a great way to build interactivity.

That was especially obvious online: our Facebook content interactions were up 75% against the previous week. With 16% more page visits, that jump in content interactions shows that the awareness week boosts not just visibility but engagement with all aspects of planning a funeral. From music to pets, people had their say about what matters to them.

Thanks to the multiple funeral directors who submitted the video content that really underpinned many of those conversations. As we build up to future years, we'll have more time to plan activities and help funeral directors make the most of the conversations it generates.

## Knowledge sharing

Since October, we've also been helping funeral directors share knowledge across different areas. Bringing non-competing independents together is a great example of what we can do as a plan provider, and we've ramped up our focus on doing so over the past six months.


In this edition, you'll find two funeral directors sharing their experiences of the best approach to take to window displays (**pages 13-15**). What you do with your premises is the kind of vital yet easy to overlook work that goes to the heart of your local reputation. It follows on from the Growth Club work introduced in our previous edition (see issue 259) and we look

forward to building more peer support into our next phase.

Knowledge sharing also means we at Golden Charter share the insights we access with the funeral directors in our network. The latest independent research on direct cremation plans I summarised in February's edition is a great example and our next

phase of work is also focused on reaching the distinct customers who that research identified – that younger group which researches and purchase online rather than through a funeral director – using our new direct cremation funeral plan. Armed with those insights, we're launching a product that gives these customers what they want and can advertise the benefits that really matter to them (**see page 9**).

Planning for the second phase is already under way, supported by feedback from our funeral director partners. Its strategic purpose remains the same: to reach these new types of customer; to grow the brand awareness that supports Golden Charter and independent funeral directors to sell funeral plans; and to stand out from the new and increased competition in the market.

The first phase showed that we can make a difference and define our future together. We know that building awareness takes consistent, concerted work, so this second phase is hugely important. With the help of your marketing toolkit and your Golden Charter business manager, bolstered by our new product, we're in a great position to make it a success. 

*"The toolkit materials, available from [mygoldencharter.co.uk](http://mygoldencharter.co.uk) help you make your connection with Golden Charter as clear as possible in families' minds."*

Mark Huggins

\*YouGov Feb 2025



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REPORT

## Challenge yields positive results

SAIF robustly challenged SunLife's 2025 *Cost of Dying Report* earlier this year, expressing concern that its definition of a 'simple funeral' allegedly misled consumers. The report claimed the average cost of a simple funeral had risen to £4,285, but this figure includes items not typically associated with a basic service, such as higher-grade coffins and limousines.

In a response shared with a wide range of media outlets, SAIF emphasised that SunLife's definition conflicted with the 'attended funeral' benchmark established by the Competition and Markets Authority (CMA), which mandates funeral directors offer a transparent, simple option. The CMA's standardised price list specifies 'suitable' coffins (generally oak veneer) and a hearse as the only transport.

As part of SAIF's media outreach, then President Declan Maguire criticised SunLife's "confusing terminology" and its potential to undermine the profession's transparency efforts. He also highlighted concerns that the SunLife report's "simplistic nature" overlooked the increasing prevalence of direct cremation, which significantly impacts average costs.

SAIF called on SunLife to issue a clarification, review its methodology and align with CMA guidance, while advising consumers to consult local funeral director websites for accurate pricing information.

SAIF's proactive campaign in January achieved coverage in the *Daily Mail*, *Daily Telegraph*, *Wrexham Leader*, *Rhyl Journal* and *Funeral Service Times*. It also dissuaded BBC Scotland from covering the SunLife report. This prompted contact from SunLife and SAIF is now in discussions about potentially scrutinising the 2026 *Cost of Dying Report*.

SAIF has also commissioned independent research to provide a more accurate reflection of average funeral costs and needs your help. SAIF is conducting a number of surveys on funeral costs and other related matters this year for a new version of the *Funeral Solution Expert: what is the real average cost of a funeral report*.

A spokesperson for SAIF said: "To give the data credibility, we need as many members as possible to participate in the research. By doing your bit, you'll help to counter false narratives about funerals and maintain public trust in our profession."

Read more about SAIF's response at [www.saif.org.uk/cost-of-dying-2025](http://www.saif.org.uk/cost-of-dying-2025)

MILESTONE

## A proud history and exciting future

### 30 years of the IFD College

For the past three decades, the Independent Funeral Directors' (IFD) College has supported more than two thousand funeral professionals on their path to accreditation.

To mark this incredible milestone, a special 30th anniversary and awards ceremony will be held in May to honour the achievements of students, staff and the wider IFD community.

"Reaching our 30th year is a testament to the commitment and dedication of everyone involved in the IFD journey," said Sharon Welford, IFD College Administrator. "We're excited to celebrate this achievement with a memorable event."

The ceremony will take place on Saturday 10 May from 11am to 3pm at Putteridge Bury Conference Centre, a neo-Elizabethan manor house built in 1911 in the style of Chequers – the country retreat of the Prime Minister.

During the celebration, certificates will be awarded to students who gained qualifications in early 2025. Students who received their accreditations by post or email during 2024 are also warmly invited to participate in the ceremony.

A highlight of the event will be the presentation of the 2025 Matthew Gallagher Award, which recognises a current student who has demonstrated outstanding ability, applied their training in a meaningful way, or overcome significant challenges. Named in memory of Matthew Gallagher – a beloved funeral director,



college governor, assessor and verifier who passed away in 2019 – the award honours his legacy of encouragement and belief in every student's potential.

The college, working alongside SAIF, provides a service for members and all independents. Founded in November 1995, the IFD College was established to provide accessible, high-quality training for employees of family-run funeral firms. Since then, it has grown into a nationwide network of experienced funeral director trainers, supported by accredited assessors and verifiers. May's event is a chance to reflect on the college's legacy and look ahead to its future.

"We're proud of how far we've come and excited to celebrate the achievements of our students, past and present," added Sharon.

The IFD College's 2025 training courses, available online and in person, are filling up fast. Turn to **page 22** for the full course schedule.

Don't forget, catch up on past IFD College news and certificate presentations online at [www.saifinsight.co.uk](http://www.saifinsight.co.uk)

ANNIVERSARY

## Tailored for success

Simon Oakes has been at the heart of his family business for the past 40 years, crafting bespoke tailored uniforms for the funeral profession.

The team at Lyn Oakes celebrated Simon's special anniversary in March.

"His career has cemented his reputation in the funeral industry, helping businesses nationwide

look their best with a Lyn Oakes uniform," said the firm's spokesperson. "From corporate funeral groups to independent funeral directors, Simon's expertise is sought-after in our prestigious trade."

The firm was founded in the 1980s by Lyn and Gill Oakes. They were joined by their son Simon, who expanded the business with national and international sales. Today, the firm's funeral uniforms can be found around the globe, including Scandinavia, America, Australia and the Caribbean.



DEDICATION

# Family legacy and community lifeline

Twenty-five years ago, Baglan Funeral Home in South Wales opened its doors to the local community on St David's Day in 2000. But this story goes much further back than a quarter of a century.

Gareth Jenkins's late grandfather Evan and father Del established the business Jones and Jenkins in Cymmer in the 1940s, serving the Afan Valley area as both builders and funeral directors.

Gareth grew up surrounded by funerals before making the decision to join the family business at 16. In the late 1990s, Gareth and his wife Christine decided to expand the business with plans to design a purpose-built funeral home in Baglan. The former Post Office was transformed into their new space and opened in early 2000.

Five years later, funeral director Craig Perfect joined the funeral home in 2005. Craig had been working in the funeral profession

since he was 17 with a family-owned business in Swansea.

Providing direct and tailored funerals and funeral plans to meet all needs, Baglan Funeral Home has been designed to create a calming and welcoming environment where families can discuss arrangements in complete comfort and privacy. From its base in Baglan, the funeral home can offer every facility under one roof, providing a truly local service for the community it serves.

As SAIF members, Baglan Funeral Home operates under the society's strict code of practice. The team are also members of the British Institute of Funeral Directors (BIFD) and the British Institute of Embalmers (BIE), and are appointed representatives for Golden Charter Funeral Plans.

Gareth, Christine, Craig and the team maintain high-quality standards, ensuring every funeral is treated with the utmost care and respect.



Baglan Funeral Home team

## Plan growth rate for 2025/26

All funeral plans in The Golden Charter Trust will be increased in value by 2.0% over the 12-month period to 31 March 2026. The Golden Charter Trust is one of the largest trusts within the funeral plan sector. For more information about the Trust, view the Annual Review 2023/24 through the footer at [www.goldencharter.co.uk](http://www.goldencharter.co.uk) or visit [www.goldenchartertrust.co.uk](http://www.goldenchartertrust.co.uk)



The firm's spokesperson added: "We craft uniforms built to last, using premium British-woven woollen cloths and incorporating strengthening elements for daily wear. Simon's personable approach has fostered lasting relationships, with many loyal customers becoming friends. This helps us refine our designs, ensuring we meet evolving needs, based on the feedback of our customers."

The business' commitment to quality extends to sustainability and championing 'slow fashion', creating durable garments that minimise waste, employing smaller production runs and using local British cloths where possible.

LAUNCH

## New direct cremation plan

Golden Charter is launching a new direct cremation plan soon, aimed particularly at a younger set of customers.

With direct cremation plans now making up 63% of funeral plans sold<sup>1</sup>, the plan provider has been conducting research to understand more about customers buying direct cremation plans and what's important to them.

Launching the plan in its latest newsletter, Golden Charter told funeral directors: "We've used that insight to identify some improvements we can make to the product range we offer directly to consumers. As such, we will retire our Basic Plan and replace it with a new and improved direct cremation plan in the coming weeks.

"This plan is designed to meet the needs of a younger, more digitally focused customer, who wants a simple and dignified direct cremation. Our aim with this product improvement is to secure more of what is a growing marketing of new funeral plan customers for our partner network.

"We will bring you more detail on our new direct cremation plan soon, so watch out for more information coming by email and on [mygoldencharter.co.uk](http://mygoldencharter.co.uk) in the coming weeks."

<sup>1</sup>NAFPP, H1 2024/25

**GOLDEN CHARTER**  
FUNERAL PLANS



ASSOCIATE

## The power of digital

In the funeral profession, many businesses have built a trusted presence in their communities through traditional marketing – sponsoring local teams, placing ads in parish magazines and being well known in the community. These approaches help keep your name visible. But when families turn online, are your efforts reaching them at the right time – and can you measure the return?

Google Ads let you show up when someone in your area searches 'funeral directors near me'. You pay when someone clicks and you can measure everything, from how many people saw your ad to how many people got in touch. You can also adjust spend and strategy.

### What is working right now:

- **Start with what people are searching for:** think "funeral director in [your town]"
- **Track enquiries:** you would be surprised how many calls come straight from Google or via your website
- **Spend where it works:** spending money on Google ads allows you to reach families searching for your services right now.

### Free digital review for SAIF members:

SAIF Affiliate Your Business Angels (YBA) is offering members a free 30-minute review on whether Google Ads could help your funeral home attract more local families. Email [team@ybagppc.co.uk](mailto:team@ybagppc.co.uk)

MARKET

## Acquisition cements tribute platform's leadership

MuchLoved has acquired Love2Donate, the funeral notice and donations service. The move strengthens MuchLoved's market presence and furthers its mission to help bereaved people remember someone special and fundraise in their memory.

Neil Davis, CEO of MuchLoved Ltd, said: "This acquisition is a significant milestone for us. Together, we will be able to enhance our services for funeral directors, charities and, most importantly, bereaved families."

Love2Donate's funeral director customers continue to benefit from tribute pages created in their own branding. They will now be able to access additional complementary services, including advanced reporting, FMS integrations for streamlined operations, Grief Chat bereavement support for families, and a range of digital resources to support them in the growth of their business.

For all enquiries, contact MuchLoved's support team by emailing [support@muchloved.com](mailto:support@muchloved.com) or calling 01494 722818.

UPDATE

## Death certification delays

Paul Allcock F.SAIF, SAIF Government Liaison, discusses the process and the results of a recent SAIF survey

Since the inception of the new death certification process in September last year, delays in the issuing of the Medical Certificate of Cause of Death (MCCD) and registration have commonly been taking place in excess of a month after the date of death.

These delays are constantly being monitored by SAIF and I would like to thank all members who took the time to complete our recent survey. The results clearly showed that the majority of areas were experiencing lengthy delays, with the mean time for the MCCD being issued 10 days and 14 days for registration to take place. While a few areas had no delays at all and the system was working well, there were others who were experiencing delays of 21 days or more on occasion.

This simply has to improve and the results of the SAIF survey have been sent to the appropriate Government departments to highlight the very real difficulties being faced by funeral directors and particularly the distress being caused to our clients.

From discussions, it appears one of the main delays is caused by the attending practitioners (AP) from general practice (GP) surgeries not presenting their

proposed MCCD to the medical examiners (ME) in a timely fashion.

Most MEs appear to be doing their part swiftly but are often having to spend time trying to gain responses from the AP. As funeral directors, I'm sure many of you will sympathise with the MEs and this experience, having spent many hours on telephone calls in recent years trying to get the cremation forms completed.

As well as the discussions and evidence we are presenting to the Government, the new system and the delays we are witnessing are now gaining traction in the media. I am hopeful this will result in those directly involved in the new system realising just how important it is for the process to work swiftly and smoothly. But don't hold your breath!

In an attempt to ease the pathway a little, I encourage all funeral directors to try to still make early arrangements with your client. You may not be able to confirm a date and time but having the main details already in place, and having an opportunity to explain the process to your client, will not only speed things up a little but also offer your client some peace of mind.

Another element of the new system which has been a concern from the start is the identifying of medical implants.

CHARITY

## Children's charity partnership will support vital work

The team at Somerset Willow will be supporting the National Society for the Prevention of Cruelty to Children (NSPCC) as its charity partner for 2025.

From a 'posh' bingo night to Tough Mudder and a 42k coastal walk, the team has a diverse lineup of fundraising challenges to raise vital funds for children in need.

Anthony Hill, fourth generation Managing Director, explained: "After a fantastic year of fundraising for

Young Lives vs Cancer during my presidency with the Funeral Suppliers Association (FSA), we were eager to choose Somerset Willow's next charity partner to focus our efforts for 2025.

"The NSPCC was the team's top choice – and for good reason. Their motto, 'Every childhood is worth fighting for', resonates deeply with us all."

The NSPCC protects children against abuse through vital

services such as its helpline for adults to report concerns, Childline for children seeking support and therapeutic programmes for those affected by abuse. It also focuses on prevention by educating children, parents and professionals on safeguarding and by campaigning for stronger child protection policies, such as an Online Safety Bill. Funded entirely by donations, the NSPCC is committed to ensuring every child can thrive in a safe environment.

Keep up with Somerset Willow's fundraising journey on social media [@somersetwillowcoffins](https://www.instagram.com/somersetwillowcoffins) to see how the team is making a difference.

Donate by visiting the Somerset Willow NSPCC JustGiving page

[www.justgiving.com/page/somerset-willow-nsppcc](http://www.justgiving.com/page/somerset-willow-nsppcc) or scan the QR code.



*"The NSPCC was the team's top choice – and for good reason. Their motto, 'Every childhood is worth fighting for', resonates deeply with us all"*

**NSPCC**



mundisima / Shutterstock.com

It appears there are still APs either leaving this section blank or stating they do not know if there is an implant present in the body. The Coroners Form 6 even gives an option for the Coroner to state 'don't know' and this is subsequently a very common response. All of which creates the difficulty for crematoria to identify if there is an implant before cremation.

At a meeting with the lead ME and associated Government departments in March, SAIF CEO Terry Tennens and I were able to emphasise that funeral directors cannot be asked to identify the presence of an implant and will not be held responsible

if there is subsequently found to be anything which causes an explosion, damage to equipment or injury to crematoria staff. We have thus far and will continue to make this point quite clearly at all meetings and with all departments who have an interest. I have said before and reiterate here, that funeral directors can only state they have removed an implant but cannot confirm there is no implant still present. My view is that this has to be the responsibility of the AP.

On another matter, the Covid Inquiry held a key workers' roundtable meeting. SAIF was invited and Terry Tennens attended on our behalf as he was so involved in the liaison with Government departments. Throughout the pandemic, his tireless work of keeping all our members fully up to date with the very latest advisories and getting funeral directors added to the list of key workers was essential for us to be able to deal with the daily challenges we faced at that time. A further report of the outcomes of this meeting will be shared as soon as we are able.

We are continuing to work in challenging times and I would like to thank all our members for their ongoing patience and efforts to ease the journey for the bereaved, as I know many of you will be carrying much of your clients' weight on your own shoulders.

## AT A GLANCE

### High satisfaction with Golden Charter

Funeral directors have hailed Golden Charter's progress over the six months since its brand refresh in the plan provider's latest funeral director satisfaction survey.

The survey's relationship questions showed an average of

# 93%

satisfaction with the relationship between Golden Charter and independent funeral directors.

Additionally,

# 98%

of appointed representatives said they were satisfied or very satisfied with the provider.



# NEW LOSS BOOKS







We've expanded our range of Loss & Grief Books, offering funeral directors a meaningful way to support families—especially children—through bereavement.

Providing these books as an added benefit to your clients can offer comfort, understanding, and reassurance during such a difficult time. A small but powerful way to show compassion and care when they need it most.

Order online at [www.allsops.net](http://www.allsops.net)



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# Navigating succession and exit strategies

Legal insights for funeral directors from SAIF Associate, Loch

As a business owner, you dedicate an enormous amount of time and effort to building and maintaining your organisation. With all the energy pouring into the day-to-day running of a business, a strategy for what happens when you want to step back from 'work' is often pushed to the bottom of the list. However, working out your exit strategy should be at the top of your list to ensure a prosperous and smooth exit while potentially leaving a legacy too.

Will you do a full or staged retirement? Could you sell or leave the business to family members or the management team? What underpins all these decisions is succession planning, the process of identifying and developing the next generation of leaders to take over business-critical positions in the future. This needs careful planning and consideration early on, almost from day one, to ensure your exit plan can be achieved.

If it's something that you'd like to start thinking about, even if it's not likely to happen for a couple of years, having someone to walk you through your options will clarify your thoughts and enable you to put yourself in the best position for a successful, and purposeful, next phase of life.

**Here Joe Milner, Solicitor Advocate and Partner at Loch Associates Group, outlines some of the steps to consider.**

Research indicates that almost half (48%) of businesses do not have a plan in place for an effective exit strategy and the necessary succession planning<sup>1</sup>. In an industry such as yours, where trust, dignity and compliance are critical, failing to plan could lead to disruption and uncertainty for your team and clients.

## Legal considerations

A comprehensive exit strategy requires three to five years of meticulous legal, finance and HR planning. It is recommended you consult with professionals in these areas that work as a team to help you achieve your exit.

Equally important is ensuring compliance with both industry-specific regulations and broader statutory requirements, including certification, employment law and data protection measures, such as the Data Protection Act 2018.

Furthermore, the impact on business operations and culture should be assessed. Adjusting internal processes and maintaining culture are critical to maintaining continuity, as is transferring skills, some of which can take years to really bed in. Regular training or coaching sessions can help management and staff adapt to new processes.

It is crucial to avoid a sense of urgency, so taking time to forward plan and maintain open communication with all stakeholders leading up to and throughout the exit process will minimise negative impact. Clearly share your plans, timelines and expected outcomes with employees, investors and partners.

## Exit strategies

- 1. Retirement:** Secure your financial future by ensuring you have comprehensive retirement benefits. Just as important is providing a proper severance package for employees and complying with employment laws.
- 2. Mergers and acquisitions:** There are a host of employment laws involved, as well as commercial

contracts to be negotiated. Address integration, contracts, liabilities and employment obligations to protect you and your workforce.

- 3. Selling the business:** Selling requires a series of legal procedures, including preparing accurate documentation and policies. A precise valuation of tangible and intangible assets is critical.

- 4. Management buyouts (MBO):** An MBO lets your existing management team buy the business, offering a faster exit option. This approach helps ensure continuity for the business and employees, but you will want assurance of quality before stepping back.


- 5. Employee ownership trust (EOT):** Transferring ownership to an EOT places the business into an all-employee trust. This method is increasingly popular due to its tax benefits.

## Successor training

Effective training is essential to maintaining business continuity, keeping operations running efficiently and preserving client trust. Without structured training, businesses risk disruptions, loss of key clients and erosion of trust among employees. Loch Associates Group offers programmes designed to support your team's development and ensure a smooth transition.

At Loch Associates Group, not only do we recognise the support needed for exit planning, but also for you as a business owner moving into a new chapter of life.

With 93% of business owners having no plan for their lives after an exit<sup>2</sup>, retirement is often portrayed as the final destination after an extensive career. Viewing retirement as only a goal can lead to feelings of dissatisfaction and a sense of loss, ignoring the wealth of opportunities that lie ahead. Loch Associates Group's Bespoke Retirement Coaching Programme helps you gain clarity, build self-awareness and confidently transition to this next phase of your life.

With a holistic perspective encompassing legal, HR, training and wellbeing, and coaching and mediation expertise, Loch Associates Group offers a complete range of retirement planning services so you can enjoy the retirement you have earned. 

<sup>1</sup> [www.hrnews.co.uk/businesses-with-no-plan-b-almost-half-of-business-owners-have-no-exit-strategy/](http://www.hrnews.co.uk/businesses-with-no-plan-b-almost-half-of-business-owners-have-no-exit-strategy/)  
<sup>2</sup> [www.jpmorgan.com/content/dam/jpm/wealth-management/documents/introduction-to-succession-planning-white-paper.pdf](http://www.jpmorgan.com/content/dam/jpm/wealth-management/documents/introduction-to-succession-planning-white-paper.pdf)

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# A WINDOW ON YOUR BUSINESS

Your premises can be one of the main ways you get noticed as an independent, but how do you best use yours? From the building itself to the support of a plan provider, these funeral directors give their views.

One of the strengths of the independent sector is the recognisable presence funeral directors have on high streets and town centres across the UK. In most communities, you don't have to go far to find the familiar shopfront of your local independent.

For business owners, that visibility raises the important question of how to make the best use of that physical space.

## Planning it out

Planning displays in advance is important, given the busy daily work of arranging funerals, said Stuart Love, from Love's Independent Funeral Directors in Stafford.

"The planning needs to be a few months before for funeral directors, as day to day we are generally busy supporting families. If we're not aware of events or campaigns a few months before we might not be able to give time to dress the window or front of our premises, giving the impact we would like to create."

Tracey Warren, of A E Stoodley & Son in Somerset, said: "A lot of our window planning is based on community engagement, so for example we know when it's going to be carnival time locally, so we'll do a carnival window. We have a folk festival in the village so then we have a guitar and borrow other instruments.

"Most towns have something going on and I think it's important to do community engagement: speak to the Scouts or the Brownies if they want to do something or speak to the schools and see where you can help. During Covid lockdowns, we had a colouring competition where

we dropped off materials for the kids. There are a lot of opportunities to build up a calendar for what to do over the year."

It's not just local events that are predictable: both businesses said the seasons played a key part in planning their year of displays. Seasons are one way to keep a display fresh, according to Susan Love, who works with Stuart at Love's Independent Funeral Directors.

"We do a seasonal door frame, using seasonal flowers," Susan explained. "A spring display, a winter one and beautiful eye-catching baskets in the summer – it always changes; when you change something someone always notices. We often hear members of the public commenting on our displays; we see passers-by stop to look, which is why our seasonal door frame dressing has changed four times already this year."

Tracey agreed: "If you change the window quite a bit, people will spot what's new or unusual. It's about working out what works well for spring, summer, autumn and winter."

## Standing out

The funeral directors agreed that the way information is displayed can have a huge impact on people's likelihood to take it in. That can be through the unique placement of traditional materials, or new technology.

Stuart explained: "A friend of mine owns an estate agency and has just had a digital screen put in his front window: it's on the inside of his premises but it works

as a touch screen allowing people to touch the glass from the outside and interact with the business, viewing products and services even when his premises is closed.

"This technology is proving very useful, especially at night; if someone's passing it's very visible. I'm thinking of how we as funeral directors could incorporate technology like this. I envision customers could flip through funeral plan information or even funeral details. With the number of people who come and look in our front windows at our prices, I imagine people would welcome an interactive screen."

Tracey echoed the point that customers valued prices displayed

*"If you change the window quite a bit, people will spot what's new or unusual. It's about working out what works well for spring, summer, autumn and winter."*

Love's door frame



→ in a prominent way: “We had three A3 pictures in our window with our prices for direct cremation, our reflection service and our traditional offering. Having our prices really prominent on a plastic stand alongside imagery of what you got for each service – the number of people who stopped for that was incredible.”

Getting outside your premises and involved with the passing footfall is another important element – and the personal touch can work just as well as a touch screen, Susan said.

“For Marie Curie, we put a basket of daffodils out the front with about four or five daffodils wrapped up together in a bundle each and suggested people took one to remember someone by. People looked but not many actually took a flower. When we noticed, I went out and started handing them out personally.

“That really worked and prompted conversation building a connection. People started to open up and talk about our building and their own memories of the town.”

**Being visible**

If the visibility of your window display is important, so is visibility of the staff and surroundings inside the building itself.

A E Stoodley held an open day ahead of Christmas, selling baubles and decorations displayed in their window, and giving the community the chance to come inside.

Letting people see inside is a major part of both businesses' ethos. Tracey described a dimly lit window with blinds as “the worst thing you could do”.

In a new branch, she said: “We specifically did not put frosting in our windows apart from our phone number and our logo up high. When people walk by, they wave.”



Love's exterior

*“There are two people across the road taking pictures of the building. We just laugh and say ‘smile!’.”*

Stuart told a similar story about passers-by regularly waving as they can see right into his premises. His business has clear glass showcasing a brightly lit interior.

“It’s very open, and we’re a very open, approachable funeral director.

The reason we did that is because we have nothing to hide and want families to feel welcome and not afraid to approach us. Allowing people to see into our building before they step in over our threshold is all part of how we deliver customer experience.”

Susan added: “Literally now there are two people across the road taking pictures of the building. We just laugh and say ‘smile!’”

Primrose Cottage, the building Love’s is located in, has existed since 1610, and while Love’s moved in only a few years ago, the business benefits from that history.

Stuart said: “This premises markets itself. Everyone knows it in the town. It spent hundreds of years as a fruit and veg store and now everyone knows it as the local funeral director’s because they recognise the building



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Stoodley interior

itself. That recognition is as important as advertising in someone's area. And then when we do send leaflets, they'll recognise 'the old fruit and veg shop' and it helps them make that connection.

"The amount of people who will say 'so are you third or fourth generation?' is huge and when we tell them we've been open three years they are quite surprised. So, the unique and recognisable building does its own work in defining us to people. Every day we get people coming out from the hotel opposite and taking pictures because they've never seen a thatched building."

#### More than a funeral director

"We're quite community focused," Tracey said. "The Remembrance poppy display is our biggest one because we actually do it with one of the local schools. The local infant school last year made 100 poppies for us to put in the windows, and every poppy had the child's name on it, so of course every parent was looking at the poppies in the window to find their kid's one."

"It's really good community engagement because people will walk past an undertaker and not realise you're an undertaker. That display really caught genuine attention from so many members of the community."

A common thread is that the displays are regularly about far more than the core business of funerals or funeral planning. Both businesses called out features such as providing access to dog bowls that locals use in their daily lives.

Tracey added: "While some people will put urns, for example, in the window, we try not to make it too funereal. It helps us stand out and we like to make it personal and put a name to the brand. It's about creating a talking point, breaking down barriers and getting people in."

"Not everything that happens within a funeral home needs to be about funerals," Stuart said. "And if something else can get people in, then they can see what you offer. Most people only go into a funeral home when a funeral is required, but if you get them in beforehand, we've had people come in and take up funeral plans because we've made that relationship with them."

"And they only come through that door because the window has shown them who and what they're going to be greeted with on the other side."

"Like Tracey has said, we too are so community focused and it's important to us to be able to give back. We want our community to know we are here, a part of our community looking after each other."

"One display was in autumn around Halloween time: we were approached by a local farmer with the biggest pumpkin he'd ever grown, and he thought it would look great in our building being a former grocers. We displayed it along with our autumn floral arrangements. We didn't anticipate the amount of people stopping asking to take photos – people with young children entered our premises and left knowing who we are – we are real people who care deeply about every individual we look after." 



Stoodley Christmas



M K Ginder & Sons' Bushey branch



M K Ginder & Sons' Watford branch



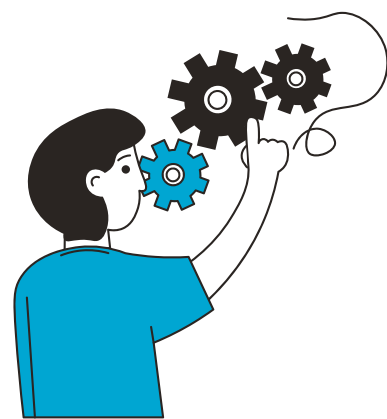
## Annual window display

Temporary campaigns can change your approach to window displays over the course of specific times of the year.

A regular example is the Remembrance displays put up by partners of Golden Charter every year, in support of the provider's partnership with the Royal British Legion.

In 2024, Victoria House Funeral Service and branches of M K Ginder were among those highlighted.

Victoria House



## The tools to succeed

Partnerships can support funeral directors' promotion. For partners of Golden Charter, window display materials make up a big part of marketing support to grow plan awareness and sales.

The marketing toolkit at [mygoldencharter.co.uk](http://mygoldencharter.co.uk) is the best place to access Golden Charter support specific to your own relationship with the provider. Since our rebrand, funeral directors report major increases to 98% satisfaction with sales materials [+8%] and 92% with marketing materials [+14%].

Visit the Resources, under Tools online at [mygoldencharter.co.uk](http://mygoldencharter.co.uk), to see what downloadable toolkit materials are available to your business. Use the Ordering and Marketing page to order point of sale materials for delivery.

# TOGETHER, IN THE HEART OF GLASGOW

Coverage of the 2025 SAIF AGM and Banquet Weekend,  
4-6 April 2025, by SAIF Administration Manager Claire Day



**Claire Day**  
Administration  
Manager

Once a year, SAIF members gather for the Annual General Meeting and Banquet weekend. Glasgow was the city of choice for 2025 and it provided the perfect backdrop for a vibrant and engaging gathering.

## Warm welcome

The proceedings started on Friday morning, when SAIF Scotland held its AGM and the new SAIF Women in Business group met in person for the first time over coffee.

Following the morning meetings, President Declan Maguire welcomed guests to lunch, with members and associates able to meet and network.

In the afternoon, an education session was hosted by Jennifer Mussell from Your Business Angels (YBA) who provided insight on how to utilise Google Ads to enhance your business. A presentation by Dr Bill Webster BEM, who regularly features in *SAIFInsight*, was followed by Karen Trickett, who focused on the mechanisms and guidance on how to support those grieving when arranging direct cremations. A later session included Leili McMurrough from the American Board of Funeral Education who provided insight into the US funeral profession and education, which she elaborated on during Saturday's presentation.

On Friday evening, guests crossed the pond back in time to an 80s Miami dinner and casino – with DJ Alistair Blue playing those retro tunes. Delegates had fun playing

the many games, including roulette, poker and Texas hold'em, along with a photo booth for those wishing to savour the evening.

During the weekend, attendees were also able to chat with key sponsors who were exhibiting. [➔](#)



SAIF President Declan Maguire



Attendees during the AGM



Ross Hickton became National President

## Back to business

Saturday was the working side of the weekend with more than 120 members attending the AGM. Declan Maguire welcomed guests and provided an insight into his presidential year and his nominated charity My Name's Doddie. He also acknowledged the weekend's sponsors with particular mention of the platinum sponsors: The MazWell Group, SAIFInsure, Golden Charter, Obitus, SAIF Scotland, Westerleigh Group and Anderson Maguire.

Second Vice President Gary Staker followed with the obituaries and a minute's silence in memory of all those who had passed during the year.

Next came the AGM minutes from 2024 and the accounts for the year end 31 December 2024, which were proposed, seconded and agreed.

Becky Horton and Helen Wathall MBE were elected to the National Executive Committee, Ross Hickton became National President, Gary Staker First Vice President and Paul Sillett Second Vice President.

The following reports were included in the AGM booklet and discussed:

- Acting Scottish President Ross Anderson provided a summary
- UK Government Liaison, Paul Allcock F.SAIF
- SAIFInsure, Brian Hart
- SAIF Women in Business, Helen Wathall MBE
- SAIFCharter, Ross Anderson
- SAIF Educate, and Mortuary Matters and Embalming, Craig Caldwell

Other reports mentioned in the AGM booklet were tabled with questions opened to the floor.

Taking the stage next was SAIF CEO Terry Tennens F.SAIF, who provided an update on the Fuller Inquiry and the re-gear SAIF Acquisitions, followed by Incoming President Ross Hickton who spoke about the topics he will be addressing during his year.

The meeting formally closed at 12.30pm and the afternoon was free for attendees to explore Glasgow or visit the leisure facilities.

# Friday night in Miami



SAIF Business Centre team with Ross Hickton and his fiancée Meera



Miami Vice 80s casino theme

## Looking ahead

Ross Hickton's charity of the year is Prostate Cancer UK, which is committed to supporting our dads, brothers, partners and friends by raising awareness, funding lifesaving research, campaigning for change and providing helpful support and information.



Save the date

Next year's banquet weekend will be at The Crowne Plaza, Stratford-upon-Avon, 27 to 29 March 2026.



## Saturday Banquet



SAIF National President Declan Maguire and Angela Maguire

Saturday evening's banquet commenced with a drinks reception followed by the customary toasts during dinner, followed by the raffle and auction. Guests then danced the night away to The Minogue Brothers before ending on a culinary high with the customary late-night supper of bacon rolls and egg rolls.



President Ross Hickton, with Vice Presidents Gary Staker [l] and Paul Sillett [r] with officers from kindred associations

## Rise and shine

Sunday morning saw the installation of officers with master of ceremonies Mark Woollard, his slide show, amusing one liner and customary 'Taskmaster Challenge' for the current and incoming President and Vice Presidents, along with SAIF's Administration Manager. The audience was in streams of laughter from start to finish.

Following this, the formalities of the morning began with 2024-2025 President Declan Maguire thanking the Officers, Executives and SAIF Business Centre staff for their guidance and help during his year in office.

The Presidential chain was then presented to Ross Hickton who gave a short speech before officially bestowing Gary Staker as First Vice President, who in turn passed the Second Vice President chain to Paul Sillett.



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# EVERY FAMILY, EVERY OPTION

*New resources to help SAIF members navigate the growing direct cremation market*

**T**he funeral landscape is changing rapidly, in large part due to the direct cremation trend. To support members in meeting evolving consumer demand, SAIF has developed a suite of resources designed to help independent funeral directors effectively market direct cremation services.

While national providers have aggressively targeted this sector, caring independent funeral directors possess unique advantages. Families

are increasingly seeking the personal touch and local expertise that independents offer. The new, tailorable resources, offered as part of SAIF's popular Direct Cremation Toolkit, include webpage copy in different formats, text for a direct cremation FAQs webpage and suggested social media posts.

The free materials provide the tools to communicate your unique selling points (USPs) clearly and compellingly.

**So, why is this important for your business?**

- Market share: by actively participating in the direct cremation market, independents can capture a larger share of the funeral sector, ensuring the long-term sustainability of your business.

*“Families are increasingly seeking the personal touch and local expertise that independents offer”*

- Meeting client needs: offering direct cremation alongside traditional services allows independents to cater to a wider range of client needs and preferences, enhancing their reputation for comprehensive care.
- Highlighting strengths: direct cremation doesn't have to mean impersonal service. These resources equip independents to showcase their commitment to dignity, respect and local care – values that often differentiate

independent funeral directors from larger corporations.

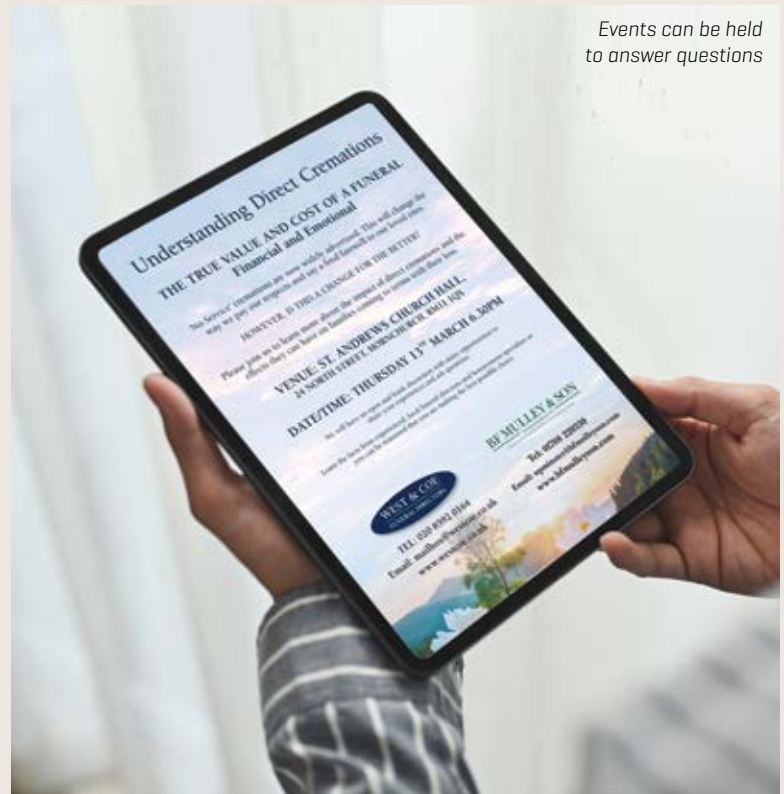
- **Combating misinformation:** by providing clear, accurate information, independents can help families make informed decisions and counteract misleading marketing from national chains.

By embracing the direct cremation market and playing to independents' unique strengths, SAIF members can thrive in a changing industry.

### Connecting with your community: why funeral conversations matter

In an era where death is increasingly commodified through direct cremation and online providers, the role of the independent funeral director in the community is more vital than ever. SAIF members need to go beyond simply providing services – proactive engagement is essential to educate and support the public.

*“SAIF members need to go beyond simply providing services – proactive engagement is essential to educate and support the public”*



Events can be held to answer questions

A recent community talk hosted by West & Coe and B.F. Mulley & Son (as seen in the advertisement above) is a perfect example. By initiating open discussions about the 'true value and cost of a funeral,' they addressed concerns around

direct cremation and its impact on grieving families.

As such, independent funeral directors must become active participants in community conversations. This means:

- Hosting educational events: similar to West & Coe and B.F. Mulley & Son, organise talks, workshops or Q&A sessions to discuss funeral options, the grieving process and the importance of memorialisation.

- Building partnerships: collaborate with local organisations, support groups and healthcare providers to reach a wider audience and offer comprehensive support.
- Being visible: participate in community events, offer bereavement resources and demonstrate commitment to serving local families.

By engaging directly with the community, independent funeral directors can highlight the unique value they offer. This involves personalised care, local expertise and a dedication to supporting families through grief. And it's crucial in countering the narrative of death as a transaction and reaffirming the importance of meaningful farewells.

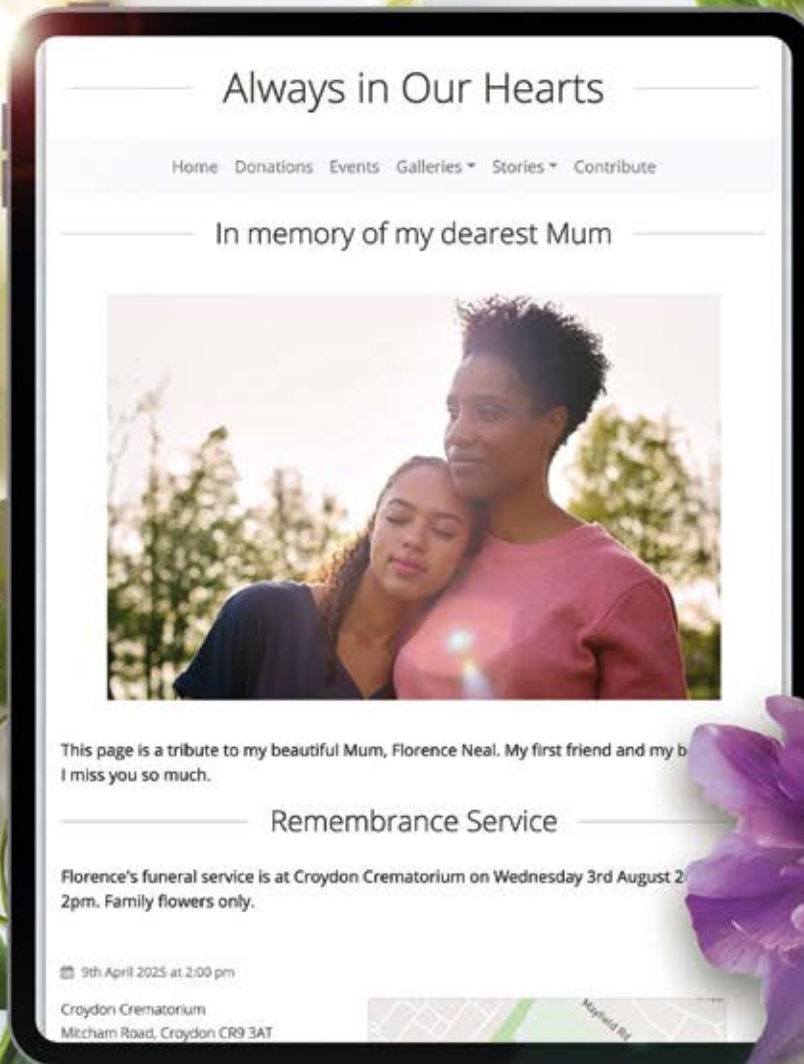
Access the resources on the SAIF website by visiting:

[www.saif.org.uk](http://www.saif.org.uk)



Resources are available to guide customers

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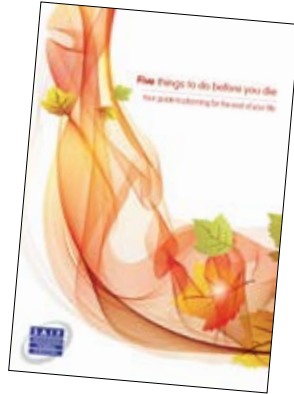
# THINGS TO DO BEFORE YOU DIE

**W**e plan for major life events such as marriage, career, family, pension and retirement, yet we often overlook our plan for later and end of life.

SAIF's easy to understand *Five things to do before you die* is aimed at helping people consider 'end of life planning' and encouraging open discussions with family and friends.

**The five things include:**

- 1 Making a Will
- 2 Recording your funeral wishes
- 3 Planning your future care and support
- 4 Registering as an organ donor
- 5 Telling your loved ones your wishes



The guide is part of an ever-growing collection of resources available to SAIF members to support members of their communities.

To find out more, contact SAIF Business Centre by emailing [info@saif.org.uk](mailto:info@saif.org.uk), logging on to the members section of the SAIF website [www.saif.org.uk/login](http://www.saif.org.uk/login) or by calling 0345 230 6777.

## SAIF support to thrive

Mental health and wellbeing are important in all work environments, but it's even more pertinent for staff working in the funeral sector.

In recognition of the round-the-clock support independents provide to families, SAIF has collated a wide range of resources for managing physical and mental health.

The resources, available for free on the SAIF website's wellbeing hub, include mental health support, physical health and exercise, healthy eating, work-life balance, financial support and bereavement.

The purpose of the wellbeing hub is to:

- Provide access to SAIF resources and other online sources in one place
- Encourage people to be proactive about their own 'wellness'
- Be a place for members to share and support each other
- Provide guidance, support and practical help with achieving an improved work-life balance

The resources page will be regularly updated and, going forward, SAIF is intending to offer members discounts on products and services to support them physically, mentally and financially.

Access the resources at [www.saif.org.uk/saif-wellbeing-hub](http://www.saif.org.uk/saif-wellbeing-hub) and listen to the launch podcast featuring Declan Maguire, immediate past-National President of SAIF, and funeral director Katie Stevenson.

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## Luxury in farewell: Colourful Coffins unveils The Windsor

A new era of funeral design is here, bringing unparalleled elegance to the market. Colourful Coffins is proud to introduce The Windsor, its latest bespoke interior – redefining tradition with exquisite, made-to-order craftsmanship. Designed for families who appreciate detail, The Windsor features delicate pleats, plush padding and flowing satin folds, to create a serene and dignified resting place. Not to mention, it is available in 24 colours.

"Every design we offer is tailored to reflect individuality," said Mary Tomes, Managing Director, "ensuring every casket interior is as unique as the life it honours."

From soft, quilted linings to embroidered and stitched embellishments, these luxurious touches provide comfort to grieving families.

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11/17

# EDUCATION NEVER ENDS

*Informative event to help businesses thrive*

**I**ndependent funeral directors from across Northern Ireland gathered at the Europa Hotel, Belfast for SAIF's first Education Day of 2025.

The packed event in March – sponsored by Golden Charter, Obitus and WJ Kenyon – offered delegates an opportunity to learn about the trade association's important work supporting members in areas such as regulation, marketing and funeral plans.

Attendees were also briefed on initiatives such as SAIF Women in Business, a new group dedicated to empowering female funeral directors, and SAIF Digital, which is equipping members with knowledge and tools to make the most of modern technology when marketing their businesses.

In addition, there was an update on SAIF's independent funeral costs report, which is challenging research by over 50s life insurance companies

and helping consumers to better understand the price of saying goodbye to a loved one.

Among the speakers was SAIF CEO Terry Tennens, who brought attendees up to speed on the Fuller Inquiry and discussed details of the various benefits available to members, such as SAIFInsure, SAIFCare and SAIF Support.

In addition, Joseph Murren, who serves as SAIF's Government Liaison Officer in Scotland, provided an overview of regulation, covering Holyrood's newly enforceable Funeral Director Code of Practice and the prospect of licensing for funeral businesses.

This was followed by an impactful and fascinating session by Sean Gallagher on the 2024 Harvard report into posttraumatic stress in mortuary workers.

Declan Maguire and SAIF CEO Terry Tennens



Karen Trickett



Joseph Murren F.SAIF



Sean, who represents Lighthouse, a suicide prevention charity in Northern Ireland, told the audience how mortuary staff are exposed to trauma not just from handling and preparation of the deceased, but also experiencing stress from their dealings with the bereaved.

For those interested in reading the report, it can be accessed here: [www.dash.harvard.edu/entities/publication/9e8d5243-95e6-4227-9328-47fb63e07165](http://www.dash.harvard.edu/entities/publication/9e8d5243-95e6-4227-9328-47fb63e07165)

Following Sean's talk, Golden Charter Partnerships Consultant Simon Pearson took to the stage to give an update on funeral plans. This included market

intelligence on consumer shifts in attitudes and choices when purchasing pre-paid funeral plans.

There were also presentations by funeral marketing specialist Karen Trickett, funeral law expert Neil Harrison, and Jim Parker, from Newtownabbey Crematorium.

The day was capped with an informal evening dinner at the hotel. 🍷

## Unlock the key to success

The Independent Funeral Directors' (IFD) College has a series of online and in-person courses for all funeral professionals. All courses are subject to change and were correct at the time of publication.

### APRIL

- Diploma Module 4 – Delivering Customer Service Excellence in the Funeral Sector: 29 April, 9am-11am, virtual Zoom

- Health and Safety in the Workplace: 29 April, 9am-1pm, virtual Zoom
- Funeral Foundation: 29 April, 9am-1pm, Parbold, Lancashire
- Health and Safety in the Workplace: 29 April, 1.30pm-5pm, Parbold, Lancashire

### MAY

- Funeral Foundation Course: 6 May, 10am-2pm, virtual Zoom

- Diploma Module 1: 6 and 13 May, 9am-1pm both days, virtual Zoom
- Arranging and Administration: 7 and 8 May, 9.30am-4pm both days, Glasgow [all six units AD1 to AD6 over two days]
- Operative Skills: 7 and 15 May, 9am-1pm both days, virtual Zoom
- Funeral Foundation: 13 May, 9am-1pm, Newport, South Wales
- Health and Safety in the Workplace: 13 May, 1.30pm-5pm, Newport, South Wales

### JUNE

- Arranging and Administration: 3 June, 9am-4.30pm [with a break for lunch], Gainsborough [units AD1/AD4/AD3, the remaining units to be taught later in the year]
- Operative Skills: 4 June, 9am-12.30pm, Gainsborough [OP2 and OP3, the remaining units to be taught later in the year]
- Operative Skills: 10 June, 9am-5pm, Newport, South Wales

- Diploma Module 3: 10 June, 9am-11am, virtual Zoom
- Arranging and Administration: 18 and 25 June, 2 and 9 July, 9am-12.30pm each day, virtual Zoom

### JULY

- Arranging and Administration [units AD1, AD3, AD6]: 8 July, 9am-4pm, Newport, South Wales
- Diploma Module 4: 8 July, 9am-11am, virtual Zoom
- Health and Safety in the Workplace: 8 July, 10am-2pm, virtual Zoom
- Diploma Module 2: 16 July, 9am-midday, virtual Zoom
- Foundation Funeral Course: 22 July, 10am-2pm, virtual Zoom
- Arranging and Administration: 29 and 30 July, 9.30am-5pm both days, Derby [all six units AD1 to AD6 over two days]

### SEPTEMBER

- Health and Safety in the Workplace: 11 September, 10am-1pm, Glasgow

- Foundation Funeral Course: 11 September, 1.30pm-4.30pm, Glasgow
- Infant & Child Funerals: 16 and 17 September, 9am-12.30pm, virtual Zoom
- Diploma Module 1: 18 and 25 September, 9am-1pm, virtual Zoom
- Arranging and Administration: 23 and 30 September, 7 and 14 October, 9am-12.30pm each day, virtual Zoom

### OCTOBER

- Operative Skills: 2 October, 10am-3pm, Glasgow
- Diploma Module 3: 14 October, 9.30am-11.30am, virtual Zoom

More information on courses and enrolment is available online at [www.ifdcollege.org](http://www.ifdcollege.org) or by contacting IFD College Administrator Sharon Welford by emailing [sharon.welford@ifdcollege.org](mailto:sharon.welford@ifdcollege.org) or calling 07551 265999.

Ross's chosen President's charity of the year is Prostate Cancer UK, in memory of his dad, Trevor. Prostate cancer is the most common cancer in men and the charity raises funds for research into a cure. Find out more on the JustGiving page [www.justgiving.com/page/saif2025](http://www.justgiving.com/page/saif2025) or scan the QR code [right].



## PRESIDENT

# Now is the time to prepare for what the future holds

*In the year ahead, it's essential that we work together and acquire the right tools to face challenges in our industry*

**A**s I start my year as President, I would like to pass my gratitude to Immediate Past President

Declan Maguire for his year and for leaving me in good stead to push on with the SAIF agenda. I never saw myself as President, but after two terms on the SAIF Executive Committee I felt the time was right to step up and take on the challenge.

As a sector, we are facing more challenges, unknowns and threats than we have in living memory. I feel humbled to be in a position to help our members, the sector and the general public as we push into a regulated world.

SAIF has come a long way since its inception in 1989 – before I was born. I am proud to be the first president born post SAIF's birth. SAIF was founded to set us apart from the Americans coming into the market in the 80s and 90s. To be a voice and champion for the independent sector of UK funeral directors. SAIF is proud to be one of the largest funeral trade bodies for funeral directors in the UK. This has only been achieved by hard work, dedication and funeral directors volunteering their time to be the voice and run SAIF. I take my top hat off to all who have served SAIF over the past 36 years and continue to do so today.

I have been working in my family business since the age of 17 – I'm now 35 – and have seen a lot of change. In advance, I wish to thank my brother, sister and our team of staff who will be stepping into the void as I take on my presidential year.

The challenges and threats we face now are direct cremation and a

national company who is spending a fortune on advertising. They are taking the market share away from us. We need to work together and set a standard for what a direct cremation is. We need to come to the realisation that direct cremation is here, the public want it and we need to adapt to offer a service which fits all our businesses.

With regulation, we have seen multiple Government inquiries, orders and investigations. Scotland is the first part of the UK to have regulated funeral directors. We only need to look to see what the rest of the UK will soon have. Regulation needs to be how we want it, on our terms. This is why the fantastic work we have done with the National Association of Funeral Directors (NAFD) will continue and we will strive to have the regulation we want coming from within the sector.

As we look to a regulated world, we need partnerships and the tools for our funeral companies to operate successfully and profitably. This will mean education, continuing professional development (CPD), upgrading facilities and ensuring we have the most robust and professional business practices for the communities we serve.

During my Presidential year, I plan to equip our members with the tools, insight and framework to tackle these challenges and threats, pulling direct cremations back into our sector. We all need to look at our offerings and ensure we are doing

*"I want to hear what you want from me as President and SAIF as your trade body, now and in the future. I will always take advice, ideas and be open for discussion on all matters."*

the right thing by our clients. Education around direct cremation is a great way to ensure families are understanding what they are purchasing. I also intend to make sure the partnerships and relationships we have across the sector with our suppliers and crematoria are fit for purpose and ready for regulation.

As I said at the recent AGM, we need to come together and set the future we want for our businesses. I want to hear what you want from me as President and SAIF as your trade body, now and in the future. I will always take advice, ideas and be open for discussion on all matters.

I look forward to getting around the country, seeing old friends and meeting new ones.

My phrase for the year is: "Be the change you want to see in the world" [Mahatma Gandhi]. We are going through a change – how do we want that to look? Be the change and step up to the challenges we face.

My chosen charity for the year is Prostate Cancer UK, in memory of my late dad, Trevor, who passed away in September 2024, after a long and private battle with cancer.

Prostate cancer is the most common cancer in men. And if you're over 50, or you have a family history of the disease, then your risk is even higher.

But the earlier you find it, the easier it is to treat. And the first step is to check your risk.

I plan to complete a charity challenge during my year to raise funds and promote the charity, details of which will be released once finalised.

I look forward to meeting you all soon. 🙌

**Ross Hickton**  
SAIF National President



## teamwork

### SAIF WELLBEING

**I**n the funeral profession, where emotions run high and the demands of the job can be overwhelming, staff often find themselves navigating an intricate balance between their professional responsibilities and their personal lives, particularly when it comes to childcare.

Balancing childcare with a demanding job can be a challenge for many at the best of times, but for those working in the funeral profession, this juggling act takes on a unique significance.

This is an industry where compassion and professionalism are paramount, where employees must be available to handle arrangements at a moment's notice, often during evenings and weekends. This unpredictability poses significant challenges for those with young children and even older ones, leading to a unique set of circumstances that require careful juggling. This often means long hours, irregular schedules and the emotional toll of dealing with grief, all while ensuring that their children feel supported and cared for.

Many workers in this field have developed strategies to cope, such as establishing strong support networks with family and friends to help with the childcare, utilising flexible childcare options and prioritising self-care to maintain their mental wellbeing.



# Balancing work-life

*The demands on funeral professionals juggling work responsibilities and childcare*

As the funeral profession continues to evolve, it's essential for employers to recognise the unique challenges their staff face daily. Offering flexible working arrangements, mental health support and childcare resources can make a significant difference to each employer. By fostering a supportive environment, funeral homes enhance employee satisfaction and ensure staff members can provide the compassionate care families need during their most difficult times.

*"Wellness is the complete integration of body mind and spirit"*  
— Greg Anderson

Many staff members in the funeral industry have expressed the need for supportive workplace policies which recognise the complexities of their roles as both caregivers and professionals. Flexible scheduling, for instance, can make a substantial difference. By allowing staff to adjust their hours or work remotely, when possible, funeral homes can help to ease the strain for those who are trying to manage childcare responsibilities alongside a demanding job.

Additionally, providing access to childcare resources or establishing partnerships with local childcare facilities or after school clubs can further alleviate some of the pressure, enabling staff to focus on their work without the constant worry of their children's care.

Prioritising the wellbeing of employees enhances job satisfaction and improves the quality of the service provided to grieving families. Ultimately, addressing the childcare juggling act within the funeral profession is not just a matter of convenience; it is essential for the mental health and productivity of staff. It will ensure they can perform their vital roles with compassion and dedication which is vital to the running of the funeral home. **i**




SAIF BUSINESS CENTRE UPDATE

# New SAIF website for members

**S**AIF has launched its new-look website [saif.org.uk](http://saif.org.uk) and it's now easier than ever for members up update details and their public profile, subscription information and any booked events. All updates made will

need to be approved by SAIF Business Centre, however it will provide our members with more autonomy and ownership on the information being held.

If you need any assistance, email [info@saif.org.uk](mailto:info@saif.org.uk) or call 0345 230 6777 or 01279 726777.

We will soon be hosting a webinar on the new members area, so look out for the invite. 



**Claire Day**  
SAIF Business Centre Administration Manager



## Take note: business updates

### New wage rates

On 1 April, the National Living Wage (NLW) increased for staff over 21 years of age and the National Minimum Wage (NMW) increased for workers aged 18 to 20, as did the apprentice rates and rates for workers aged under 18.

The rates are on the UK Government website: [www.gov.uk/national-minimum-wage-rates](http://www.gov.uk/national-minimum-wage-rates)

### Progress of the Employment Rights Bill

The Employment Rights Bill is working its way through Parliament. With various additions and deletions, it is starting to look quite different from the version published in October. It's not known when the Bill will become law, but employers are advised to start making plans to avoid being caught out by changes to employment law.

The Bill is expected to include:

- Ending 'exploitative' zero-hours contracts
- Day one rights to paternal, parental and bereavement leave
- Enhanced protection against unfair dismissal, removing the two-year qualifying period
- An end to 'fire and rehire' practices in all but 'exceptional circumstances'
- Enhanced protection for pregnant workers and new mothers
- A single enforcement body – the Fair Work Agency
- The removal of the lower earnings limit and four day waiting period for Statutory Sick Pay
- Flexible working introduced as a day one 'default' right for all workers, unless their employer can prove that it is unreasonable to do so.

### Neonatal Care (Leave and Pay) Act 2023

The Act came into effect on 6 April and aims to:

- Support parents with a baby receiving neonatal care
- Protect the leave and pay rights of those who have babies in neonatal care
- Enable parents to spend dedicated time with their baby while in medical care, without using up other parental leave

Eligible parents of neonates are entitled to take up to 12 weeks of statutory paid leave within 16 months (68 weeks) of the birth in one-week increments.

Statutory Neonatal Care Leave (SNCL) is in addition to other parental leave entitlements and is taken once other types of parental leave have ended, as long as it is within 16 months of the birth.

This allows parents of eligible neonates to take time off potentially after the baby has been discharged from hospital to bond at home.

## Pension tax relief

A new online service has been introduced allowing higher-rate and additional-rate taxpayers to claim additional tax relief on pension contributions. His Majesty's Revenue and Customs (HMRC) launched an online form to make it easier for taxpayers to claim. Claimants can login using their Government Gateway user ID and will need to provide proof of the

pension contributions from the pension provider.

The service is only available to taxpayers who are not in self-assessment – taxpayers that only have PAYE income, whose marginal rate of tax is 40% or 45%. This would only be necessary where there is further tax relief to claim, such as where personal pension contributions are made or workplace

pension contributions that are not under a net pay arrangement. Advisors cannot use the online service and must continue to make such claims for clients by post.

Once the form has been submitted, HMRC should respond within 28 days, which is quicker than if the claim is sent by post.

*Tips & Advice 19.2.2025*

### YOUR SAIF BUSINESS ADMIN TEAM



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# Continuous learning

Sharing knowledge gives SAIFCharter members the chance to gain more from continuing professional development (CPD)

2025 has so far been defined for me by a renewed focus on education and learning across SAIFCharter businesses. So, it's great to see Golden Charter CEO Mark Huggins single out knowledge sharing (page 7) as an aspect of our company's ongoing strategy. Sharing our experience is at the core of SAIFCharter, as an association of independent businesses who have chosen to come together to strengthen each other.

This edition's feature on marketing your premises and window displays (pages 13-15) is a great example of knowledge sharing. SAIFCharter Executive member Tracey Warren has a great deal of experience building her brand, and the feature is a great chance to hear what's worked for her among others.

It's a good reminder that SAIFInsight features make a great source of continuing professional development (CPD) content. That's timely, with three months to go until the Financial Conduct Authority's CPD deadline on Thursday 31 July.

This is our third year with a 15-hour CPD requirement and by now the benefits of starting early are clear: CPD means continuing professional development after all, and it benefits our businesses most when it's a continuous part of our work.

A good place to start is ensuring all of Golden Charter's mandatory eLearning has been completed, using the CPD dashboard on [mygoldencharter.co.uk](http://mygoldencharter.co.uk). Every module has



been available since December and the site has plenty of other optional resources to help us complete the rest of the requirement – and SAIFInsight articles like Tracey's can help too. The best way to encourage business growth of course is to think about what your business could do with more knowledge and devote more of your CPD hours to that.

What's useful for your business could also be useful for others, so by continuing to share knowledge we'll make the CPD requirement easier to achieve together, and even more worthwhile for our businesses.

The SAIFCharter Insight Group was founded on sharing knowledge, and at our latest meeting we again focused in on direct cremation, an area where lots of new evidence is being published this year. The group played a large role in ensuring Golden Charter's new direct cremation product (page 9) will reach the

customers it needs to.

The research by RedBlue, outlined by Mark Huggins in the previous edition, talked about direct cremation customers as a distinct group with their own needs. Bringing in customers who wouldn't otherwise walk through our doors is one of the core purposes of our plan provider; these direct cremation customers provide an ideal opportunity to do just that.

Remember, if you want to guide the direction of the pre-paid sector and discuss these kinds of issues in depth, the Insight Group is open to any SAIFCharter member. We know there are SAIF members who work with Golden Charter and are yet to join SAIFCharter – doing so could be your best way to get directly involved in the future of the sector.

To talk about joining the Insight Group, or SAIFCharter, contact me at [chair@saifcharter.co.uk](mailto:chair@saifcharter.co.uk). We're always looking to represent as many independent funeral directors as we can, and work together to the benefit of all of us. 📍

**John Byrne**  
SAIFCharter Chair

*“What's useful for your business could also be useful for others, so by continuing to share knowledge we'll make the CPD requirement easier to achieve together”*



## Your SAIFCharter Executive

To contact your SAIFCharter Executive about any subject, please send an email to [contact@saifcharter.co.uk](mailto:contact@saifcharter.co.uk).

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



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Chair of SAIFCharter and Golden Charter Board representative  
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Please follow @SAIFCharter on X [previously known as Twitter], like our Facebook page and follow us on LinkedIn to keep up to date with our association's news and updates as we grow our community of independent funeral businesses online.



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### The Unattended Direct Cremation

SAIF member to deliver the coffined deceased to a Westerleigh Group crematorium. Bookings for this service must be made directly with the local Westerleigh Group crematorium.

~~£450~~ £405

### The Unattended Direct Cremation and Collection

The Unattended Direct Cremation and Collection includes collection of the coffined deceased from the SAIF member's premises. This service must be booked directly with Distinct Cremations. Return of ashes service is available at an additional £50. Geographical restrictions apply, please contact us for further details.

~~£550~~ £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.† Bookings for this service must be made directly with the local Westerleigh Group crematorium (not available at Torbay Crematorium).

~~£650~~ £585

### 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 the coffined deceased to the Westerleigh Group crematorium. Available between Mondays and Thursdays, limited to 8.30am, 9.00am or 9.30am service times only.† Bookings for this service must be made directly with the local Westerleigh Group crematorium (not available at Forest of Dean Crematorium).

~~£850~~ £765

### The Complete Unattended Service

An unattended direct cremation including bringing the deceased into our care from their place of rest, care and preparation by our mortuary team including dressing in own clothing or providing a suitable gown, encasing in a quality veneered coffin before the cremation service. 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. Return of ashes service available at £50. Geographical restrictions apply, please contact us for further details.

### How to apply...

Visit Members' Area at <https://saif.org.uk> for a full guide and terms & conditions.

Alternatively, speak to Rachel Newham by calling 0808 296 7787 or by emailing SAIF@distinctcremations.co.uk



Scan here to find out more



† Local restrictions on times may apply.

# Counselling sexual bereavement

*The death of a partner can be life-changing, but the loss of intimacy is often left unspoken. Dr Bill Webster BEM looks at breaking the silence and embracing emotional wellbeing*

**W**e don't talk about it enough. Sure, it's all over the media. Best-selling books, popular blogs and TV talk shows reveal that older people enjoy sex, despite how shocking their children and grandchildren might find that revelation.

Studies report that people in their 60s, 70s and beyond consider sexuality an essential element in their lives and a vital component of their relationships. But there is one thing these upbeat studies are not saying. People in those age groups are also dying.

And the death of a long-term partner leaves someone to grieve the end of this shared sexuality that was so critical to the relationship.

I hadn't discussed the importance of this until Colleen, a psychotherapist and colleague, raised the topic in a case study at a conference. She shared how she had counselled Kim after her husband of 40 years died. She grieved of course, but thought she could cope with everyday things like taking care of finances and household upkeep. She was surrounded by a wonderful family and a group of friends who allowed her to talk and cry about her loss.

But, she reported to my colleague: "I was blindsided by the realisation that gone for good was the sexual intimacy that Bart and I shared. Gone was the appreciation of decades of shared humour and pillow talk that were intertwined with sexual enjoyment. I was unprepared for the depth of this loss and yet I immediately understood this was not a grief that was going to be easy to share with family and friends."

Most current books focusing on loss warn that unexpressed grief is like 'a powder keg waiting to be ignited'. The only grief that does not end is grief that has not been fully expressed, acknowledged and reconciled.

Easy enough to write. But what if the powder keg is a topic that makes people uncomfortable when you, or they, try to talk about it?

That topic may be 'sexual bereavement'.

Most of the books written on bereavement are silent on the issue of death and sexuality, which sends an unspoken message to the bereaved and counsellors alike to 'keep our mouths shut'.

Some literature dances around it, stating this loss is about missing intimacy. Grieving widows were encouraged to get massages, cuddle grandchildren and even go to hair salons to get shampoos. But as Kim had reported: "I didn't think my own sexual bereavement could be handled by a hairdresser!"

What were counsellors and therapists saying? Like others, many find the topic of elderly sexuality uncomfortable. Almost no one is writing or talking about the loss of this cherished and fundamental part of life.

Colleen had asked Kim if she would talk with friends about this aspect of her grief. She said she would rather have friends raise the topic first. But our group agreed that most people would probably be too embarrassed to bring it up.

After my wife died in 1983, I remember meeting with a pastor. He didn't raise the topic of sexuality in our conversation, however, before he left, he offered a prayer, in which he said: "And please help Bill with celibacy."

Not going to let him get away with that comment, I asked him what he meant. He fumbled around and didn't answer my question, obviously not wanting to talk about the subject directly. But I had already realised that my struggle was not about celibacy, the real struggle was more about coming to terms with missing sexual intimacy after my wife died.

I have counselled men who have engaged in 'replacements' after their wives died. Quickly, they find another sexual partner, but often the relationship ends badly because the expectations are very different. I remember one fellow telling me he wanted a relationship because he just wanted 'to get laid'. But that was not the hope of any of the three females he had met.

Grief that is not openly acknowledged and cannot be shared is known as disenfranchised grief. Sexual bereavement is a 'secondary loss' – one that emerges out of or is a result of a 'primary loss' like the death of a partner.

But normalising the topic is not easy. For example, sometimes things are better left unsaid. We know not to suggest to a couple that they should have another child to replace a child who has died. Similarly, well-intentioned suggestions to deal with sexual bereavement by seeking a new partner or other means miss the point. The loss of the mutual coping patterns that develop over a long period of time in a loving, enduring sexual relationship cannot be fixed or replaced easily. Life has changed, whatever the future may hold, and it will always be different.

As with many other aspects of grief, there is value in being able to share the pain with someone who will simply listen and acknowledge the loss. Talking to friends, family and even therapists is sure to be awkward and stumbling at first, but the more people acknowledge sexual bereavement, the better we will be at finding ways to address it and, perhaps, finally break through the silence that surrounds it. **i**



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

Disclaimer: All names, with the exception of Dr Bill, have been changed to guard confidentiality.

KNOW THE SCORE

# Safety: your best tool

Accidents involving work equipment occur regularly. Work equipment covers any equipment used by an employee at work, from hand tools and machinery to lifting equipment and vehicles. In 2023-2024, eight people were killed at work by contact with moving machinery and 20 by being struck by moving objects (not vehicles), and many more injured. So, it's important to protect employees and others at work.

### What is PUWER and LOLER and what is a piece of work equipment?

PUWER stands for the Provision and Use of Work Equipment Regulations 1998 and LOLER stands for the Lifting Operations and Lifting Equipment Regulations 1998. They both refer to any work equipment used at work, with LOLER specifically detailing safety regarding the lifting or lowering of loads.

### Why is work equipment safety important?

Working with machinery, including lifting equipment, can be hazardous. Moving machinery can cause injuries in various ways:

- Injury from moving machinery or dropped or ejected materials
- Trapping parts of the body between rollers, belts, chains or pulley drives
- Cuts or severing injuries from sharp edges and burns or scalds from hot surfaces or materials
- Electric shocks and burns
- Crushing injuries between moving machine parts and fixed structures
- Equipment failure due to poor maintenance or misuse, potentially leading to accidents

### Do the regulations apply to my business?

If you are an employer or self-employed person providing



Ensure work equipment risk assessed regularly

equipment for use at work, the regulations apply to you.

### Employee responsibilities under these regulations

Employees have general duties under the Health and Safety at Work etc Act 1974 and the Management of Health and Safety at Work Regulations 1999. For instance, employees are required to take reasonable care of their own health and safety and that of others who may be affected by their actions. They must also co-operate with their employer's safety measures. So, they do need to take care when using work equipment.

### What do these regulations require me to do as an employer?

As an employer, you must ensure all work equipment complies with the regulations. For example, work equipment must:

- Be strong, stable and suitable for the intended use
- Be positioned or installed to reduce the risk of injury, such as preventing the equipment or load from falling or striking people
- Be visibly marked with any relevant safety information, such as safe working loads

Additionally, you must ensure that work equipment is properly risk assessed and users are trained to use the equipment properly.

### What about examinations and competence?


There are definite must

dos with work equipment, for example: where equipment is used for lifting people, it should be 'thoroughly' examined by a competent person. This is usually an engineer. The term 'thoroughly' is a term in law to indicate a specific examination and the certificates provided by the engineer must bear the words 'thorough examination'.

For the thorough examination you need to be qualified, but there are checks you could do on work equipment to make sure it's safe to use. For example:

- Follow the manufacturer's instructions for use and maintenance
- Make sure users are trained – that's twice I've said that, so take the hint
- Give the equipment some love and attention every so often, clean it down and do some basic maintenance such as oiling where you need to or replacing simple components
- Make sure employees wear appropriate personal protective equipment (PPE)
- If it breaks down, make it inoperable until you have fixed it
- Don't remove any guards or the case so users can be hurt
- Make sure users know they

mustn't leave higher risk machinery, such as drills, running unattended

- Don't get too comfortable with the tools. When they wear out, replace them. The older, more worn the equipment becomes, the more likely it is something will go wrong. 



By Simon Bloxham  
Safety for Business

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www.motorcyclefunerals.com

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info@bradnamjoinery.co.uk  
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enquiries@colourfulcoffins.com  
www.colourfulcoffins.com

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01684 592212  
chris@tvowles.co.uk

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www.urnsuk.com

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info.chiltern@greenacresgroup.co.uk  
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info.colney@greenacresgroup.co.uk  
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info.epping@greenacresgroup.co.uk  
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info.rainford@greenacresgroup.co.uk  
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01277 633085  
enquiries@herongatewood.co.uk  
www.green-burial.co.uk

## Westerleigh Group Ltd

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0117 937 1050  
info@westerleighgroup.co.uk  
www.westerleighgroup.co.uk

## The Natural Burial Company Ltd

Mr C Daggatt (Leicestershire)  
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info@thenaturalburialcompany.co.uk  
www.thenaturalburialcompany.co.uk

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alan@waterfrontmanufacturing.co.uk  
www.waterfrontmanufacturing.co.uk

### Lyn Oakes Ltd

Mr Simon Oakes (Stourport-on-Severn, Worcestershire)  
01299 827360  
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www.lynoakes.co.uk

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info@ggfs.co.uk  
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## Independent Funeral Directors College Ltd

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0345 230 6777  
sharon.welford@ifdccollege.org  
www.ifdccollege.org

## EMBALMING

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01273 693772  
gtembalming@btinternet.com  
www.gtembalming.com

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ernie@beverleyveneers.com

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01738 552777  
tam.byrne@brianreidandsonltd.co.uk

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0845 634 4166  
info@safetyforbusiness.co.uk  
www.safetyforbusiness.co.uk

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Advertising: Denise Walker (Trim, County Meath)  
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l.c.k.f.s@outlook.com  
www.lckfuneralsupport.co.uk

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www.nationalrepatriation.co.uk

### Rowland Brothers International

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info@rowlandbrothersinternational.com  
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### SpeedLink Transport t/a SpeedLink Repatriation

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david.clarke@dfscaskets.co.uk

### FE Harris Ltd (part of Jukes Group)

Mr Mark Deacon (Plympton, Devon)  
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md@feharrisltd.co.uk

### Halliday Funeral Supplies Ltd

Mr P Holiday (Birkenhead, Wirral)  
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www.hallidayltd.co.uk

### Jukes Group Limited

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info@jukesgroup.co.uk  
www.jukesgroup.co.uk

### Leslie R Tipping Ltd

Mr J Tipping (Stockport, Cheshire)  
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www.lrtipping.co.uk

### LT & R Vowles Ltd (part of Jukes Group)

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chris@trvowles.co.uk

### Midland Funeral Supplies Ltd (part of Jukes Group)

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### MazWell Group

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### Thorley Smith Ltd

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## SAIF COMMERCIAL PARTNERSHIPS 2025

### Dynamic Fireworks Ltd t/a Heavenly Stars Fireworks

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01206 710777  
sales@heavenlystarsfireworks.com  
www.heavenlystarsfireworks.com

### Fidelity Energy (Utility and Energy Consultant)

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### Focus Group (IT, Telecoms and Connectivity Services)

Mr A McGowan  
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www.focusgroup.co.uk

### Golden Charter Ltd (Funeral Plan Provider)

Mrs M Jones  
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mike-jones@goldencharter.co.uk  
www.goldencharter.co.uk

### MultiPay Merchant Services (Card Payment Processing and Card Machines)

Mr S George  
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admin@multipaymerchantservices.co.uk  
www.multipaymerchantservices.co.uk

### Vvedia Ltd t/a Obitus (Audiovisual Technology)

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### SAIFsure (Unicom Insurance Brokers)

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### SAIF Resolve (Scott & Mears) (Debt Collectors)

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enquiries@saifresolve.co.uk  
www.saifresolve.co.uk

# Your SAIF Executives

The Executive Committees act as the governing institution of SAIF. To contact your SAIF Executives or sub-committee members, email [info@saif.org.uk](mailto:info@saif.org.uk) or call 0345 230 6777.

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# Who's in your area?

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

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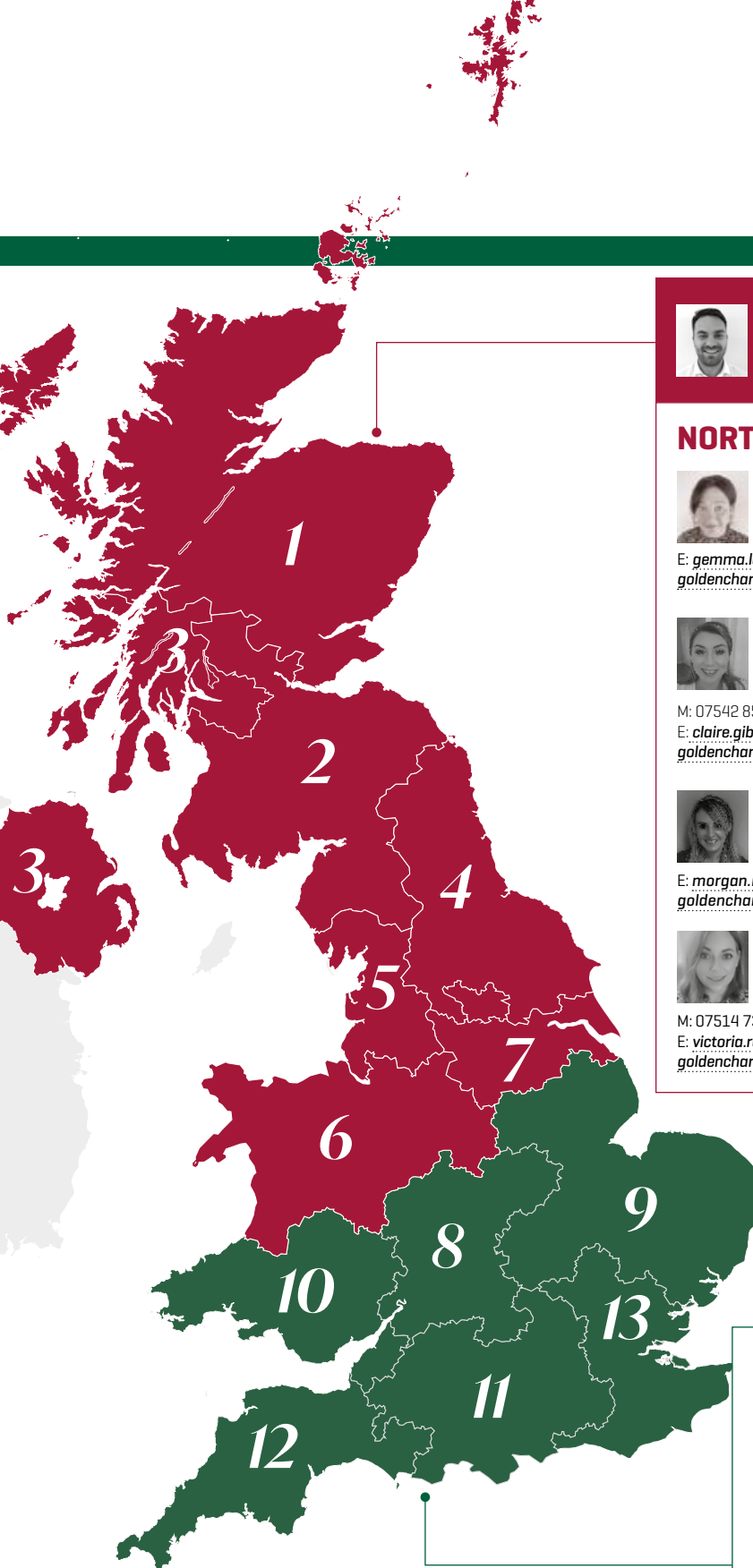


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