



Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

FEBRUARY-MARCH 2026 | NO. 263



**National
Funeral
Planning
Awareness
Week**

**20
26**



**IT'S TIME
TO TALK**

Now's the time for families to have conversations about funeral planning with their loved ones

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

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



Insight

February-March 2026



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Complexity, competition and confidence

The SAIF Annual General Meeting (AGM) on Saturday 28 March promises to deliver cutting-edge presentations on the funeral plan market, research from you on the mental wellness of funeral directors, the super venue experience emerging across Britain among crematoria partners and a keynote presentation on veterans of the US military laying to rest cremated remains.

As part of the wider AGM and Banquet Weekend, running from Thursday 26 to Sunday 29 March, it promises to be a worthwhile few days of input with education sessions as well as festivities, fun and fellowship among familiar faces and new friends. Please join us for part or all of the weekend as we celebrate our National President's exceptional year of equipping members in a highly complex funeral services market against national online direct cremation companies.

SAIF's associate members

Our associates provide a full range of supplier services to enhance and elevate funeral experiences. Check out our listing of service providers within the rear section of *SAIF Insight*. And reach out to SAIF Business Centre with any queries or if you need more information.

We remain deeply grateful for our associate members who support independent funeral directors and we look forward to welcoming you to the SAIF AGM weekend.

SAIF Acquisitions

SAIF Acquisitions is a service that keeps independents independent. What does that mean? If you are thinking of selling your business and want it to remain within the independent sector, then please speak to me or Claire Day from the SAIF Business Centre in confidence.

If you are an independent who wishes to be on our buyers list, email Claire at claire@saif.org.uk

Our SAIF advisors are experienced, professional and have your interests at the centre of this service provision.

SAIFSupport

We continue to provide professional and emotional support through our partners at Professional Help. All firms in membership with SAIF have free access to a listening ear right through to the highest standards of counselling – in person, online free sessions are available to any of your staff. Please ensure SAIFSupport contact information is made available to all your staff. It is available whether dealing with workplace stress or problems outside of work – it's there to support your team in full confidentiality.

SAIF Care

Our online and telephone counselling support is freely available to your clients. This is a benefit in marketing your business and supports your community in addition to any bereavement groups you host.

Contact the SAIF Business Centre for leaflets and find out more information on the SAIF website.

Mastering complexity

Firstly, leverage external specialists.

Just as SAIFSupport offers emotional and professional help to staff, businesses can outsource:

- HR and mental-wellbeing support
- Compliance
- Digital and facilities security
- Marketing analytics

This reduces internal load and keeps the team focused on what they do best. Build capability through training.

• Short monthly staff workshops: if you are a small team, consider joint workshops with another firm who you trust

- Cross-training so every staff member understands every stage of the client journey
- Supplier-run training days

Remember independents win by differentiating, online-only services cannot replicate:

- Local presence
- Personal relationships
- Knowledge of community culture
- Continuity of care

Lean into this difference:



Terry Tennens F.SAIF
SAIF Chief Executive

terry@saif.org.uk

- Publish real stories (with full, written permission)
- Create 'meet the team' content
- Emphasise family values and multi-generation continuity:**
- Highlight community engagement, charity and local partnerships
- Offer hybrid digital-and-personal pathways
- Provide online booking or enquiry forms
- Digital price transparency
- Livestream solutions
- Rapid online response with a personal follow-up phone call
- Market smarter, not louder**
- Target local, high-intent search terms
- Invest in SEO and Google Business Profile
- Use customer reviews
- Build partnerships with local organisations
- Use email/printed newsletters to maintain visibility

A family-based business has a trust advantage; the goal is simply to make sure people can find you.

Reaffirm and articulate your 'why':

- What makes your family business unique?
- What values do you uphold?
- How do those values benefit the client?
- Why does being independent matter?

Family businesses often lose confidence when the future feels uncertain. So develop:

- Training pathways for the next generation
 - Clear roles and progression routes
 - A plan for ownership and leadership continuity
 - Open conversations about long-term vision
 - Celebrate your independent identity publicly
 - Include "family-owned since..."
 - Highlight your long-term service to the community
 - Showcase awards, accreditations, and testimonials
 - Participate visibly in local events
- Clients increasingly value authenticity over corporate scale.

We are stronger together in our alliance as independent funeral directors! 🙌

Best wishes,

Terry Tennens

23 February –
2 March 2026

The most important conversation you've **never** had

See our
Awareness Week
feature on p18
to find out more



More than half of people don't know whether their loved one wanted a burial or cremation.¹

This **National Funeral Planning Awareness Week**, it's independent funeral directors who have the trust and expertise to help families have that difficult first conversation.

Want to get involved?

Together, we can make the people who come to us feel comfortable and empower them to have the conversations that matter.

Golden Charter partners can access a range of material at mygoldencharter.co.uk

National
Funeral
Planning
Awareness
Week

20
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In association with

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FUNERAL PLANS



¹ SunLife Cost of Dying Report 2026

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Something to shout about

This spring, get the most out of funeral plan marketing by linking it to your values

Working with funeral professionals is a daily reminder of the strong link that can exist between a business' values and its work.

At Golden Charter, we used the busy winter months we are now emerging from to ensure our marketing is focused on pointing families to the vital work you do. That was most obvious in the major marketing trial we just completed in the Midlands (page 14), using our seal to direct people to your doors. At the same time, we've had great success working with so many of you in fundraising for the Royal British Legion and Poppyscotland (page 10), and have been building up to this week's National Funeral Planning Awareness Week (pages 18-19).

Working with you on funeral plan marketing at the same time as broader charitable and awareness activity underlines the connection between these efforts.

Independents' place at the core of the community, supporting people at the hardest of times and linking families to invaluable care, is all reliant on being recognised, trusted and used by the people in that community.

It's a point we and SAIF have noted recently when talking about direct cremation: people must know what you're offering if they're to make an informed decision. It's also the thinking behind the Golden Charter seal: linking your local promotion to our brand work informs your community about what you offer.

A strong connection

It goes both ways: your values reach more people when you market your business, and you can also use your marketing messages to directly promote your values.

I think of businesses which have grown entirely through their social impact: Community Clothing, with its ethical materials and focus on creating stable employment in deprived areas. Riverford Organic Farmers, starting as a small Devon family farm and growing through its sustainable choices.

Clothing and food are basic necessities, yet even businesses with more seemingly tenuous connections build reputations on their values. There are many things

a smoothie can do to make itself environmentally and socially conscious, but without the prompting from Innocent Smoothies, I don't think it'd be at the front of my mind.

In the necessity of what you offer, you have much more in common with those who link clothing and food to social impact. Yet funeral directors obviously aren't traditionally 'loud' businesses so, while customers can relate their smoothie of choice to their values, it requires focused work to ensure they know the values inherent to their local funeral director.

We can see our competitors recognise the value of that connection: the Co-op's funeral business closely ties its marketing to social values. And our partners do often already make this link to great effect – look at our Remembrance fundraising together. Participating funeral directors link real social good – the donations you provide – to their identity, including literal storefronts for those of you who carry out Remembrance window displays.

There's a similar story to tell in much of your community engagement. Let's tell it!

"There's a similar story to tell in much of your community engagement. Let's tell it!"



"The seal links your local promotion to our brand work."

Now's the time

You know where your values and marketing best line up; our support is aimed squarely at giving you a louder voice to do so. The key is always strategic marketing: thinking about how your pre-need and at-need work come together in your advertising, and where they're speaking to different types of people. Carrying out campaigns with us gives you the tools to do that.

Now is the time to work with us to plan and see the benefit. Your business manager is a great first port of call to open those discussions and mygoldencharter.co.uk is kept up to date with the materials and information you need to reach as many families as possible.

These marketing efforts work best when we come together as like-minded partners, as the seal has shown, so look at what's available and how you can best benefit – and please talk to your business manager to agree where we can complement your work best.

Your winter underlined the value you bring to your community. Let's use spring to shout about it. 📌



Chris Wilson
Golden Charter,
Chief Executive
Officer
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the briefing

The voice of more than 870 members

CHALLENGE

Stepping out of his comfort zone

Adam Ginder's fundraising walk will raise cash for hospice centre and its 'wonderful work'

Adam Ginder is putting his best foot forward as he walks the Great Wall of China for charity. The former SAIF Charter Chair will be taking up the challenge at the end of March. And he's excited about what lies ahead.

Adam said: "For many years, I have been supporting Rennie Grove Peace Hospice Care personally and professionally, but I have never done anything like this. Training, travelling and trekking is outside my 'comfort zone', but the chance to help and support the wonderful work the hospice does helped me take that step outside the zone.

"I know this will be an experience of a lifetime and I cannot expect people to donate towards that. I will be covering all of my own travel costs and all fundraising I achieve will

be going to support the wonderful work done by the hospice.

"Rennie Grove Peace is a registered charity providing free, specialist care and support for adults and children with a life-limiting illness in Hertfordshire and Buckinghamshire.

"It supports and empowers people from diagnosis to live the best quality of life possible. Whether it's a life-limiting condition or a terminal illness, it offers practical, specialist and emotional support for the whole family, to help families spend quality time together when every moment matters.

"Whatever you can donate will drive me to complete this challenge and will help support people when they need it most."

To donate, scan the QR code right or visit the website www.justgiving.com/page/adamkginder2026



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AWARD

Time to honour excellence

Following the success of its 30th anniversary celebrations in 2025, the Independent Funeral Directors' (IFD) College will once again be recognising excellence in education and training within the funeral industry.

Nominations are now open for the Matthew Gallagher Award, which recognises an IFD College student or member who has demonstrated exceptional ability, made outstanding use of their training, overcome significant challenges, or shown excellence in another meaningful way.

The closing date for nominations is 1 April 2026 and the award will be presented at the IFD College

celebration lunch in Luton on Saturday 9 May 2026.

At this event, the college will also present certificates to students who achieve qualifications in the first half

of 2026. All students who received

their certificates by email in 2025 are also welcome.

Guests are invited to join the celebrations in Luton and tickets cost £35 per person. Award nominees,

along with award and certificate recipients can attend free of charge.

For more information, email Sharon Welford at Sharon.Welford@ifdcollege.org

Congratulations to Gemma O'Driscoll, below, who is the new Chair of Governors for the IFD College. Good luck in your new role, Gemma!





The team's efforts have been recognised

AWARD

Community at its core

Neville Funerals in Luton has been named as Community Business of the Year in recognition of the team's outstanding support for local families.

This award means a great deal to the team as it comes from the Community Interest Luton Awards and highlights their commitment to charitable giving, staff-led volunteering and the free bereavement support groups offered through the Talking Elephants initiative.

The recognition feels even more memorable as the business marks the 150th anniversary of the wider Neville Trust Group of Companies.

Vicky Trumper, Director and fifth-generation member of the Neville family, said: "This award is a meaningful acknowledgment of the dedication our teams show every day in providing care and support beyond the funeral itself. At a time when community connection and compassion are more important than ever, we are proud to be recognised for

A strong legacy of care and remembrance > Page 10

our long-term commitment to delivering meaningful, people-centred services."

First launched in 2015, Talking Elephants offers free, informal bereavement support sessions to anyone navigating grief. The initiative delivered 96 sessions across Bedfordshire, Hertfordshire and Buckinghamshire in 2025, providing hundreds of individuals with a space to share, reflect and find comfort.

All sessions are staffed by Neville Funerals' own volunteers, with funeral team members giving their time to ensure the groups continue to run on a regular basis.

"We created Talking Elephants to help fill a gap in bereavement services locally – and it has grown into something truly special," Vicky added. "Its success is entirely down to the passion and commitment of our team, who give their time freely to support those in need of connection and care."

To mark the 150th anniversary of the Neville Trust in 2025, Neville Funerals and its sister companies pledged 150 days of volunteering throughout the year.

"Social responsibility has always been a central part of how we operate," said Vicky. "Our teams are trusted to represent the values of the business both inside and outside the workplace – and they do so with genuine compassion and pride."

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This Was Them

MuchLoved funds innovative memory-making workshops for bereaved families

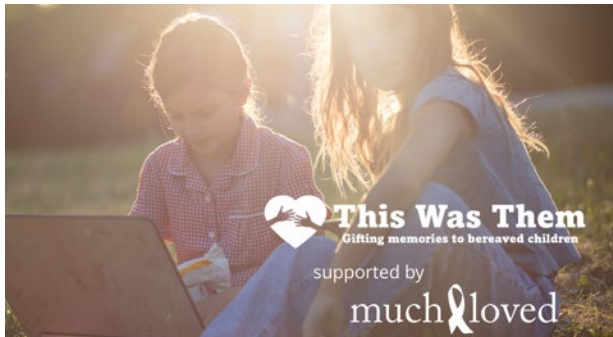
MuchLoved Charitable Trust has awarded grant funding to This Was Them to enable them to deliver free workshops for parents and guardians supporting a bereaved child or young person. The sessions will help families preserve memories of a loved one where a child may have few memories of their own.

When a child or young person loses someone they love, there is a real risk that the everyday

details such as their voice and their personality are lost over time.

This Was Them is known for creating bespoke memory books for bereaved children, developed through memories gathered from family, friends and colleagues.

MuchLoved Charitable Trust's grants scheme supports grassroots bereavement projects locally and nationally.



the briefing



SUPPORT

A legacy of care and remembrance

Thank you to funeral directors from the Royal British Legion and Poppyscotland

There's still a month left of Golden Charter's 2025-26 Royal British Legion and Poppyscotland fundraising campaign, with the plan provider and its network of independents already raising more than £50,000 between October and December alone.

Over the decade since 2016, independent funeral directors have worked with Golden Charter to raise more than £930,000 for the Armed Forces community. This year saw an influx of new funeral directors, who got involved by making a £25 donation for each plan sold. That led to the best start to the campaign since 2022.

Ben France, the Royal British Legion's Head of Corporate Partnerships, thanked participating funeral directors for their 'incredible' fundraising.

Ben said: "With your support, we can keep our phone lines open for veterans in urgent need. In these tough times, £25 can help fund that vital first conversation with the Casework team."

In the 12 months leading up to this year's campaign, the Royal British Legion and Poppyscotland's case management teams supported 19,857 families, helping them access expert advice and practical assistance.

Ben added: "From mental and physical recovery programmes to financial guidance, housing support and easing the transition to civilian life, we have been there for everyone in the Armed Forces community, whatever the need. Your ongoing commitment and generosity make this possible."

Funeral directors were able to select the period of their support this year, with the maximum campaign length continuing until the end of March. If your donation period has ended and you want to remain involved, contact rbl@goldencharter.co.uk who can resume your donations until the end of March.

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SAIF team's exhibition date

The SAIF team will be heading to the National Funeral Exhibition (NFE) 11-13 June at Stoneleigh Park. Make sure to visit their stand - Hall 2, 374 - and meet representatives from the Executive Committee and SAIF Business Centre.

UPDATE

Tax shakeup will affect funeral directors

The latest on the Inheritance Tax (IHT) relief threshold increase from Nasir Shabbir, Partner, Chowdhary & Co Chartered Accountants and Registered Auditors

Significant changes to Business Property Relief (BPR) will affect family businesses, including funeral directors, from 6 April 2026. BPR is a crucial Inheritance Tax (IHT) relief for family funeral director businesses, enabling the business assets to be passed on with reduced or nil IHT liability. This relief aims to prevent the sale of the business to meet IHT bills.

The current rules for BPR, applicable until April 2026, where the qualifying family businesses can benefit from significant IHT relief, include:

- 100% relief: this rate applies to the business as a whole and shares in an unlisted company.
- 50% relief: this rate generally applies to assets personally owned by the sole proprietor but used in the business (such as land, buildings, or plant and machinery).

Key conditions for BPR:

- Ownership period: The business or the asset must have been owned by the deceased for at least two years prior to their death.
- Trading business: The business must be a trading business, not one that deals in investments (e.g., land, buildings or shares). A typical funeral director business is a trading business and generally qualifies.
- Excepted assets: Any assets within the business not used wholly or mainly for business purposes (e.g. excess cash reserves, investment properties) will not qualify for BPR and their value remains subject to IHT.
- No binding contract for sale: There must not be a binding contract for the sale of the asset at the time of death.

Upcoming changes

However, from 6 April 2026 there will be:

- A £2.5 million cap: the maximum value of combined assets that can receive 100% BPR

relief will be a £2.5 million allowance per individual. (Initially proposed £1 million.)

- Spousal transferability: the unused allowance will be transferable between spouses or civil partners. This means a couple can effectively pass on up to £5 million of qualifying assets free of inheritance tax (IHT).
- Relief on excess value: any value above the £2.5 million threshold will still qualify for relief, but at a reduced rate of 50%, resulting in an effective IHT charge of 20% on the excess amount.
- Indexation: From April 2031, the £2.5 million allowance is expected to increase in line with the consumer price index (CPI), subject to Government approval.

Succession planning

Funeral directors should engage in succession planning ahead of April 2026.

Visit the website at www.chowdharyandco.com

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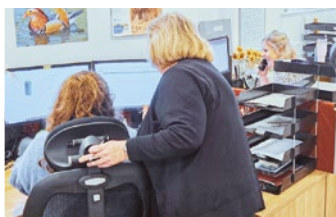
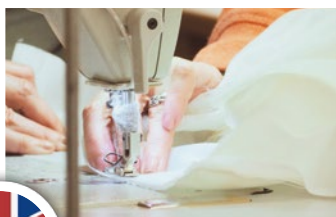
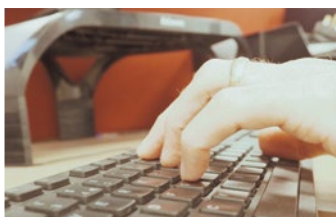
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SAIF AGM AND BANQUET WEEKEND 2026

IT'S
ALMOST
TIME

26-29 March 2026 at the Crowne Plaza, Stratford-upon-Avon

SAIF members and associates will be gathering in Stratford-upon-Avon for this year's annual general meeting (AGM). The three-day event will feature speakers and topics close to many members' hearts.

Itinerary

Here is the current itinerary for the AGM and Banquet weekend.

Thursday 26 March

Golf, Blackwell Golf Club

Friday 27 March

11.30

Women In Business, Packwood Room
If you are not yet formally registered and would like to attend, please email womeninbusiness@saif.org.uk

13.00-14.00

Welcome buffet lunch*, Riverside Restaurant

14.30-17.00

Education Session, Ballroom

19.00-22.00

'Peaky Blinders at the Races'*, Ballroom

Saturday 28 March

09.00-09.30

Refreshments, Terrace Atrium

09.30-13.00

AGM, Ballroom

13.15-14.30

Buffet lunch*, Riverside Restaurant

18.30

Drinks reception*, Ballroom Foyer

19.30

Banquet*, Raffle followed by entertainment by Wired, Ballroom

23.45-01.00

Late supper with egg rolls and bacon rolls

Sunday 29 March

10.00-11.00

Installation of Officers, Ballroom

11.00-11.30

Refreshments, Terrace Atrium

11.30

Departures

*These meals/events are pre-booked only.

Let's meet our speakers:

Working in an all-female funeral home

Lanae Strovers serves as the trainer for the US National Funeral Directors Association (NFDA) and delivers the NFDA arranger training suite of education opportunities. She is a first-generation funeral director and strives to help families personalise services honouring their loved one. She was called to funeral service after the death of a close friend whose 'cookie-cutter' funeral didn't tell his story. She knew there was a better way. Lanae graduated from Des Moines Area Community College with honours in 2012 and has served at Hamilton's Funeral Home since then. During her time at Hamilton's, she initiated a programme for unclaimed remains, gaining national attention. Lanae is also known for her personalised touch for each family she serves. Lanae will do whatever she can do to help make that service unique and special, reflecting who that person was in life.

Lanae will be speaking on Friday 27 March on the topic: *Working in an all-female funeral home*. She will also speak on Saturday 28 March on: *Veteran ashes charity and client-centred funerals – ensuring a family understand what a direct cremation is and other funeral choices*.

Extending care beyond the funeral:
The role of digital memorials

Neil Davies joined MuchLoved in April 2024 and is Chief Executive Officer. His background includes more than 20 years' experience leading digital agencies who have helped charities and other businesses increase their impact through digital technologies, with a particular focus on creating exceptional user experiences.

Neil will be speaking on Friday 27 March.



Meaningful goodbyes

Russell Beswick, Director and Co-Founder of Mirable Solutions is a CIPD-qualified training leader with more than 18 years' experience designing and delivering practical, high-impact learning across commercial, service and sensitive sectors. At Mirable Solutions, he specialises in structured commercial, leadership and client communication training, built to improve confidence, consistency and care.

Russell will be speaking on Friday 27 March.



Doctoral research on mental health of funeral directors

Margaret Francis has worked for Jonathan Terry for 16 years, starting as a funeral administrator and branch manager. In 2020 she completed her training as a psychotherapist and became the Director of The White Lily Centre, the bereavement support side of the business. The centre has gone from strength-to-strength and Margaret now leads a team of five counsellors and trainees. She also maintains a small private practice.

Her studies continued with a post graduate certificate in the Psychology of Mental Health and Wellbeing and, for the past two years, Margaret has been working towards a Professional Doctorate in Health Science. Her doctoral thesis aims to explore the much-neglected subject of the psychological health of the funeral profession. This is something Margaret is passionate about, having noticed the effects the work can have on mental health. She believes that wearing her two different hats, she is ideally placed to conduct this research, which is supported by the University of Portsmouth.

Margaret will be speaking on Saturday 28 March.



Sponsors

The event has been kindly supported by several organisations and a full list of these are available on the SAIF website www.saif.org.uk/agm-banquet-weekend-2026

Don't miss out

There are limited spaces for the event on 26-29 March, so make sure you book your spot by visiting www.saif.org.uk/agm-banquet-weekend-2026

SEALING THE DEAL FOR INDEPENDENTS

Golden Charter's concentrated Midlands campaign put funeral directors at its heart

Golden Charter kicked off 2026 with new, targeted marketing activity putting its network of independent funeral directors front and centre.

The latest Golden Charter advertising campaign put the seal on TV for the first time, as a bold and clear symbol of the partnership between the plan provider and funeral directors. In January, a targeted campaign in the Midlands built on that national momentum with local messaging.

Why? Because 85% of Golden Charter funeral plan sales come from customers aged 70+, who research shows are most likely to want the local support of their funeral director. By keeping local businesses front of mind, the campaign reaches those customers who are most likely to consider a plan with a message tailored to them.

"Learnings from the campaign will help build a national strategy for promoting independents."

The campaign bolstered national TV advertising with outdoor advertising on billboards and bus shelters, print ads in newspapers

in Birmingham and beyond, local radio advertising and social media.

Learnings from the campaign will help build a national strategy for promoting independents.

Tom Rooney, Golden Charter's Head of Marketing, explained the campaign was about "seeing how combining national and local advertising can drive more business directly to you".

Using the seal

The Midlands campaign took our Golden Charter seal to new heights – literally, as it appeared on billboards and out of home.

Seeing the seal around the Midlands was a key sign of the campaign's success, as Tom explained: "The success of this initiative hinges on making sure that local families can clearly see that seal, both in person and online, so they can connect the campaign directly to you."

Thank you to everyone who got involved. It has been fantastic to see more partners use the seal over the campaign. If you haven't done so already, now is the perfect time to build on that nationwide momentum and display your seal toolkit prominently in your premises. Our campaigns have been asking customers to find our plans where they see our seal, so don't miss out and display your seal today! It's a simple way to help you connect with new audiences. **i**

The campaign's key messages

- 'Find our funeral plans where you see our seal' – connecting the campaign to local funeral directors
- Here is how to find your local funeral director
- Planned by you, sorted for them

Associates Directory p32-33



The campaign featured on billboards in the Midlands



Nico Rocchiccioli, Regional Business Manager North, and Stuart Love of Love's Independent Funeral Directors, Stafford



Walsall Rd, Willenhall



Western Road, Stafford

More than a mark



Independent funeral directors are at the heart of everything we do – and we've let customers know that nationally with the Golden Charter seal.

By using the seal in their premises, our partners have a direct link to our awareness-boosting national campaign, giving families clarity and confidence. It's more than a mark: it's a symbol of partnership, credibility and care.

Partners can use the seal in-branch and online.

Visit goldencharterlaunch.co.uk and help your business grow.

The seal's just one reason our partners' satisfaction is at 95%¹.

Not a partner yet? Contact us at partner@goldencharter.co.uk and learn about our full range of support.



¹ CJM Research, October 2025

Golden Charter Limited trading as Golden Charter Funeral Plans is authorised and regulated by the Financial Conduct Authority, FRN: 965279. Our details can be checked on the Financial Services Register.

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PROTECT AND CARE

Everyone should be treated with the utmost dignity and care – not just in life, but in death too. In this article, Joe Murren F.SAIF highlights the responsibility independent funeral directors carry and why it's so important for SAIF members to champion the compassion and expertise they bring to their communities in every type of funeral

As the trend of unattended direct funerals rises, a crucial question remains: should we still perform first offices, specifically the dressing and preparation of the deceased?

Many online direct funeral service companies deem this practice as unnecessary since no one is present to view the deceased.

However, we must consider whether, as a civilised society, we should show respect for the deceased and ensure they are treated with the utmost dignity, reflecting the way they lived? Or should we dispose of them as if they were a commodity we no longer need?

Many cultures and religions worldwide have specific practices and beliefs surrounding the dead, often involving respect and reverence. Respecting the dead is a fundamental aspect of human behaviour, deeply rooted in moral and ethical values. It is a way to acknowledge someone's life and the impact they had on the world.

At the 56th session of the United Nations (UN) Human Rights Council, Morris Tidball-Binz, a UN Special Rapporteur, presented a report on the protection of the dead. He stated: "The protection of and respect for the dead is something that makes us human. It's prevalent, since the beginning of humanity, in all cultures and religions and is regulated in religious, cultural and social practices around the world."

Morris Tidball-Binz's statement discussed the development of guiding principles grounded in international human rights law aimed at protecting the bodies and human remains of deceased persons in all circumstances. Nevertheless, the fundamental assertion that the protection and respect for the dead are hallmarks of our humanity applies to all our actions in all circumstances.



Supporting the bereaved is a top priority

As funeral directors, we undertake to care for the dead. We are responsible for the physical care of the deceased, including washing, dressing, grooming and preparing the body for the funeral, whatever type and content is chosen. When I started my career many years ago, this was the first duty I was trained in. Caring for the deceased was regarded as the principal role; everything else followed.

Recent research on the role of funeral directors revealed that caring for the deceased is no longer the top priority, now ranking third. Instead, organising the funeral and supporting the bereaved take the top two positions.

This raises an important question: are we still funeral directors, or have we become more like event organisers or grief counsellors?

While these roles are essential, should they take precedence over the care of the deceased? Is this why some people place the deceased directly in the coffin with little to no preparation, only attending to the body when it's time for transport?

This situation can change. As members of SAIF, we can show that we offer much more than a simple disposal service. Regardless of the type of funeral chosen, we ensure everyone is treated with care and dignity. Each individual is washed, dressed, groomed and properly prepared for their funeral.

We demonstrate that every deceased person is treated with the utmost respect, reflecting the way they lived. It is what makes us human.

This is important as it questions our behaviour. In demoting the importance of care have we allowed others to create a product that ignores it?

I believe many of the changes and issues we face today are of our own making. This is the question the article is asking.

Members of SAIF must demonstrate and promote our commitment to providing care and respect for every deceased person we have the privilege of caring for, as well as the families we serve. **i**



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IT'S TIME TO TALK ABOUT FUNERAL PLANNING

Golden Charter supports the campaign to get people talking

Families often find it difficult to discuss end of life wishes ahead of time. It's a fact well known by funeral directors, and research shows that fewer than half of people organising funerals even know whether their loved one wanted a burial or cremation¹.

That's why Golden Charter is supporting National Funeral Planning Awareness Week. Held between 23 February and 2 March, the week encourages people to have "the most important conversation you've never had".

The benefits of having that conversation are significant. The same Cost of Dying report shows that not only would 82% of funeral organisers have found it useful to know more, but there are also financial repercussions. Those who know some of their loved one's wishes save on average £335.

Tom Rooney, Golden Charter's Head of Marketing, said: "Funeral

directors see first-hand the financial pressure families can face at a difficult time. According to SunLife, 97% of funeral directors believe people often spend more than they need to on third-party costs such as flowers.

"Those who know some of their loved one's wishes save on average £335."

"We're supporting the Awareness Week because it helps make those conversations easier – giving families the confidence to talk, plan ahead, and reduce unnecessary financial stress."

People across the funeral sector got involved in last year's event, from celebrants sparking discussions online to funeral directors decking out their premises.

Tom added: "This week isn't just about funeral plans. It's about encouraging wider end-of-life planning conversations and giving

National Funeral Planning Awareness Week

**20
26**

funeral directors and introducer appointed representatives practical ways to engage their communities.

"Whether that's hosting a coffee morning, sharing content on social media, or simply starting conversations locally, the aim is to get people talking. While we're working with national media to raise awareness, funeral directors are uniquely placed to lead these discussions in their own communities across the UK."

Golden Charter partners can access resources online at mygoldencharter.co.uk to help make the most of the week. **i**

¹ SunLife Cost of Dying 2026

Let's get the **conversation** started



23 February – 2 March 2026

In association with **GOLDEN CHARTER FUNERAL PLANS**

Another way to look after your **family**



23 February – 2 March 2026

In association with **GOLDEN CHARTER FUNERAL PLANS**

Why it's good to **talk**, and keep talking



23 February – 2 March 2026

In association with **GOLDEN CHARTER FUNERAL PLANS**

The most important conversation you've never had

23 February – 2 March 2026

This National Funeral Planning Awareness Week, join us for coffee and conversation.

Place:
Date:
Time:
Contact:



National Funeral Planning Awareness Week 2026

23 February – 2 March 2026

In association with **GOLDEN CHARTER FUNERAL PLANS**

Location matters

Where you live could influence how you feel about planning a funeral, according to YouGov*



Scots are among the most concerned about the stress that comes with bereavement. 52% worried about the difficulties of planning a funeral at the time of bereavement.

78% of those in Northern Ireland said they were concerned about the cost of planning a funeral.

Midlanders are the most confident about discussing funeral plans with loved ones, though a 50% majority still weren't comfortable having the conversation.

Three quarters of Welsh respondents seem to have made their minds up on burial or cremation; only 24% said it was a concern, the lowest in the UK.

1 in 3 Londoners are not concerned about the cost of funerals, despite the city having some of the highest costs.

Learn more and start the conversation at gldn.ch/fpweek


National Funeral Planning Awareness Week 2026

23 February – 2 March 2026

The most important conversation you've never had.

In association with **GOLDEN CHARTER FUNERAL PLANS**

What worries us when arranging a loved one's funeral?*



18%
18% of people don't know any of the deceased's funeral wishes*

<1%
Less than 1% of people know all of the deceased's funeral wishes*

Planning ahead can help

Having conversations about funerals can help families come together, so you can learn about loved ones' wishes and discuss your own thoughts and feelings about them.

You might even consider a funeral plan, which can help save your family from worry and expense when the time comes.

Learn more and start the conversation at gldn.ch/fpweek

National Funeral Planning Awareness Week 2026

23 February – 2 March 2026

The most important conversation you've never had.

In association with **GOLDEN CHARTER FUNERAL PLANS**

The week's themes

Every weekday focuses on a different National Funeral Planning Awareness Week theme. Together, these offer talking points to let people know the variety of questions that planning ahead can answer.



The week will end on Monday 2 March with a look back at the activity. You can follow these days in your own activities or use any of them to inspire you throughout the week.

Sharing the assets can be a great way of getting the conversation started



Using Golden Charter resources

- **Raising awareness:** Resources available on mygoldencharter.co.uk can help promote planning within your community
- **Sharing the message:** Share the assets provided to you (including templates, social media content, email copy and existing marketing materials), and content directly from the Golden Charter Facebook page, to spread the word about the week
- **Hosting events:** The event packs provided on mygoldencharter.co.uk offered independents the option of organising a coffee morning, a doors open day or another kind of informational session for their local community during the week

IFD 2026 TRAINER COURSE DATES

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.

MARCH

5 and 12 March: Zoom – Operative Skills – 9.30am-1pm

5 March: OP1 and OP2; 12 March OP3 and OP4, time to be confirmed

10 March: Zoom – Foundation Funeral Course – 9.30am-1pm

17 March: Zoom – Health and Safety Course – 9.30am-1pm

17 March: Zoom – AD5 and AD6 – 9am-12.30pm

19 March: Glasgow – Health and Safety – 10am-1pm

19 March: Glasgow – Foundation – 1.30pm -4.30pm

19 March: Zoom – Diploma Module 2 – 9am-2.30pm *FULL*

24 March: Newport – Operative Skills (OP1 – OP4) – 10am-5pm

APRIL

14 April: Zoom – Health and Safety – 9.30am-1pm

16 April: Zoom – Diploma Module 3 – 9am-11am *FULL*

14, 21, 28 April and 5 May: Zoom – Arranging and Administration – 9am-12.30pm

14 April AD1 and 4; 21 April AD3; 28 April AD2; 5 May AD5 and 6

21 April: Zoom – Foundation Funeral Course – 9.30am-1pm

28 April: Newport – Foundation, 10am-1.30pm and Health and Safety 2pm-5pm

30 April: Zoom – Diploma Module 4 – 9am-10.30am

A vocation of care – celebrating the work of James Hamilton, independent funeral director

In an era when the funeral profession is increasingly shaped by corporate ownership and commercial pressures, it is refreshing – and deeply reassuring – to encounter an independent funeral director whose work is grounded in vocation, compassion and genuine pastoral care.

I have known James Hamilton, of James Hamilton Funeral Directors, Brunswick Village, Newcastle upon Tyne, for more than 17 years, professionally and personally. During this time, I have witnessed first-hand his exceptional commitment to families at their most vulnerable moments.

James Hamilton Funeral Directors is an independent, family-run firm, offering a 24-hour caring service and guiding families through the practical and emotional complexities of bereavement. The company is owned and managed by James himself, reflecting the traditional model of personal responsibility and accountability that has long defined the best of British funeral service.

What sets James apart is not simply his professionalism, but his humanity. He consistently goes beyond the call of duty, taking time to listen, to support and to ensure that every funeral reflects the life and dignity of the person who has died.

As a local parish priest, I have worked with many highly professional funeral directors. What makes James particularly stand out is the combination of humility and pastoral sensitivity that he consistently shows. Families often tell me how supported they felt, how nothing was too much trouble and how James treated their loved ones with dignity and respect.

Rev Mark Edwards MBE

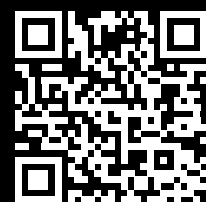


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CAMPAIGN WINS THE SEAL OF APPROVAL

Independent funeral director Haydn Heath tells us how Golden Charter's seal is benefitting his business

Being a trusted and supportive friend to the local community is a priority for Haydn Heath and his team at Tudor-Davies Funeral Services.

The family-run business has had people and relationships at its heart since its foundation more than a quarter of a century ago.

Director Haydn Heath said: "When people need help, we try to be there for them.

"We never turn anyone away, whatever their budget. We help in any way we can and are there to support the whole community."

This human touch is a hugely important part of the service offered by Haydn and all independents – and a reason that customers choose local funeral directors.

Now, this type of care, trust and community recognition is being promoted through a national advertising campaign featuring the Golden Charter seal.

The seal is a mark of reassurance that lets families know you offer established funeral plans as well as personal service. It shows that your business offers the empathetic service and understanding of a friend, local knowledge and flexibility, and all backed up by the high standards and stability of a national network.

Haydn has been proudly showing the seal at Tudor-Davies' branches – in Stoke-on-Trent and Newcastle – and on their social media pages.

He said: "It's a seal of trust and quality. People see the seal and national brand and are now linking that to local independent funeral directors. People are seeing Golden Charter's marketing on TV, bus stops and so on and putting two and two together.

"It's a clever campaign as people think it's an award because it looks like a medal. We've been congratulated on our seal!

"We've never had marketing like this in the past. We've been working with Claire Roberts, Area Business

"The seal is a mark of reassurance that lets families know you offer established funeral plans as well as personal service."

Manager at Golden Charter, on everything. We've been part of the Growth Club and that's helped us try new ideas, including with social media. Claire's always been on hand and been very proactive.

"When you're busy running a business, there's so many other things to do and the marketing and communication side has always fallen down my list. So to have Golden Charter helping has made a big difference."

Haydn said the approach to marketing had changed over the years since the business was founded in 1992 by his grandfather, Geoffrey Tudor, and his partner Barry Davies. Social media offers them a cost-effective way to raise awareness of their services, while more traditional newspaper advertising is no longer as effective.





He explained: “When Granddad started out, it took a while to establish. There was no social media or information online. There was no website when I joined. People who experienced our personal service recommended us by word of mouth.

“We used to advertise in the local paper at least once a week but we stopped seeing a benefit to that a few years ago, so we’ve prioritised budgets elsewhere.

“Our best form of advertising is being seen in the community and seeing people you’ve already helped. Word of mouth is still powerful and that comes down to the care and service a local funeral director can offer. Social media is great for connecting with our community, too.

“We’re also trying to be more proactive with things we used to do, like leaflet drops. They used to be quite generic but we’ve personalised them so people can see our faces and recognise us as the community funeral directors.”

Haydn – who joined the business full-time in 2015, after seven years helping out – added: “From the early days, Granddad and Barry shared values that we’d never

turn anyone away and would try to support the whole community.

“Barry retired in 2018. Granddad is now 78 but still here six days a week as Managing Director. He’s still the big boss but he lets me get on with things! My nan, Olive, was heavily involved in the business too until we lost her in 2022. Other family members work here too – we are a true family and community business.”

A marketing priority for Haydn – like many independents – has been raising awareness that local funeral directors offer the same services as the national brands that advertise heavily on television and in newspapers.

He said: “Many people don’t realise that their local funeral director can help them with any service they want, whether a traditional funeral or direct cremation.

“People want to see you when they come in, not be passed to a call centre. They want to sit with people they know and trust, especially when planning a funeral.

“We get a lot of people who take plans and the personal service means they recommend us to a friend.

“It’s also important that people understand they don’t have to wait

until they are older in life to take out a plan. Doing this at a younger age will save you money. Now’s the time. Marketing, especially digitally, helps us start to have those more positive conversations with a younger audience.”

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PRESIDENT

A year of progress, purpose and unity

This is my final article as SAIF President and I want to pause and reflect on the past year and, most importantly, say thank you.

Firstly, I want to recognise the SAIF Business Centre team. Their dedication, professionalism and tireless work have been outstanding. So much of what SAIF delivers happens behind the scenes and it's driven by a committed team who genuinely care about our members and about safeguarding the future of independent funeral directing. I am very grateful for their support throughout my presidency.

I also want to thank SAIF members. Over the past year, there has been a clear and collective determination to push back against the erosion of standards, particularly around direct cremation, and to reinforce the values of transparency, professionalism and care. That push-back has mattered. It has demonstrated that independent funeral directors will stand up for families, for clarity and for the standards that define our profession.

"Now, more than ever, unity is essential. We must continue to work together and present a united front as members, alongside our associates and suppliers."

I am immensely proud of the work we have started on direct cremation. What started as a necessary and sometimes uncomfortable conversation has grown into a national initiative, gaining traction across the country. The planned campaign is now close to launch, supported by a huge amount of work behind the scenes, and it



Serving as President has been a true privilege

represents a significant step forward in educating the public and supporting local, trusted funeral directors.

The past 12 months have not been without their challenges. We have faced periods of negative press, as well as incidents involving poorly behaving funeral directors. While none of those involved have been SAIF members, nonetheless, they have shone an unwelcome light on the sector. These moments reinforce why strong leadership, clear standards and robust representation matter – and why SAIF's role has never been more important.

Now, more than ever, unity is essential. We must continue to work together and present a united front as members, alongside our associates and suppliers. The challenges facing our profession impact us all and it's only through collaboration and shared purpose that we will continue to protect standards and serve families properly.

It has also been a positive year in terms of regulatory engagement. I am pleased that SAIF has agreed the Funeral Service Regulator proposals with the National Association of Funeral Directors (NAFD), and that this has now been submitted to the Ministry of Justice (MoJ). This represents meaningful progress and shows what

can be achieved when the sector works constructively and collectively.

As I come to the end of my term, I wish Gary Staker the very best of luck too, who will be taking over as President at our annual general meeting (AGM) weekend at the end of March in Stratford-upon-Avon. I have every confidence that Gary will continue the work we have started and lead SAIF with the same commitment, integrity and focus that the role demands.

Serving as President of SAIF has been a genuine privilege. Thank you to everyone who has supported me over the past year, challenged me where needed and contributed to the progress we have made together. The work continues and I firmly believe that SAIF's best days still lie ahead. 🙏

Ross Hickton
SAIF President



National Funeral Exhibition

This year, SAIF will once again have a stand at the National Funeral Exhibition (NFE), which takes place 11 to 13 June at Stoneleigh Park in Warwickshire. We will be in **Hall 2, stand 374**, so please come and stop by to meet representatives from the Executive Committee team and the SAIF Business Centre for some light refreshments.

National Education Day

This year SAIF's National Education Day will once again be at the Leicester Marriott Hotel. Taking place on Saturday 10 October, the event features a host of presenters along with the chance to visit some of our associates. It's also a great chance to catch up and network with colleagues.

More information and how to book will be available in due course at www.saif.org.uk/events/saif-education-day-2026-save-the-date

SAIF BUSINESS CENTRE UPDATE

SAIF AGM and Banquet Weekend

SAIF members and associates will gather for this year's annual general meeting (AGM) on 26 to 29 March at the Crowne Plaza, Stratford-upon-Avon. The event will feature speakers on topics close to many members' hearts, including Lanae Strovers, who serves as the trainer for the US National Funeral Directors Association (NFDA), who will be speaking on 'Working in an all-female funeral home'. The session by Neil Davies, CEO of MuchLoved, is entitled 'Extending care beyond the funeral: The role of digital memorials', while Russell Beswick, Director and Co-Founder of Mirable Solutions, will focus on 'Meaningful goodbyes'. Margaret Francis, Director of the White Lily Centre, will focus on 'Doctoral research on mental health of funeral directors'.

Make sure you book your spot by visiting www.saif.org.uk/agm-banquet-weekend-2026 and find out more on page 13. [i](#)



Claire Day
SAIF Business Centre
Administration
Manager

SAIFInsight magazine

Please remember that digital copies of the SAIFInsight magazine are available on the SAIF website www.saif.org.uk/latest-news with all the current and preceding year's editions. To access past back copies, please speak to a member of the SAIF Business Centre team.

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Maximising the benefits

SAIFCharter can be one of the routes to help strengthen the independent sector

We all know what a special thing the funeral profession is. The fact that independent, often family-run businesses up and down the UK make up such a big part of it is a sadly unusual situation nowadays. It's something to be proud of that we are a recognisable anchor of the high street.

SAIFCharter exists to protect that, bringing those independents together under one banner, supported by a funeral plan provider that likewise exists for independents alone.

As important as our association's existence is, the important question to ask is how we get the most benefit out of it, and our plan provider, that we possibly can. SAIFCharter is only doing its job effectively when members can feel the real benefits of working together.

Marketing independents

It's always been clear to me that the best way to benefit has been to talk to Golden Charter directly about how we work together. The amount of marketing support available depends on our own needs and ambitions. This year, we've seen that with the Golden Charter seal and the recent marketing trial in the Midlands: both are about working together locally and nationally.

When Golden Charter advertises the seal across the country, using TV, radio and print, it's embedding it as a recognisable sign of trustworthy funeral planning. Which makes the process of maximising the benefits simple for us as independents: we show the seal as widely as possible in our premises and online, wherever we can. Doing that lets people know exactly what they can expect from us when funeral planning.

The Midlands marketing push (page 14) acted to strengthen that connection and advertise Golden Charter, the seal and independent funeral directors in a concentrated way across the region. It was targeted where it was for a reason: the Midlands holds a group of engaged funeral directors who could best benefit from the connection through the work they do. It's a direct example of how working together can boost our voice on a region-wide scale.

"SAIFCharter membership itself is the launchpad for getting the most from your plan provider."

Your association needs you

Involvement with SAIFCharter itself can also have direct business benefits. I've talked before about the SAIFCharter Insight Group and how it's given funeral directors a voice when Golden Charter has weighed significant changes. Products like the Direct Cremation Plan were shaped by funeral director feedback, particularly by the

Insight Group – and it's easy to apply to join. If you're a SAIFCharter member, simply contact Jill at secretary@saifcharter.co.uk and note your interest in joining or ask any questions about what's involved. A varied group of funeral directors is hugely important to making the Insight Group work.

SAIFCharter membership itself is the launchpad for getting the most from your plan provider. All members are welcome to get in touch with Jill and with me to put the spotlight on anything you think will drive success for your business – or blockers you think are worth discussing.

By working together to maximise our own business' funeral planning, we'll ultimately strengthen the independent sector. Let SAIFCharter be just one of the routes to help you do that. **i**

John Byrne
SAIFCharter Chair



Your SAIFCharter Executive

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

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



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A Diamond Partnership

Championing Attended Services with Independent Funeral Directors

The Diamond Partnership is designed to empower SAIF members to offer meaningful, attended funeral services that keep care, connection, and community at the heart of every farewell. By working together, we help ensure that families receive a personal, high-quality experience from a trusted local provider, not a distant or impersonal alternative.

With direct cremations now making up over 16% of funerals, this partnership supports independent funeral directors in standing apart from national chains and low-cost online direct cremation providers.

£350

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.

How to book...

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

† Local restrictions on times may apply.

Available from 1st July 2025

£550

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

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).



Funerals: thinking outside the box

As our profession changes, it's important to look at how best we can help people say farewell and grieve their loved ones

Times are a-changing, and the funeral profession is changing with them. Direct cremations have grown dramatically with 'cost' and 'no fuss' often quoted reasons. Where I live in Canada, the cremation rate has risen from 48% in 2000 to 72% in 2018, according to the Cremation Association of North America (CANA), and our National Funeral Directors Association (NFDA) has predicted a rise to 91.2% by 2045.

Beyond that, more people are saying: "I don't want a funeral!" Have you ever asked why?

While cost and convenience are cited, I believe the issue is deeper. Dare I say it, many seem to be turned off by the word 'funeral' and choose unattended cremation as an alternative. Let's face it, we have all attended some dreary funerals that would turn the most enthusiastic defender off.

Maybe it's time to think about another term. Trust me, this is not intended as some revolutionary overthrow of the system, or a criticism of funerals whether religious, spiritual, secular or humanist – nor of burial or cremation.

My only agenda is to find more effective ways to educate and empower people before and through the grief of losing a loved one.

Language does change over time and maybe that is the problem to resolve. Words mean different things to new generations. Those of us who fondly remember the 60s used words such as groovy, fab, square and it's a gas. These are no longer buzzwords and are definitely not cool!

As you know, I am a grief counsellor, not a funeral director. But like many of you I am deeply concerned about the implications of no ceremony or no 'funeral' from a therapeutic perspective.

Funeral is derived from the medieval Latin word *funus*, meaning a dead body. But the disposition of the body is only one aspect of what people need after someone dies.

I am making an appeal to all those who have any involvement with people who are dying or deceased, or will survive them, to consider whether there is an easier, modern way to convey the importance of some kind of act of final farewell.

When someone dies, whether family, friend or celebrity, everyone thinks about them. Many people tell me they think about them all the time; can't get them out of their minds even if they try. But thoughts trigger feelings. We remember something, see a picture or recall an occasion and suddenly emotions overwhelm us.

We can suppress feelings or express them. Often, people push them down, smother or even try to bury them. That can work for a while, but eventually they bubble up and sometimes explode like a volcano. But feelings are not the enemy. They are an important part of healing.

Thoughts and feelings only find expression in actions. Months or years after the death, people often say: "We wished we had done something different." Positive actions, such as telling the stories of the person's life, reliving memories of special times and places and hearing from friends, colleagues and family what that person's life meant to them are some things to do when you don't know what to do.


Every ceremony should contain a balance between celebrating the life and mourning the death, alongside the necessary and important task of dealing with the body.

I believe we need to update and communicate more effectively the therapeutic benefits of a ceremony – the importance of 'doing something' to say a final farewell. Ceremonies are about the dead but benefit the living.

We must recognise that people have the right to decide for themselves what they want to do after someone dies; but they should understand the implications of these decisions.

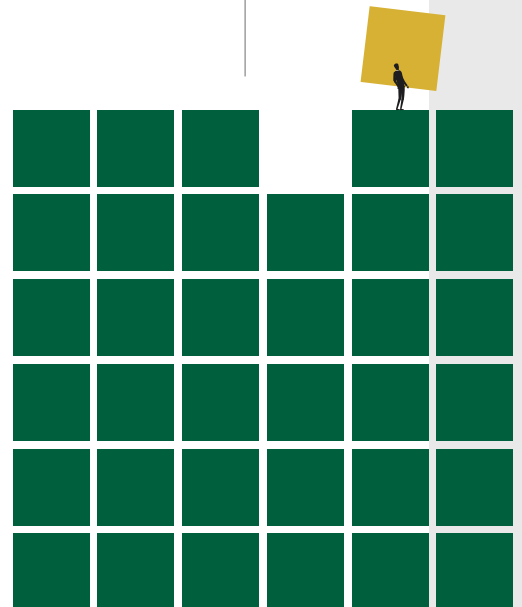
The challenge for everyone involved in care of the deceased and their grieving survivors is to win the hearts and minds of the public. Communicating to promote constructive and therapeutic guidance for those anticipating, experiencing or enduring loss.

I hope this article will encourage us all to update the methods of communication we use to enlighten, educate and empower dying people and their grieving families regarding the importance of having a meaningful farewell. Enabling them to grieve what they have lost, receive support from friends and families, and be left with the feeling that they have done something meaningful to honour their loved one.

That act of farewell is, I believe, the first step to moving forward with their lives. 



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.



SAIF ASSOCIATE

On 18 December 2025, the Employment Rights Bill received Royal Assent and became the Employment Rights Act 2025. Pam Loch, CEO and Solicitor at Loch, sets out the key points to understand, and practical steps you can take to prepare.

Unfair dismissal

From January 2027, employees will be able to bring a claim for unfair dismissal after six months. Anyone recruited from July 2026 will have sufficient service to bring a claim when the change comes in. Robust recruitment practices and monthly performance reviews during probation periods will be essential.

Statutory Sick Pay (SSP)

From April 2026, SSP accrues on the first day of sickness and all employees will be eligible regardless of salary, as the lower earnings limit for eligibility will be removed.

Zero hours and guaranteed hours

From 2027, eligible workers on zero/low hours will have the right to be offered “guaranteed hours” that reflect the hours they regularly work over a “reference period”.

Record-keeping will become essential, especially where some workers work sporadically. Where people are working most weeks, the operational reality will need to be reviewed. There will also be additional rights to reasonable shift notice and compensation to be paid when shifts are changed or cancelled at short notice.

Flexible working

From 2027, there will be additional obligations on how flexible working requests are handled, including a requirement to explain refusals and why they are reasonable.

Operational roles of funeral directors are often legitimately site-based, and the work may involve irregular hours and being on call, but you will need to evidence reasoning of any decisions



Employment Rights Act 2025: What funeral directors need to know

when requests arise and have consistent and fair processes for handling flexible working requests.

“Fire and rehire”

From January 2027, there will be significant restrictions on dismissing and rehiring employees to impose new contractual terms. In many cases these dismissals will be automatically unfair unless there is a justifiable exemption. Any attempt to change terms because of cost pressures or restructuring must be carefully managed, with meaningful consultation.

Sexual harassment

From October 2026, employers must take “all reasonable steps” to prevent sexual harassment in the workplace and potentially may also be liable for harassment by third parties (e.g. clients, suppliers, visitors) if they fail to act.

Robust anti-harassment policies, training and transparent reporting

procedures will be essential, especially given the level of client contact while working in emotionally charged settings.

Enforcement and penalties

The Fair Work Agency enforcement body will be created in April 2026, who will be able to bring claims on behalf of employees to enforce statutory rights and pay, with financial penalties for non-compliance. Accurate and up-to-date record-keeping will be essential in the event of a site visit and investigation undertaken by them.

Strengthened trade union recognition

The Bill introduces enhanced union activity rights, strengthens trade union recognition and from October 2026 it increases union access rights and may make industrial action and collective bargaining more prominent. There will also be an additional obligation on informing workers of their legal right to join a union from October 2026. [i](#)

Steps to take now:

1. Audit your workforce: who is employed, on zero-hour contracts, casual, agency, self-employed and “at-need” cover.
2. Review your recruitment and onboarding processes.
3. Consider how and when to start tracking hours and cancellation of shifts to address

- the changing requirements around predictable hours, notice and compensation rules and plan rotas transparently.
- 4. Prepare for the changes to SSP obligations: payment from day one, fit notes and absence tracking.
- 5. Update contracts and relevant policies: probation, sickness,

- flexible working, bereavement/compassionate leave, anti-harassment.
- 6. Put agreements in writing for casual workers and contractors.
- 7. Train managers on recruitment and managing probation, performance management, harassment prevention and flexible working requests.

➔ For further training, support and guidance on your responsibilities under the Employment Rights Act, or for support reviewing contracts and handbooks, worker status and policies, contact Loch at hello@weareloch.com

TERRORISM

Martyn's Law: Strengthening public protection against terrorism in the UK

Martyn's Law is the commonly used name for the UK Government's Terrorism (Protection of Premises) Act, developed in response to the 2017 Manchester Arena terrorist attack. The law is named after Martyn Hett, one of the 22 people killed in the attack, and reflects a campaign led by his mother, Figen Murray, to improve safety and preparedness at public venues. The primary aim of Martyn's Law is to ensure that those responsible for publicly accessible locations take proportionate steps to protect the public from the risk of terrorist attacks.

Background and rationale

The Manchester Arena attack exposed significant gaps in security arrangements and preparedness at venues hosting large numbers of people. Subsequent inquiries highlighted that, while terrorism is a recognised risk, many organisations lacked clear legal obligations to assess threats or train staff to respond effectively.

Scope of the legislation

Martyn's Law applies to publicly accessible premises and events in the UK. These include locations where members of the public are allowed access, such as entertainment venues, shopping centres, stadiums, places of worship, hotels and hospitality venues, and temporary events open to the public.

A tiered, proportionate approach

A key principle of Martyn's Law is proportionality, with a tiered system based on the number of people present:

1. Standard tier (lower capacity premises)

Premises with a lower public capacity would be required to:

- Undertake a basic terrorism risk assessment
- Implement simple, low-cost protective measures
- Ensure staff have appropriate awareness training
- These requirements focus on preparedness rather than physical security infrastructure.

2. Enhanced tier (higher capacity premises and events)

Larger events would face additional duties, including:

What precautions can be taken?

The everyday funeral service is not likely to be a target for an act of terrorism. However, it doesn't hurt to plan.

Consider developing emergency procedures:

- **Evacuation:** Create a plan to get people out of the building safely. This will be similar to your fire evacuation plan.
- **Invacuation/Lockdown:** Develop procedures to move people into a safe, secure place within the building if it is safer to stay inside than to go out.
- **Communication:** Establish a method for immediately alerting people on the premises to danger.

Risk assessments and awareness:

- **Risk assessment:** Identify potential threats to the premises and weaknesses, such as unlocked doors, blind spots or unsecured areas.
- **Awareness:** Ensure everyone working at the venue is aware of the procedures and able to put them into practice.
- **Utilise free resources:** Access free training, such as the ACT Awareness e-learning and resources from the ProtectUK website www.protectuk.police.uk/catalogue
- **Run exercises:** Conduct a walk through with those at the site.

- More detailed risk assessments
 - Documented security and emergency plans
 - Physical security measures where appropriate
 - Regular staff training and reviews
- This tier recognises that larger crowds may present more attractive targets and require stronger safeguards.



By Simon
Bloxham
Safety for
Business

Responsibilities and enforcement

Under Martyn's Law, responsibility rests with the **person or organisation in control of the premises or event.**

A regulatory body would oversee compliance, with powers to:

- Provide guidance and support
- Conduct inspections
- Issue improvement notices
- Impose civil penalties for serious or persistent non-compliance

The focus is intended to be supportive rather than punitive, encouraging a culture of safety rather than fear.

Simon compiled this article using insights from a variety of reputable sources, including Craner.

Talk to a safety professional at **Safety for Business** by calling **0845 634 4164**. You are entitled to a discount on its fees when Safety for Business helps with your health and safety needs. The business can visit to see how you are doing when it comes to compliance. This is free of charge, apart from travel costs. So, what do you have to lose?

Considering selling your business?

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Need help with an acquisition?

For further information, please contact

Guy Turner on
07917 221 497


Funeral Consulting

Advice on buying and selling



www.funeralconsulting.co.uk

SAIF Associates Directory 2026

Featured are the current Associate Members of SAIF



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01530 274888
marian@motorcyclefunerals.com
www.motorcyclefunerals.com

CASKET & COFFIN MANUFACTURERS

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Mr Ernie Walker [Beverley, East Yorkshire]
01482 882537
ernie@beverleyveneers.com

Bradnam Joinery Ltd

Mr B Spittle [Haverhill, Suffolk]
01440 761404
info@bradnamjoinery.co.uk
www.bradnamjoinery.co.uk

Brian Reid & Son Ltd (part of Jukes Group)

Mr Tom Byrne [Perth, Perthshire]
01738 552777
tam.byrne@brianreidandsontld.co.uk

Colourful Coffins

Ms M Tames [Oxford]
01865 779172
enquiries@colourfulcoffins.com
www.colourfulcoffins.com

DFS Caskets (part of Jukes Group)

Mr David Clarke [Annan, Dumfries and Galloway]
01461 205114
david.clarke@dfscaskets.co.uk

Earth to Heaven

Mr Chilton Pike [Charwood, Surrey]
01243 786072
sales@earthtoheaven.co.uk
www.earthtoheaven.co.uk

FE Harris Ltd (part of Jukes Group)

Mr Mark Deacon [Plympton, Devon]
01752 338311 md@feharrisitld.co.uk

Halliday Funeral Supplies Ltd

Mr P Halliday [Birkenhead, Wirral]
0800 068 8177 philip@hallidayitld.co.uk
www.hallidayitld.co.uk

J & R Tweedie

Mr R Tweedie [Annan, Dumfries and Galloway]
01461 206099 info@jrtweedie.co.uk
www.jrtweedie.co.uk

J. C. Walwyn & Sons Ltd

Mr K Walwyn [Ashbourne, Derbyshire]
01335 345555
sales@jcwalywn.co.uk
www.jcwalywn.co.uk

Jukes Group Limited

Mr James Warburton [Staffordshire]
07936 341287
james@jukes.group
info@jukesgroup.co.uk
www.jukesgroup.co.uk

Leslie R Tipping Ltd

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

LT & R Vowles Ltd (part of Jukes Group)

Mr Chris Barker [Upton-upon-Severn, Worcestershire]
01684 592212
chris@trvowles.co.uk

Midland Funeral Supplies Ltd (part of Jukes Group)

Ms Terri Yates [West Bromwich, West Midlands]
0121 520 1815
terriyates@midlandfuneralsupplies.co.uk

Musgrove Willows Ltd

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

Passages International Inc. Ltd

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

Somerset Willow England

Mrs H Hill [Bridgwater, Somerset]
01278 424003
enquiries@somersetwillow.co.uk
www.somersetwillow.co.uk

Tributes Ltd

Mr A Masters [Poling, West Sussex]
0345 388 8742
marketing@tributes.itd.uk
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Mr P and Mrs B Patel [Potters Bar, Herts]
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info@urnsuk.com
www.urnsuk.com

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info@greenacresgroup.co.uk
www.greenacresgroup.co.uk

GreenAcres Woodland Burials Chiltern

Ms Marisa Isaacs [Buckinghamshire]
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info.chiltern@greenacresgroup.co.uk
www.greenacresgroup.co.uk

GreenAcres Woodland Burials Colney

Ms Sam Curtis [Norwich, Norfolk]
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info.colney@greenacresgroup.co.uk
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GreenAcres Woodland Burials Epping

Carmen Graham [Essex]
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www.greenacresgroup.co.uk

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Mrs Karen Halpin [Merseyside]
01744 649189
info.rainford@greenacresgroup.co.uk
www.greenacresgroup.co.uk

GreenAcres Woodland Burials Heatherley Wood

Sharon Solomon [East Hampshire]
01428 715915
info.heatherley@greenacresgroup.co.uk
www.greenacresgroup.co.uk

Herongate Wood Cemetery

Ms J Sawtell [Billericay, Essex]
01277 630085 enquiries
@herongatewood.co.uk
www.green-burial.co.uk

Westerleigh Group Ltd

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

The Natural Burial Company Ltd

Mr C Dagggett [Leicestershire]
0116 222 0247
info@thenaturalburialcompany.co.uk
www.thenaturalburialcompany.co.uk

CLOTHING

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

Lyn Oakes Ltd

Mr Simon Oakes [Stourport-on-Severn, Worcestershire]
01299 827360
sales@lynoakes.co.uk
www.lynoakes.co.uk

EDUCATION & TRAINING

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info@ggfs.co.uk www.ggfs.co.uk

Independent Funeral Directors' College Ltd

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0330 441 7381
sharon.wellford@ifdccollege.org
www.ifdccollege.org

EMBALMING

G T Embalming Service Ltd

Mr G Taylor [Brighton]
01273 693772
gtembalming@btinternet.com
www.gtembalming.com

EQUIPMENT & SERVICES

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Mr Ernie Walker [Beverley, East Yorkshire]
01482 882537
ernie@beverleyveneers.com

Brian Reid & Son Ltd (part of Jukes Group)

Mr Tom Byrne [Perth, Perthshire]
01738 552777
tam.byrne@brianreidandsontld.co.uk

CPL Supplies (Stainless steel specialists)

Mr W McGuckin [Castlederg, N. Ireland]
028 8167 1247
sales@cplsupplies.com
www.cplsupplies.com

DFS Caskets (part of Jukes Group)

Mr David Clarke [Annan, Dumfries and Galloway]
01461 205114
david.clarke@dfscaskets.co.uk

FE Harris Ltd (part of Jukes Group)

Mr Mark Deacon [Plympton, Devon]
01752 338311
md@feharrisitld.co.uk

Fibrous (Funeral supplies)

Ms V Hancock [Cheshire]
0161 429 6080
vanessa.hancock@fibrous.com
www.fibrous.com

Halliday Funeral Supplies Ltd

Mr P Halliday [Birkenhead, Wirral]
0800 068 8177
philip@hallidayitld.co.uk
www.hallidayitld.co.uk

J Marston Engineers Ltd t/a Mortuary Solutions

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

Jukes Group Limited

Mr James Warburton [Staffordshire]
07936 341287
james@jukes.group
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LT & R Vowles Ltd (part of Jukes Group)

Mr Chris Barker [Upton-upon-Severn, Worcestershire]
01684 592212
chris@trvowles.co.uk

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Ms Terri Yates [West Bromwich, West Midlands]
0121 520 1815
terri.yates@midlandfuneralsupplies.co.uk

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Mr W Quail [Hook, Hants]
01276 601039
william@mortuaryequipmentdirect.co.uk
www.mortuaryequipmentdirect.co.uk

Rayners (Trading name of KP Rayner Ltd)

Mr Kevin Rayner [Bicester, Oxfordshire]
01869 325248
sales@kprayner.co.uk
www.kprayner.co.uk

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Mr Howard Pickard [West Yorkshire]
0113 205 7422
info@resomation.com
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01902 678822
brianchappell@signaturearomas.co.uk
www.signaturearomas.co.uk

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0800 111 4972
sales@wjkenyon.com
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hello@avensmarketing.com
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Mr Ben Cohen [London and Manchester]
0345 481 2178
support@blinkpayment.co.uk
www.blinkpayment.co.uk

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cbond@curtislegal.co.uk
www.curtislegal.co.uk

Forum of Private Business/ rrdar Limited

Mr I Cass [Littlehampton]
01565 626001
ian.cass@fpb.org www.fpb.org

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Mr D Jones [Parsmouth]
01489 866630
david@wearfrontline.co.uk
www.wearfrontline.co.uk

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Mr Andrew Byres [Ipswich, Suffolk]
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support@funeralsafe.co.uk
www.funeralsafe.co.uk

G Turner Consulting Ltd

Mr G Turner [Wellington]
07917 221497
guy.turner@funeralconsultancy.co.uk
funeralconsulting.co.uk

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Ms Emma Knewstub [Little Hadham, Bishop's Stortford]
020 3058 2329
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www.laurelo.co.uk

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Safety For Business

Mr S Bloxham [Letchworth Garden City, Hertfordshire]
0845 634 4166
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The Probate Bureau

Mr David H West [Ware, Hertfordshire]
01920 443590
info@probatebureau.com
www.probatebureau.com

Redwood Collections (Debt collectors)

Mr M Rogers [Surrey]
0208 080 2888
mrogers@redwoodcollections.com
www.redwoodcollections.com

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

SEIB Insurance Brokers

Mr G White and Mr L Casserley [South Oxendon, Essex]
01708 850000
info@seib.co.uk
www.seib.co.uk

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ca@tridentmarketinguk.com
www.tridentmarketinguk.com

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www.trustinheritance.com

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Kim Franklin [Lincolnshire]
07469 192 644
admin@independentcelebrants.com
www.independentcelebrants.com

Emma Britton [Celebrant]
07889 363509
emma@emmathecelebrant.co.uk

Humanists UK

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

Civil Ceremonies Ltd

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

County Celebrants Network

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

Institute of Civil Funerals

(Poole, Dorset)
01480 861411
admin@icf.org.uk
www.icf.org.uk

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Ecclesiastical Planning Services Limited (EPSL)

Christopher Clark
(Brackworth, Gloucester)
0800 633 5626
philip.kessell@ecclesiastical.com
www.ecclesiastical.com

Golden Charter Ltd

Mr M. Jones (Glasgow)
07808 243769
mike.jones@goldencharter.co.uk
www.goldencharter.co.uk

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0800 854 448
barry@goldenleaves.com
www.goldenleaves.com

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Wilcox & Co (Limousines) Ltd

Mr Louis Wilcox (Chalfont
St. Peter, Buckinghamshire)
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www.limousines.co.uk

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Gowen (Bolton, Greater Manchester)
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www.coleman-milne.co.uk

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www.neilcurtisfuneralcontractors.co.uk

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Jessica Sauer-Wright (East Lothian)
0131 300 0107
jess@2circlesconsulting.com
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Complete Voice & Data Solutions Ltd (Broadband and cloud telephony)

Mr M Ridgway (Newcastle-under-Lyme, Staffordshire)
0333 772 9544
mike@completevoiceanddata.com
www.completevoiceanddata.com

Eulogica (Bespoke funeral software)

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

Fluent Communications Ltd (Communications, technologies, voice and data)

Jason West (Crawborough, East Sussex)
01892 532373
enquiries@fluent-group.co.uk
www.fluent-group.co.uk

Funeral Products B.V

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

Funeral Manager Ltd

Mr M Robinson (Software development and donation giving software) (Birmingham)
0121 468 8888
mark@funeralmanager.co.uk
www.funeralmanager.co.uk

Memographics Ltd

Mr C Svensson (Sheffield, South Yorkshire)
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Oak Technology Ltd (Funeral management software)

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01924 600401
mailbox@funeralsoftware.co.uk
www.funeralsoftware.co.uk

Seker Tech Ltd (Cloud-based funeral management software)

Mr Dan Blackett (West Sussex)
0330 1070606
efd@seker.co.uk
www.seker.co.uk

Trident Marketing Anglia Ltd (Graphic design, website and marketing)

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

Vivedia Ltd t/a Obitus (Audiovisual technology)

t/a Coleman Milne

Rachael Buckleys, Graham Clow, Bev
Gowen (Bolton, Greater Manchester)
0203 009 0700
sales@obitus.com
www.obitus.com

MEMORIALS & REMEMBRANCE

Aura Flights

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info@auraflights.com
www.ashesinspace.co.uk

Cleverley & Spencer (Monumental masons)

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

Dynamic Fireworks Ltd t/a Heavenly Stars Fireworks

Nigel Claydon/Tina Claydon and Pauline Claydon (Essex)
01206 710777
sales@heavenlystarsfireworks.com
www.heavenlystarsfireworks.com

Fotoplex Grigio Ltd (Personalised photos)

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01329 311920
sales@fotoplex.co.uk
www.fotoplex.co.uk

Funeral Products B.V

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

LifeBook Memoirs Ltd (Memoir and autobiography service)

Mr R Moed (Godalming, Surrey)
01483 319909
lindsayj@lifebookmemoirs.com
www.lifebookmemoirs.com

Life Expressions (UK & Europe) Ltd

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www.legacyexp.co.uk

The MuchLoved Charitable Trust

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

Shaw's Funeral Products, Shaw & Sons Ltd

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

The Natural Burial Company Ltd

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www.thenaturalburialcompany.co.uk

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Grief Journey

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www.griefjourney.com

Funeral Service Journal (Trim, County Meath)

Editorial: Eimer Duffy/
Advertising: Denise Walker
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LCK Funeral Support Services Ltd

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l.c.k.f.s.s@outlook.com
lckfuneralsupport.co.uk

Matthew Hutton (Supplier of book: Your Last Gift)

Norwich
01508 528388
mcahutton@gmail.com
www.yourlastgiftbook.com

Professional Help Ltd

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info@professionalhelp.org.uk
www.professionalhelp.org.uk

Reach Plc (National and regional multi-media publisher)

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

Whiteballoon Ltd

Tracey Norris (Letchworth Garden City, Hertfordshire)
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info@whiteballoon.co.uk
www.whiteballoon.co.uk

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01480 410444
info@gateway-publishing.co.uk
www.gateway-publishing.co.uk

Polstead Press

(Stowmarket, Suffolk)
01449 677500
polsteadpress@gmail.com
www.polsteadpress.co.uk

RNS Publications

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

Trident Marketing Anglia Ltd (Graphic design, website and marketing)

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01473 823700
07872 027424
carl@tridentmarketinguk.com
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REMOVAL & REPATRIATION SERVICES

Alba Repatriation & Cremated Remains Transportation

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07834 489766
info@albarepat.co.uk
www.albarepat.co.uk



Cremated Remains Transport Services

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01243 583913
crtcs@advancesaleservices.co.uk
www.advancesaleservices.co.uk

Euro-City Direct Ltd

Mr J W Kindlesides (Dorking, Surrey)
01306 632952
ecduk@btconnect.com
www.eurocitydirect.co.uk

Key Air - The Repatriation People

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

LCK Funeral Support Services Ltd

Mr A McCafferty (Wembley)
0208 900 9222
l.c.k.f.s.s@outlook.com
lckfuneralsupport.co.uk

National Repatriation

Mr T W Hathaway (Wroct, Lincolnshire)
0330 1757 517
support@globalfuneralrepatriation.co.uk
www.nationalrepatriation.co.uk

Rowland Brothers International

Fiona Greenwood
0208 684 2324
info@rowlandbrothersinternational.com
www.rowlandbrothersinternational.com

SpeedLink Transport t/a SpeedLink Repatriation

Mr David McMillen (Farnborough, Hampshire)
01252 786015
hello@speedlinkrepat.com
www.speedlinkt.com

Staffords Repatriation Services

Mr J Stafford and Mr C Davis (Dublin)
00353 1855 0555
ns@funeralservices.ie
www.staffordsfunerals.com/
international-repatriation

SOFT GOODS & FUNERAL SUPPLIES

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info@allsops.net
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Beverley Veneers Ltd (part of Jukes Group)

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01482 882537
ernie@beverleyveneers.com

Bradnam Joinery Ltd

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01440 761404
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Brian Reid & Son Ltd (part of Jukes Group)

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0247 622 1513
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Mr David Clarke (Annan, Dumfries and Galloway)
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FE Harris Ltd (part of Jukes Group)

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01752 338311
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Halliday Funeral Supplies Ltd

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philip@hallidayltd.co.uk
www.hallidayttd.co.uk

Jukes Group Limited

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Mr J Tipping (Stockport, Cheshire)
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MazWell Group

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Thorley Smith Ltd

Mr D Tanks (Wigan, Greater Manchester)
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Golden Charter Ltd (Funeral plan provider)

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mike.jones@goldencharter.co.uk
www.goldencharter.co.uk

SAIFsure (Unicorn Insurance Brokers)

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

SAIF Resolve (Scott & Mears) (Debt collectors)

Bill Baddeley
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www.saifresolve.co.uk

Vivedia Ltd t/a Obitus (Audiovisual technology)

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

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SENIOR

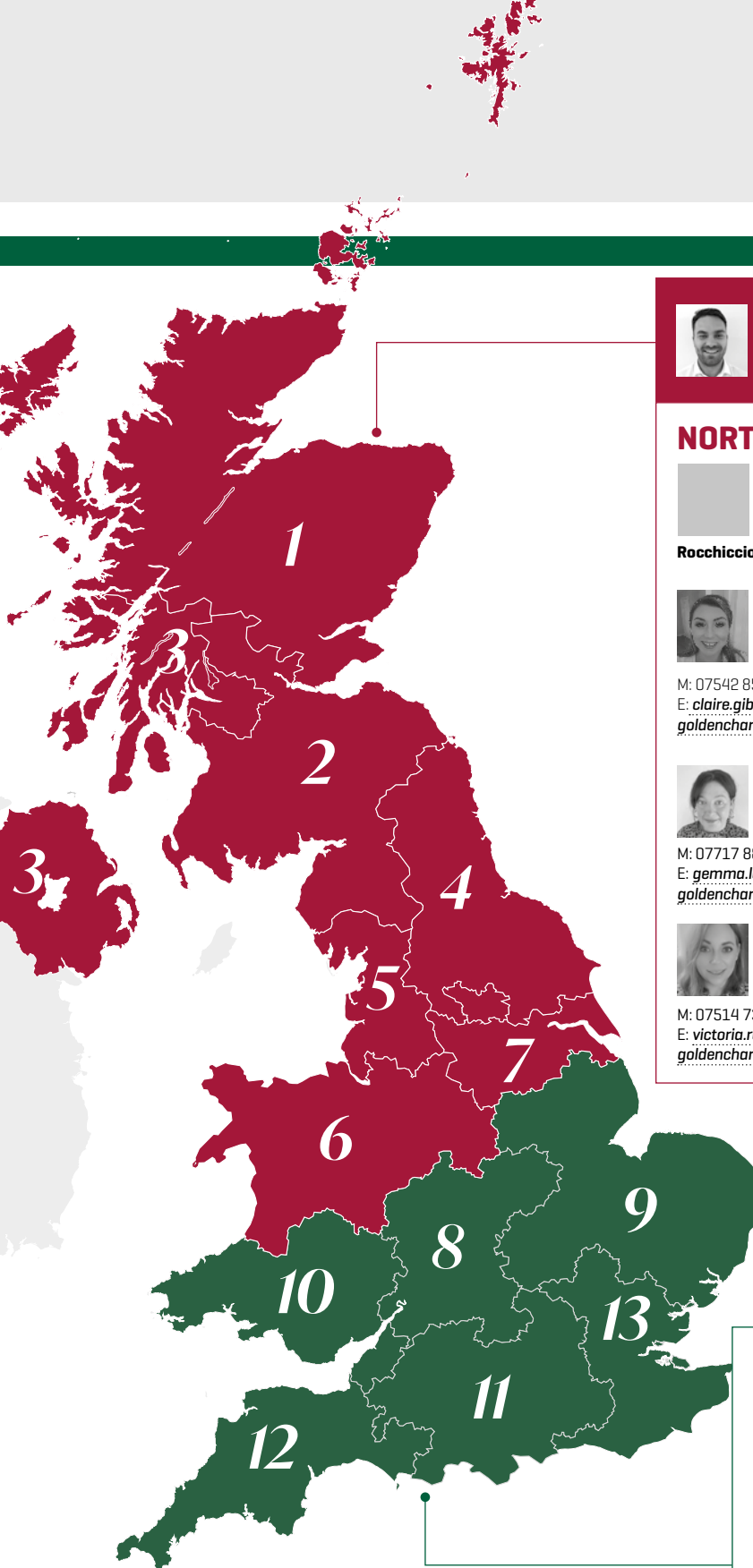


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NORTH AREA BUSINESS MANAGERS



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