



Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

AUGUST 2025 | NO. 261



THROUGH THE KEYHOLE

EXCLUSIVE INSIGHT: Unlocking funeral sector
research and recommendations for independents

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

We know how much you value your independence.

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

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

**Visit saif.org.uk or
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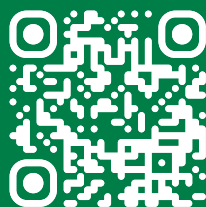
Part one of a two-part series looking at the health and safety implications associated with manual handling.



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Beyond the Fuller Inquiry

Final findings from the independent investigation into the safety and security of the deceased are released



The concluding phase two report of the Fuller Independent Inquiry team has been released.

To recap, the inquiry was launched in response to the crimes committed by David Fuller towards the dead within the public mortuaries of two hospitals in Kent.

Fuller was employed as an electrician by the local healthcare trust, which allowed him access to the hospitals.

In summary, the final report notes that the panel is urging the UK Government to establish a new regulatory framework that will oversee the care of the body. This includes regulating NHS hospital mortuaries, hospices, care homes, ambulances, transport and logistic services, repatriation services and funeral directors.

If I may be candid with you, I find the concept seems to be a supersized beast of a regulator covering an array of professional disciplines.

My concerns are that care of the body in private settings,

such as funeral homes, is very different than in public, government-funded settings.

SAIF was instrumental in preparing Scottish members for landmark regulation, the launch of Scotland's Code of Practice, and the Scottish code is now poised to be the blueprint for UK-wide industry reforms.

We have been working with the National Association of Funeral Directors (NAFD) to develop one code to deliver the highest levels of care by funeral directors across the UK, based on the Scottish Funeral Director code.

SAIF has also established a sub-committee of the National Executive, known as the Mortuary and Embalming Committee. Should you have questions regarding mortuary policy, standards or protocols, contact the committee via the SAIF Business Centre, by visiting saif.org.uk/contact or calling 01279 726 777.

"I find the concept seems to be a supersized beast of a regulator covering an array of professional disciplines"

Terry Tennens F.SAIF
SAIF Chief Executive

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Importance of continuous learning

I strongly encourage all members to attend this year's National Education Day at the Leicester Marriott Hotel on Saturday 27 September.

We have arranged a double session with a leading training company, covering how you can discuss direct cremations with your clients while ensuring they are offered the full range of funeral options. How do we have those conversations? Well, go along and discover for yourself. Bring your team, your funeral arrangers and funeral directors, to equip them with answers to these important questions.

There is more information on the SAIF National Education Day at the bottom of this column and on pages 20-21.

Ozzy Osbourne's poignant funeral

The family of Black Sabbath icon Ozzy Osbourne showed the value of a full-service funeral (pictured).

Fans, friends and family came together to celebrate Ozzy's life and achievements and remembered with affection the man he was. They collectively grieved the loss of this gifted entertainer.

While most people will not have scores of fans lining their funeral route, the other components highlighted the benefits of an attended memorial event. It's healing to grieve together, to listen to stories and support one another.

Keep heralding the value of the funeral service – the priority of storytelling and grief sharing must not be lost. ①

Best wishes,

Terry Tennens

Book your spot for the 2025 SAIF National Education Day. The event on 27 September will be packed with presentations to:

- Ensure you're up to date with the latest news from the profession
- Offer new ways of supporting families
- Be prepared for a regulated sector
- Learn about products and services to enhance your business
- Provide up to six hours of CPD

Find out more at saif.org.uk/education-day-27th-september-2025



Together, we can reach £1 million for the Armed Forces community

For a decade, the independent funeral directors in our network have worked with us at Golden Charter to support the Royal British Legion and Poppyscotland. This year's campaign starts on 1 October.

Can you help us get to £1 million this year?

£25 to make a real difference*

In these tough times, RBL and Poppyscotland provide life-changing support to serving personnel, veterans and their families. £25 can help fund that vital first conversation with the casework team and make all the difference to someone in urgent need.

Get your marketing toolkit

Use the toolkit to tell your local community about your support for the Royal British Legion and Poppyscotland. And let new customers know that their funeral plan includes a £25 donation.

Once you have opted in we will send you a selection of promotional materials. You can also log into mygoldencharter.co.uk to access additional digital resources.

Still to opt in?

Opting in is simple for any funeral director working with Golden Charter: let us know by talking to your Golden Charter business manager or emailing rbl@goldencharter.co.uk

*£25 from the sale of each eligible funeral plan sold and allocated during your campaign opt-in dates will be paid to Royal British Legion Trading Limited which gives its taxable profits to The Royal British Legion (Charity No. 219279) and Poppyscotland (Scottish Charity No. SC014096), according to where sales are made. The Royal British Legion and Poppyscotland are independent of Golden Charter and do not endorse or recommend the funeral plans promoted by Golden Charter.

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Pushing ahead

Three years from the onset of FCA regulation, how do we take our success to the next level?

As many of you now know, I will be moving on from Golden Charter soon, with Chris Wilson joining as our new CEO, subject to the usual Financial Conduct Authority (FCA) clearances.

I am proud of my year as CEO and encourage you to look at our annual review, released later in September, to see everything we achieved together. I want to use this final column to look to the future, where I can see a business ready to grow, to refine the support it offers and help independents thrive in an ever-changing market.

As summer ends, we're celebrating a major milestone across the funeral sector: it has been three years since funeral plans became regulated by the FCA.

In my time with Golden Charter, first as Chair and for the past year as CEO, I've watched and supported both ourselves and our funeral director network grow together in that new, regulated world. In the run-up to regulation, we trained thousands of funeral plan sellers and representatives; afterwards, we provided the guidance and tools that helped you offer customers a compliant, positive sales journey.

This year, our role is all about growing and refining that support, targeting what each business needs, making it easier than ever and evolving as the regulation does.

Reviewing regulation

You can discover all the varied ways we've made compliance easier in this month's feature from Alison Wilson, our Chief Risk and Compliance Officer (pages 14-15). Alison has worked tirelessly across our business and with funeral directors to identify where we can make changes you'll genuinely benefit from.

Our willingness to change and evolve – and to put customers and our network at the heart of the changes we make – will help us navigate a regulated environment that is still young and likely to evolve.

You may have picked up on the FCA's review of continuing professional development (CPD) and any changes will likely be highly relevant to funeral directors. We'll continue to prioritise areas such as that to keep your regulatory requirements up to date and right for you and your customers.

Our appointed representatives just completed their third year of CPD, which is no small feat, so congratulations to all of you. With the new year underway, materials are already available for you

to meet this year's requirements. As any requirements change, you'll hear it from us with what it means for you and your customers. CPD is ultimately about giving those customers the best service even as the world changes around us, so please do continue to complete yours as we look to the future. You won't regret it, and nor will the families you serve.

Partnership

When we look to improve our ways of working with you, our focus has particularly been on bringing a more targeted approach to the support we offer.

Maybe you're reading this as part of a larger independent business with sophisticated marketing plans in place, or perhaps the vast majority of your

day is focused on at-need work and you're looking for more detailed attention to help you grow plan sales. Our new approach is all about partnership: understanding your needs, the role funeral plans play in your company now and how that role might grow.

Identifying where our support can make the most difference, and partnering

our efforts with your own, will let us optimise and expand marketing support to independents who can best use it to grow. The funeral directors who trialled this approach are seeing big uplifts in enquiries from paid social activity already.

A unifying feature of so many independent funeral directors is that you control your own destiny and remain dedicated to serving families in your own way. As our new partnership approach rolls out, you'll see that it is built on understanding that independence.

What you get out of your partnership with Golden Charter really is down to the value you place on funeral plan sales, and your business' appetite and scope to grow them. As Chris brings his expertise to our industry, I leave knowing the work we've done means that when you're looking to grow, Golden Charter will be in the best possible position to help you to make that happen. 

Mark Huggins



Chris Wilson joins Golden Charter on 1 September



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SEMINARS



On tour with Dr Bill

Dr Bill Webster returned to the UK to start his 2025 bereavement seminar tour.

The respected author, grief counsellor and *SAIFinsight* contributor began at Bennetts of Brentwood, heading public and professional seminars (pictured), before travelling to Wales for two more well-attended events for Tovey Bros. Next was Tiverton with Damon Campbell at his Countryside Funerals home.

Dr Bill also attended the SAIF AGM weekend as a guest speaker on traditional

funerals, which included direct cremation services. Dr Bill and his Co-Director, Karen Trickett, also discussed their new bereavement support, *When Life Changes*.

Dr Bill will be in the UK in September, with seminars booked across the country. If you would like to host a bereavement seminar or get more information on *When Life Changes*, email Linda Jones linda@griefjourney.com or call 07779 108760. You can also visit the *When Life Changes* website whenlifechanges.com

FINDINGS REVEALED

Insight for independents

The Competition and Markets Authority (CMA) has published its third and final annual review of the funeral sector.

The release of the Funerals Market Review from the CMA has been warmly welcomed by SAIF, who noted it “rightly confirms that no further transparency measures are necessary and that no new market investigation, particularly into price controls, will be launched at this time.”

Taken together with the existing Funerals Market Investigation Order 2021, this outcome reflects that the current ‘sunlight remedies’ are effective in ensuring families receive clear, comparable information when they need it most.

However, while transparency has improved, the call for a regulatory framework for funeral services in England, Wales and Northern Ireland remains both timely and crucial.

SAIF CEO Terry Tennens said: “SAIF continues to champion the establishment of a statutory co-regulatory inspection and registration regime. It should safeguard quality, dignity and standards across the sector, while remaining fair, practical and proportionate.

“We reaffirm our commitment to working collaboratively with government and industry stakeholders to co-develop a model that delivers meaningful protection to bereaved families, preserves the highest standards of care and supports independent funeral directors in delivering compassionate, trusted service.

“SAIF stands ready to support this next phase by working closely, constructively and proactively to shape an effective and sustainable regulatory framework.”

Read the full report online: www.gov.uk/government/publications/annual-review-of-funerals-sector-2025



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ANNIVERSARY

Honouring 40 years of service

J C Walwyn & Sons Limited has celebrated a significant milestone – 40 years of dedicated work by one of its longest-serving employees, Andrew Morley.

In recognition of his four decades with the company, Andrew was given a beautifully engraved silver tankard as a special gift. The presentation was a heartfelt moment, celebrating the loyalty and commitment that he has shown over the years.

The event reflected not only Andrew's personal achievement



but also the strong sense of community and continuity that J C Walwyn & Sons fosters among its staff.

COMPLIANCE

Navigating professional change

With Scotland's Funeral Director Code of Practice now in force, Joe Murren F.SAIF shares why it's only a matter of time until UK-wide industry regulation comes into effect. Will you be ready?

With members in Scotland now having to comply with a Government Code of Practice and facing licensing, the question is not if, but when the rest of the UK will follow.

The Fuller Inquiry is now complete and, similar to the Competition and Markets Authority's (CMA) Order, it makes strong recommendations for the regulation and licensing of the funeral industry in England. Ministers in Westminster can no longer ignore such calls, especially when they have been greatly criticised in the past.

SAIF's Quality Assurance Programme (QAP) is designed to ensure members comply with good practice and legislation, provide the highest levels of service and do not fall foul of the law. At each meeting of the quality senior management team, a

report on non-compliance is considered.

It is very disappointing and concerning to see non-compliance by some in mandatory areas of law, such as health and safety (H&S), clinical waste disposal and CMA legislation. It is also surprising to see comments from a very few members saying they will not comply with these requirements.

Failure to comply with this legislation can have serious consequences. Not disposing of clinic waste properly can lead to fines of up to £5,000, while non-compliance with H&S and COSHH (Control of Substances Hazardous to Health) can result in fines from £10,000 to several hundred thousand pounds – and even imprisonment if an employee is seriously injured. Ignoring a CMA Order can also mean a hefty fine. Court cases such as these also attract media attention and the resulting negative publicity can be more damaging than a fine.

It is not easy keeping pace with current legislation and the changes we are facing. That is where SAIF's QAP comes in. The programme has been developed to include many of these requirements, with the intention of keeping members right.

The funeral sector is under great scrutiny and there is no doubt future legislation will cover premises, procedures and standards of care. The Fuller Inquiry recommendations, as well as the CMA investigation, put inadequate and unethical standards in sharp focus. Compliance with SAIF's Code of Practice and QAP will put members in the best position when regulation becomes mandatory.

Author's note: Joseph Murren, Dip FD is a Fellow of SAIF, Scottish Government Liaison Officer, Scottish Quality Assurance and Standards Assessor, and member of the QAP senior management team.

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RESEARCH

Rights of the deceased and the impact on families

The impact of people's funeral wishes and family disputes was the focus of a new study by researchers at the Centre for Death and Society (CDAS).

Interviews were conducted with 21 pre-need and at-need funeral providers. Key findings of the study – by Kate Woodthorpe, Diana Teggi, Ed Kirton-Darling and Mat Crawley at CDAS, in early 2025 – are featured below.

1. Increasingly complex families

Funeral providers are operating in a maelstrom of complicated relationships, charged emotion and concerns about money. Families are becoming increasingly complicated due to a greater degree of change over a lifetime, such as multiple partners and children with different partners, making it harder to confidently make assumptions.

Although complex family dynamics are the minority of cases, they can take up a disproportionate amount

of time and be costly to funeral businesses. However, they are often one of the most satisfying parts of the job, particularly when staff successfully help find resolutions.

2. Status

There is confusion within families regarding the status of various members and their rights and responsibilities. This includes uncertainty around the deceased person's wishes and the extent to which those wishes can, or should, be upheld.

As the SAIF Code of Practice outlines, it is up to the funeral customer to determine whether they are the appropriate person to instruct the funeral arrangements. Most study participants agreed that it was not their role to assess or challenge this.

3. The purpose of a funeral

This issue is complicated by a lack of shared understanding as to who a funeral is for and whose needs it is intended to meet. Participants raised concerns that

an inability to flex around the wishes of the deceased could risk harm for families. But not upholding these wishes could also be very damaging to the memory of the deceased and other people's relationships. Funeral arrangers often act as mediators, a role largely invisible to the public.

4. A spectrum of specificity

With increasing personalisation of funerals, there are more decisions to be made and more opportunities for fallout. It remains unclear what constitutes a deliverable wish, nor a reasonable need.

5. Emotional labour and resilience

Navigating this takes considerable skill for people working in funeral services. This includes managing their own emotions, as well as the emotions of colleagues, clients and families. Due to the need to maintain confidentiality and manage reputational risk, it can be difficult to articulate and demonstrate the value added by funeral providers in their mediation role. The question remains whether regulation would help to make this more evident (and documented) as part of funeral services.

For more details, email cdas@bath.ac.uk ⓘ

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EDUCATION

A legacy of service and learning

Celebrating 30 years of the Independent Funeral Directors' College – with dedicated students honoured and the winner of the prestigious Matthew Gallagher Award finally unveiled

For three decades, the Independent Funeral Directors' (IFD) College has helped more than a thousand professionals unlock their potential. So, when the college marked its 30th anniversary, it was only fitting to celebrate the students at the heart of its success.

A special awards ceremony and lunch took place at Putteridge

Bury in Luton, where many students were honoured for their hard work and dedication.

Tom Richards was announced as the winner of the 2025 Matthew Gallagher Award. The accolade was presented by sponsor Brian Hart of Unicorn Insurance. The annual prize is named after inspirational funeral director Matthew Gallagher, who served as a college governor, assessor and verifier.

Nicola Jarman, the IFD College's trainer and assessor, said: "Our 30th anniversary awards ceremony and lunch was a wonderful event – thank you so much to everyone who attended. Huge congratulations to Tom and all our amazing finalists for the Matthew Gallagher Award.

"Established in 1995 to offer



an accessible alternative to traditional courses, the college's 30-year milestone is a testament to the dedication and hard work of our training team.

"The IFD continues to provide the support needed for independents

to provide a first-class and personal service for every funeral."

More highlights from the celebrations can be viewed on the IFD College website, ifdcollege.org, and Instagram account, [@ifdcollege](https://www.instagram.com/ifdcollege).



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Protect your funeral guests from QR code scams

QR codes on orders of service are a simple way to connect with an online tribute. Whether families want to collect donations for their chosen charity or simply create a place to share memories, the tribute page is a valuable part of the funeral experience. A QR code can help people find it easily, at the right moment.

Safe sharing is at the heart of MuchLoved QR codes. With more people being caught out by fraudulent codes, you can protect your families by only downloading

QR codes from a MuchLoved account or tribute page. Scammers continue to target funeral guests using Facebook pages to share live streaming links that require upfront payment. Funeral businesses should remain vigilant and take steps to protect families from scams involving QR codes.

For all enquiries, contact MuchLoved's support team by emailing support@muchloved.com or calling 01494 722818.



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YOUR SUPPORT STRUCTURE

SAIFInsight chats with Jill Glencross, owner and funeral director of Jill Glencross Independent Funeral Directors Ltd in Dalston, Carlisle, about her involvement in SAIFCharter and the benefits it brings to her work

Jill, can you tell us about your background as a funeral director?

I was born in Carlisle and, from a young age, I knew I wanted to be a funeral director. Before making that dream a reality, I spent 24 years working in pathology – specifically histology – at Cumberland Infirmary. This gave me valuable insight into the medical and legal aspects of death, bereavement and the handling of human tissue. I worked closely with the mortuary, the Human Tissue Authority and the coroner, building strong professional relationships along the way.

While raising my children and working part-time, I also volunteered at Eden Valley Hospice, providing care, comfort and support to patients and their families.

Then, after a period with a large corporate funeral company, a friend encouraged me to start my own business. In October 2018, Jill Glencross Independent Funeral Directors was born and my team and I have had the privilege of caring for more than 2,200 families.

I immediately became a member of SAIF to ensure my work was independently inspected and accredited to the highest standards. I am also a member of the National Association of Funeral Directors (NAFD), making me the only funeral director in Carlisle accredited by both organisations.

Over the years, I've been



Jill Glencross
Secretary of
SAIFCharter,
Independent
Funeral Directors
Ltd, Carlisle

honoured with several awards, including New Business of the Year 2020, Cumbria Woman of the Year 2022, Female Entrepreneur Award 2024 and recognition as Carlisle's number one funeral director for four consecutive years (2022-2025).

What inspired you to join SAIFCharter?

SAIFCharter connects funeral directors from across the country, allowing us to share experiences, support each other and collectively improve our services to families. I joined in 2019 because I value collaboration and the opportunity to have a voice, regardless of business size, in shaping Golden Charter's approach.

The association keeps members informed about upcoming changes, encourages best practice and has delivered real benefits, such as the creation of a guaranteed direct cremation plan, safeguarding families and funeral directors.

Personally, SAIFCharter has been an invaluable source of business advice and professional support. In 2023, I was delighted to join the SAIFCharter Executive and in 2024 I became Secretary, which has deepened my involvement in the association's work.

How have SAIFCharter's working groups made a difference?

These groups were a great way for funeral directors to share expertise and influence industry improvements. For instance, the Regulatory Working Group supported Golden Charter through Financial Conduct Authority (FCA)

regulation, shaping processes that we still use daily.

The groups were also instrumental in refining the Golden Charter portal, identifying what works and suggesting enhancements. It's a process that continues through the Insight Group today.

Why is the Insight Group so valuable?

The Insight Group looks closely at industry developments, from changes to Funeral Benefit Options to new marketing support for funeral directors.

It's behind many practical improvements, such as digitising funeral plan paperwork so it's now accessible online – with a clear portal alert for new plans – rather than posted.

Sharing best practices is another benefit. Learning how others handle pre-need enquiries has helped us improve our own processes, respond more quickly and increase the number of plans taken out.

What would you say to someone thinking of joining SAIFCharter or the Insight Group?

As SAIFCharter Secretary, I'd be happy to speak with anyone interested. Call 01228 317373 or email secretary@saifcharter.co.uk. If you'd like to see us in action, join us at our AGM on Thursday 25 September 2025 at the Park Regis Birmingham. 📍



“SAIFCharter connects funeral directors from across the country, allowing us to share experiences, support each other and collectively improve our services to families”



ADAPTING TO CHANGING CONDITIONS

Three years on from regulation, the FCA has committed to consulting on the rules governing plans. Alison Wilson, Golden Charter's Chief Risk and Compliance Officer, explains more

It's hard to believe that it's more than three years since the funeral planning market became regulated by the Financial Conduct Authority (FCA) on 29 July 2022. We were delighted to be one of the first plan providers to receive our 'minded to authorise' letter from the FCA – allowing us to move forward with our funeral director partners into the regulated world and continue to connect customers with their local independent funeral directors.

It's not always been an easy transition for both us and our



Alison Wilson
Chief Risk and
Compliance
Officer, Golden
Charter

funeral director network. From the detailed rules about the information we must provide to new customers, to the way we must both review products to ensure they don't result in customer detriment, we've had to develop many new ways of doing business. All while continuing to deliver for our customers and, at Golden Charter, for our funeral director partners.

A range of changes

As funeral directors, you've had to adapt to changes in pre-paid regulation at the same time as other changes impact your day-to-day

funeral business – most notably the Competition and Markets Authority (CMA) Investigation Order, and in Scotland, the Funeral Director Code of Practice and registration of businesses.

As part of the FCA's requirements, our funeral director partners had to work within the Appointed Representative (AR) regime to continue to promote and sell plans to their customers, or to refer customers to us while acting as an Introducer Appointed Representative (IAR). This approach applies to all financial services, not just funeral plans: Golden Charter and the FCA

"We are constantly challenging ourselves to come up with ways that make it simple for our funeral director partners to deal with us. We have recently brought due diligence checks in-house."

ask funeral directors for the same information during annual reporting and due diligence as ARs in other financial services sectors are asked.

Making it easier

We need funeral directors' help to comply with the various regulations and requests from the FCA, and it is great to see so many of our partners responding quickly and diligently to these. We work with our partners in the SAIFCharter Insight Group and the wider network to make our processes as straightforward and easy as possible.

We have introduced a number of ways to make it easier for you to comply with funeral plan regulations when providing the information we require for the FCA. This includes:

- A funeral director-led digital plan sales journey that guides you through the regulated sales process.
- Online learning modules that help you achieve the annual continuing professional development (CPD) requirements.
- Your mygoldencharter.co.uk account, where you can complete your quarterly attestation requests. All regulatory requests can be found on the site, alongside access to the sales journey, information about the plans you hold, key policies and your funeral plan handbook.
- Our new and improved due diligence system (see box below).

New tools

Paula Potter, Head of Customer Trust, is keen to develop more tools

to help our partners and us comply with FCA regulations.

She said: "We are constantly challenging ourselves to come up with ways that make it simple for our funeral director partners to deal with us. We recently brought due diligence checks in-house. These are completed by funeral directors when they become ARs or IARs, and then on an annual basis.

"Not relying on a third party gives us more control to make a smoother process and a better experience for our funeral director partners.

"A recent trial with a small number of funeral directors showed really positive results, with feedback highlighting that the new process is quicker and easier to complete."

In 2026, the FCA has committed to consulting on the rules governing funeral plans. We are already engaged with the FCA to ensure that it understands how Golden Charter is owned and operates and, crucially, the importance of the presence of independent funeral directors in this market to provide a local presence and choice to the consumer.

FCA consultation

The Financial Conduct Authority (FCA) conducted a consultation on its continuing professional development (CPD) requirements earlier in the year. Any changes to requirements are likely to be announced later in 2025, once the FCA's review is complete. Our ongoing CPD year is taking place as normal, so it's important you log any relevant CPD on your mygoldencharter.co.uk record as you would typically do.

We will keep you informed of any changes resulting from the FCA consultation which impact your future CPD requirements.

We will continue to lobby the FCA in the coming months and throughout the consultation exercise to ensure the best outcomes for customers and our funeral director partners. [i](#)

The system is designed to reduce the time and effort required



You asked, we delivered

Our new due diligence system and associated process is live. The changes are based on feedback from our partners and are designed to make the process more efficient, transparent and easy to complete. Here's what's new:

- **One simple request:** Funeral directors will receive a single email with a secure link to complete and submit
- **Working directly with us:** All submissions now come straight to Golden Charter
- **Less admin, more clarity:** The system is designed to reduce the time and effort required from funeral directors, while maintaining the necessary compliance standards. The new process incorporates the Fair Value Assessment regulatory requirement, removing the need for this activity to be completed separately throughout the year.



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SUPPORTING OUR ARMED FORCES COMMUNITY

As the campaign enters its 10th year, it continues to go from strength to strength

I am incredibly proud of our partnership with Golden Charter and its network of funeral directors up and down the country. These generous businesses, at the heart of their local communities, have raised an exceptional amount of money for the Royal British Legion (RBL) and Poppyscotland. The vital funds raised make a genuine difference to the lives of our Armed Forces community, ensuring that we can be there for them whenever and wherever they need us. Every funeral plan sold has changed someone's life for the better.

Since 2016, Golden Charter and its network of independently owned funeral directors has raised close to £880,000 by selling more than 35,000 funeral plans – an incredible amount that has helped to support hundreds of members of the Armed Forces community during their most difficult times.

At RBL and Poppyscotland, we are incredibly grateful to Golden Charter and every one of the funeral directors who choose to support us each year. As we enter the 10th year of the partnership, we look forward to more funeral directors joining our campaign, which has helped rebuild the lives of so many veterans and their families.



Ben France
Corporate
Partnerships
Head, Royal
British Legion

The RBL is at the heart of a national network that supports our Armed Forces community, providing lifelong practical, emotional and financial support to serving and ex-serving personnel and their families. None of that is possible without the amazing support and generosity of our partners and supporters.

Once more, we are inviting funeral directors to join Golden Charter's 2025 Remembrance campaign and support RBL and Poppyscotland by donating £25 for each plan sold. Every day we receive numerous urgent calls for help – veterans unable to pay their energy bills, families at risk of eviction and serving personnel overwhelmed by unmanageable debt. In tough times

like these, £25 could help fund that important first conversation with RBL's dedicated casework team, which can make all the difference to someone in urgent need and is the first step towards a better future.

Our casework team provides individuals who are struggling with a lifeline, helping identify and meet their needs, actively listening to their concerns and striving to provide the most appropriate support to improve their lives for better. In 2024 alone, our casework and specialist support teams helped more than 22,500 households across 66 countries. So, please join us again this year to help us continue our vital work. 🇬🇧

Join the campaign

If you choose to join the campaign, you will receive a suite of free marketing materials, helping you attract new customers, cement your position as a leading business in your community and show that you are a proud supporter of our Armed Forces community.

There are lots of additional ways you can support the charity at a community level too. Poppy walks (www.britishlegion.org.uk/get-involved/events/walks-hikes/poppy-walk), taking place at four different locations throughout November, are short, family friendly walks, bringing the local community together to remember and raise funds for RBL. In addition, collection boxes and envelopes can be provided for those who wish to make a donation in memory of someone special.

Regardless of how you get involved, every donation makes a real difference and helps

us to continue the vital work of supporting our Armed Forces community whenever and wherever they need us. With this year's campaign starting from 1 October, don't hesitate to sign up – simply email rbl@goldencharter.co.uk or speak to your business manager to join or find out more.

Together we can transform more people's lives, repaying the debt we owe to our Armed Forces community.

COMPETITION, COST AND COMPASSION

SAIF Executive Member Declan Maguire shares his insight into the UK funeral landscape in 2025

Groundbreaking funeral sector research has revealed transformative market trends that present challenges and opportunities for independent funeral directors.

The second *What is the Real Average Cost of a Funeral in the UK* annual report produced by Funeral Solution Expert (FSE), in partnership with SAIF, yielded important insights on consumer preferences, funeral costs and increased competition between independent firms and national providers. Let's take a deeper dive into the research.

What is the real average cost of a funeral in 2025?

FSE's analysis reveals four key issues that render the widely used 'average funeral cost' inaccurate:

1. Flawed funeral incidence levels:

SunLife's *Cost of Dying Report* reliance on its own data for the split of cremations, direct cremations and burials inflates the average. While the over 50s insurer overestimates burials (the most expensive funeral type) at 25%, robust data from the Cremation Society (using ONS data) indicates the accurate figure for burials is closer to 19.7%. This estimation directly drives the reported average higher than it should be.

2. Failure to remove doctors' fees:

SunLife's methodology continues to include doctors' fees within



Declan Maguire
Scottish SAIF
President and
immediate past
President of
National SAIF

the overall average. These fees were removed in England and Wales in September 2024 and have not applied in Scotland since 2015. The negligible incidence in Northern Ireland means continued inclusion in the recent *Cost of Dying Report* inaccurately inflates the overall average.

3. Misuse of 'simple attended' funeral terminology: While adopted by SunLife following prior criticism, the term 'simple attended' funeral is still inconsistently applied. The Competition and Markets Authority (CMA) stipulated a standard set of inclusions for this term to ensure price comparability. However, SunLife's definition includes additional costs (such as a limousine, an officiant and a mid-range coffin instead of a basic one) which are inconsistent with CMA standards.

4. Exclusion of lower-cost options: The 'simple attended' funeral average doesn't accurately reflect the growing prevalence of lower-cost options, such as direct cremation or other emerging funeral types, thus misrepresenting the sector's efforts to provide choice.

FSE's analysis found that an accurate reflection of funeral incidence, with defunct costs removed, would produce an average price £539 lower than the



75% of consumers prefer local care

£4,285 currently stated, potentially misleading consumers into buying unnecessary insurance cover.

Direct cremation: the closing price gap

FSE has calculated that direct cremation accounts for 15.3% of all funerals in the UK. Almost all independent funeral directors now offer this service and often actively promote it as a flexible, unattended option.

The direct cremation market, however, remains highly price-sensitive, with some national online providers attracting consumers with 'headline' prices.

The 2025 report reveals that while the average cost of a direct cremation from an independent funeral director is £1,873 (a marginal 0.6% decrease from last year), the average headline cost from 11 national direct cremation providers increased by 12.5% to £1,254.

While this leaves a sizeable price difference of £619, the gap has significantly narrowed from £768 last year. It's clear that independent funeral directors are making considerable efforts to compete, while market pressures are affecting national direct providers' profitability.

At the time of writing, market leader Pure Cremation priced its 'at need' unattended direct cremation at £1,495, creating an average difference of £378 compared to independents. Crucially, Pure's direct cremation funeral plan price of £1,995 is now often more expensive than independent funeral directors' funeral plans, suggesting a more competitive landscape in the 'pre need' market.

It's not all about the money – the enduring value of local care

Another important finding of the research is that 75% of consumers would prefer their loved one to be cared for locally and have to travel no more than 15 miles to their final resting place.

This expectation can often go unmet by online direct cremation providers, who may transport the deceased considerable distances, creating a 'transparency gap' that FSE believes should be made explicit at the point of sale.

Independent funeral directors remain the UK's preferred choice, with 80% of UK adults choosing an actual funeral director to arrange their preferred funeral type.

Reassuringly, local independent funeral directors were the preferred provider for 49% of all participants and were consistently seen as more trustworthy, local, professional and compassionate than online providers. While online firms are perceived as 'affordable' or 'fairly priced', they are often seen as being 'impersonal', 'remote' or 'inflexible'.

Key recommendations

Weighing the research findings, the report makes the following strategic recommendations for independent funeral directors:

80% of UK adults choose a funeral director to arrange their preferred funeral

• Communicate local value:

Emphasise to your communities that 75% of consumers prefer local care. Highlight that local independents provide personal care, ensure the deceased is looked after close by and offer accessible support, an expectation often unmet by remote providers.

• Strategic pricing: While matching headline prices can be difficult, independents should consider a competitive basic service price for direct cremation and then transparently charge for additional services, such as viewing and deceased care etc.

• Embrace digital marketing:

Invest in local digital marketing to ensure visibility. High-quality websites and user experiences are crucial to attract consumers seeking information online.

• Address emotional outcomes:

Recognise the emerging concerns around the emotional impact of unattended funerals on grief. Offer simple formats that retain emotional connection through follow-up support, add-on memorial services, or hybrid models that bridge the gap between direct and traditional funerals.

• Explore natural burial:

This niche-but-growing market offers future opportunities. Independents should consider offering and promoting natural burial more effectively, potentially adjusting professional fees to make it more competitive against traditional options.

The UK funeral landscape is now segmented into broad markets: traditional, direct, hybrid and natural. Independent funeral directors, with their strong levels of trust and respected expertise, are uniquely well-placed to serve all segments if they adapt and communicate clearly.

The *What is the Real Average Cost of a Funeral in the UK* report will be sent to SAIF members digitally in September. This important research is just one of the ways independent funeral directors benefit from being in one of the nation's largest funeral profession trade associations. **i**

INSPIRING EXCELLENCE

Don't miss out: National Education Day, Saturday 27 September, Leicester's Marriott Hotel

Every year, independent funeral directors across the UK support thousands of families during their time of grief. That level of care is built on experience, understanding and attention to detail. It is a role that is always evolving, which is why our National Education Day provides updates on the topics most relevant to independent funeral directors.

SAIF's team is finalising preparations for this year's event, which will be at Leicester's Marriott Hotel on Saturday 27 September.

Sessions will cover a wide range of topics designed to support independent businesses. SAIF members will also have the opportunity to meet and share professional updates. The day also offers the chance to meet SAIF associates, who will be exhibiting during refreshment breaks and lunch.

SAIF National President Ross Hickton will share an update on his work regarding direct cremation, the new-look

SAIF website and what members can do to help their businesses and support their communities.

There will be break-out opportunities with the team from Mirable Solutions, who will provide training on guiding families towards meaningful goodbyes, how to have difficult conversations with families who may be thinking about direct cremation, or whose loved one requested it, but they have reservations.

Sarah Hunnab, a neurodiversity coach, will be on hand to help members better understand neurodiversity among staff and clients. Bob Hendriks, from Loop Biotech, which makes mushroom coffins, will be discussing innovation in sustainable and environmental funerals, while Chaplain Ahmed Alsisi from White Rose will explain what happens beyond the funeral in relation to trauma-informed aftercare partnerships.

Turning to compliance, Professor Keith Brown MBE of Bournemouth University, a UK Government adviser, will be ensuring members are up to date with the best safeguarding advice following the Fuller Inquiry.

The event will also feature Matthew Brook, from the Westerleigh Group, who will share insight into immersive attended funeral experiences.

Plus, there will be updates from Claire Zuurbier of Golden Charter, Brian Hart of SAIFinsure and Sean Martin F.SAIF, the new Governor of the Independent Funeral Directors' College.

SAIF Executive members Craig Caldwell and Declan Maguire will also update attendees on the latest educational provision that is being developed by SAIF.

Those who do not need to rush home can continue the conversations over dinner.

To book your place and update your continuing professional development (CPD), visit the SAIF events page at saif.org.uk/events-training. 

Claire Zuurbier



Sean Martin F.SAIF




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This year's event will include updates on direct cremation, neurodiversity, immersive funerals, safeguarding, trauma-informed aftercare partnerships and much more, so...

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LET'S INTRODUCE THE SPEAKERS FOR 2025

Bob Hendrikx

The Dutch bio-designer and innovator is the founder of Loop Biotech, a company that creates coffins from mycelium, the root system of mushrooms, to help humans return to nature in the most natural way.

Bob developed the Loop Living Cocoon™, a biodegradable coffin that decomposes in just 45 days, enriching the soil rather than polluting it.

With global media attention from CNN, BBC and Wired, plus accolades including the Human of the Year 2020 prize by VICE and the Philips Innovation Award, Bob is a leading voice in the field of sustainable design.



Chaplain Ahmed Alsisi

The founder of White Rose Funerals, Chaplain Ahmed Alsisi is a passionate advocate for mental health and inclusive bereavement care. He's worked with the Chief Coroner to advance same-day and next-day funeral access in Wales – crucial for families with faith-based needs.

Ahmed is leading initiatives to train his staff in British Sign Language to support the deaf community. He also assists families dealing with grief and trauma.

With the support of the Welsh Government, Ahmed will lead a national campaign to raise awareness of the needs of marginalised communities, such as the deaf community, and to improve bereavement care by offering suicide intervention training to funeral directors.



Sarah Hunnable

An ADHD and neurodiversity coach, consultant, trainer and speaker, Sarah Hunnable is on a mission to create workplaces where differences are leveraged as a strategic advantage. Sarah helps leaders and teams reshape the way they work, designing environments that bring out the best in everyone.

A fellow of the Chartered Management Institute and a certified ADHD Coach (ADDCA, ICF Accredited), Sarah has more than a decade of senior operational leadership and is a multi-business owner.

Inclusive cultures aren't just ethical, they're cost-effective and performance driven, with Sarah helping businesses reduce sickness absence, staff turnover and legal risk.



Professor

Keith Brown MBE

Professor Keith Brown is the founding Director of the National Centre for Post Qualifying Social Work and Professional Practice and an Emeritus Professor at Bournemouth University, where the social work department was ranked number one in the UK in the 2020 and 2021 Guardian League Table.

In 2005 he was awarded the Linda Ammon memorial prize, sponsored by the then Department for Education and Skills, which is awarded to the individual making the greatest contribution to education and training in the UK. He received a Chartered Trading Standard Institute (CTSI) Institutional Hero award in 2017, recognising the significance of his research into financial fraud and scams.

Keith sits on the Department of Health and Social Care (DHSC) safeguarding advisory board, the joint DHSC and Ministry of Justice National Mental Capacity Forum and Home Office Joint Financial Taskforce.

For the past 10 years he has led national research into fraud and scams on behalf of the National Trading Standards Scams team and the CTSI and has written extensively in this area, including two All Party Parliamentary Reports.



Matthew Brook

As Head of Partnership and Proposition at the Westerleigh Group, one of the UK's largest cremation and memorial providers, Matthew is focused on developing services and experiences that genuinely support bereaved families. This includes creating personalised farewell options and improving how Westerleigh works with funeral directors and partners.



Matthew is passionate about innovation that makes a real difference. This includes introducing immersive super venues, improving digital accessibility and working with suppliers to offer better quality and better value products. At the heart of it all is a commitment to helping families feel supported, understood and cared for at one of the most difficult times in their lives.

Miriam Belizidia

Miriam Belizidia is a Director and Co-Founder of Mirable Solutions, supporting organisations in developing people with confidence and purpose. With more than 18 years' experience in people development and client partnerships, Miriam specialises in helping teams grow through thoughtful onboarding, structured training and values-led support.

Miriam leads on client relationships and programme delivery, ensuring that every engagement reflects the highest standards of empathy, trust and long-term value.



Russell Beswick

Fellow Director and Co-Founder of Mirable Solutions, Russell Beswick 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. He specialises in structured commercial, leadership and client communication training, built to improve confidence, consistency and care.

Russell brings the structure, energy and experience to help SAIF members further enhance their client care, resilience and leadership, supporting bereaved families and the professionals who serve them.



Thank you to our sponsors:



All four sponsors will be exhibiting at the event, along with:

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- Humanist Ceremonies (Humanist UK)
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- Loop Biotech
- Redwood Collections
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- The MuchLoved Charitable Trust
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Championing local funeral excellence

PRESIDENT

Since stepping into the role of SAIF President, I've had the privilege of travelling across the country. I have met with independent funeral directors, exchanging ideas and listening to the concerns and ambitions of those who represent the very best of local funeral care.

Over the past few months, I've attended six regional meetings and a number of kindred association banquets, all of which have showcased the strength, camaraderie and professionalism within our network. From visiting Jonathan Terry and Reynolds Funeral Directors on the south coast to Thornalleys in King's Lynn. And from G. Seller's impressive new Broughton Astley premises and a number of members in Wales to Golden Charter's new Glasgow headquarters. Every visit underscored the same truth: SAIF members are deeply committed to dignified, community-based care.

It's also been a personal journey, highlighted by completing the 50km Worcester-Birmingham canal walk in memory of my father Trevor Hickton, raising funds and awareness for Prostate



Ross Hickton, pictured centre, with attendees at a recent SAIF regional meeting

Cancer UK. I've also continued to represent SAIF nationally, working on behalf of members to tackle the evolving challenges facing our sector. I thank everyone who took part and donated.

One challenge is the continued rise and marketing power of online direct cremation providers. To ensure SAIF members remain at the forefront of meaningful, community-rooted service delivery, we have a fully packed agenda for our Education Day in Leicester on 27 September.

At this event, we will officially launch our partnership with Mirable Solutions, who will deliver value-driven sales training to help members better communicate the value of both direct and attended cremation services.

We will also release new marketing materials and toolkits. These are practical resources to help members present their services confidently, ethically and competitively.

Our message is clear: this is not a race to the bottom on price. Direct cremation should reflect the same high standard of care expected of any local funeral. Online providers are no longer 'cheap'. The pricing gap is closing and we urge members to review their charges to ensure they reflect the true value delivered. A direct cremation should never be a loss-leader.

Now is the time to proudly promote the fact that you are a local funeral director, conducting local funerals, not a faceless online brand. With the right support, training and messaging, we will ensure independent funeral directors remain not just relevant, but vital. 📌

Ross Hickton
SAIF President



Bridging the skills gap

The Independent Funeral Directors' (IFD) College has proudly delivered training and qualifications to more than a thousand funeral directors over the past three decades. Today, the College continues to provide a practical approach to learning and has just rolled out its course listing until December.

The IFD College provides vocational training to all those employed in the independent sector of the funeral profession, from those just starting out to people with years of experience. Places are already filling up for the winter courses and SAIF members are encouraged to sign up.

Dates were correct at the time of print and any updates will be featured on the IFD website ifdcollege.org. Further information is available from IFD College administrator

Sharon Welford, by emailing sharon.welford@ifdcollege.org or calling 07551 265999.

September

- Operative Skills: 2nd and 9th, 9am-1pm both days, virtual via Zoom
- Health and Safety in the Workplace: 10th, 9am-1pm, virtual via Zoom, fully booked
- Health and Safety in the Workplace: 11th, 10am-1pm, Glasgow
- Foundation Funeral Course: 11th, 1.30pm-4.30pm, Glasgow
- Infant and Child Funerals: 16th and 17th, 9am-12.30pm, virtual via Zoom
- Diploma Module 1: 18th and 25th, 9am-1pm, virtual via Zoom
- Foundation Funeral Course: 23rd, 9am-1pm, virtual via Zoom



Arranging and Administration:

23rd and 30th September, 1st, 7th and 14th October, 9am-12.30pm each day, virtual via Zoom

October

- Operative Skills: 2nd 10am-3pm, Glasgow
- Diploma Module 3: 14th, 9.30am-11.30am, virtual via Zoom, fully booked
- Diploma Module 2: 21st, 9am-12noon, virtual via Zoom

November

- Health and Safety in the Workplace: 4th, 9am-1pm, virtual via Zoom
- Diploma Module 4: 11th, 9am-11am, virtual via Zoom
- Foundation Funeral Course: 18th, 9am-1pm, virtual via Zoom

December

- Operative Skills: 3rd and 10th, 9am-1pm both days, virtual via Zoom.



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SAIF BUSINESS CENTRE UPDATE

Quality at every step

S AIF's annual ISO 9001 certification has been successfully renewed, reaffirming our commitment to quality and providing trusted advice.

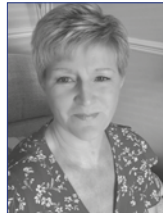
The audit of SAIF's Quality Management System, conducted by the UKAS-accredited British Assessment Bureau, builds on SAIF's status as an Alternative Dispute Resolution (ADR) body with the Consumer Trading Standards Institute (CTSI) (see more on this below) and a Primary Authority partner with Buckinghamshire and Surrey County Trading Standards, at Surrey County Council.

These nationally recognised accreditations and affiliations provide the public with the assurance that SAIF members are operating to the highest, globally recognised, independent and externally verified standards.

Here to help

Start the process of joining SAIF today by visiting saif.org.uk/join-us. Alternatively, contact SAIF Business Centre by emailing info@saif.org.uk, calling 0345 230 6777 or 01279 726777, or scan the QR code on the right.

The SAIF team is there to help. 



Claire Day
SAIF Business
Centre
Administration
Manager



SAIF reaffirms complaints process

Now in its second year as an Alternative Dispute Resolution (ADR) body, SAIF successfully passed its bi-annual audit by the Chartered Trading Standards Institute (CTSI).

SAIF is required to produce an annual report on the complaints received during the previous year.

This, along with the Certificate of Approval, can be found at saif.org.uk/about-saif.

Passing the audit confirms that SAIF's complaints service has been independently assessed and approved for its independence, quality and accessibility.

Putting SAIF members first

It's now even easier for members to access their account on SAIF's newly redesigned website. Members now have the autonomy to update their records, see their subscription payments and download invoices and receipts. In future, the website will also support event bookings and merchandise orders.

There are two levels of access on the site. Level one enables users to view account details as well as accessing the members' area. Level two grants access to the members' area only.

Within the members' area, users can view companies applying for membership as well as updates to the status of existing members. In addition, the find an associate section allows users to search and download a list of SAIF associates.

Members must ensure SAIF has the correct contact details for their company. If you have not yet done so, complete the questionnaire by scanning the QR code below right or visit

form.typeform.com/to/Q4G2zLbI

If you haven't logged in, please do so. Contact SAIF Business Centre if you need any assistance, by emailing info@saif.org.uk or calling either 0345 230 6777 or 01279 726777.



Subscriptions by annual Direct Debit

SAIF members are incredibly busy towards the end of the year, so paying your subscription by Direct Debit is one thing less to worry about. This option is available in addition to payment through the secure members' area on the SAIF website.

For members and associates in England, Wales and Northern Ireland who enrolled last year, no further action is required and you will receive the Direct Debit instruction with the invoice.

For members who do not currently have a Direct Debit mandate in place, SAIF will issue a notification by email and a general reminder on Slack. This will include a Direct Debit mandate form which, if you wish to pay automatically on an annual basis, must be completed and returned to the SAIF Business Centre.

Notification of the subscription renewal period will be emailed to all members in November. As a reminder, subscription payments for those **not** paying by Direct Debit for this year, and on an ongoing basis, will be processed through the members' area.

TO REDUCE THE CARBON FOOTPRINT, SAIF WILL NO LONGER BE SENDING INVOICES OR RELATED DOCUMENTS THROUGH THE POST. THEREFORE, IT IS IMPORTANT TO ENSURE YOU CAN ACCESS YOUR ACCOUNT.

YOUR SAIF BUSINESS ADMIN TEAM



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Manager

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Join us at our AGM

Book now: Thursday 25 September at Park Regis Birmingham

The biggest event in the SAIFCharter calendar takes place next month – our AGM, being held at Park Regis Birmingham on Thursday 25 September.

The SAIFCharter AGM is the best time for our national association to come together at once. You'll be informed about the latest developments across our sector and how we can work with Golden Charter to respond to them.

The AGM is also when the SAIFCharter Executive elections take effect. You can find the nominees on the page opposite. I encourage every member to vote and get involved in the future of our association.

Elections mean some of our Executive members are standing down and I'd like to personally thank James Tovey and Paul Stevenson for their years of service to our profession through SAIFCharter. Your support and knowledge have helped us remain relevant through the changes that come with regulation, direct cremation and a new, more online customer base.

These topics and more will be at the heart of this year's AGM and they affect us all in some way. Our response to them is stronger when we plan it together, so I hope you will **join us on 25 September**. Sign up at saifcharter.co.uk and look out for email invites.

Insight Group

One aspect of SAIFCharter that doesn't get the limelight often enough is the SAIFCharter Insight Group, so I'm delighted to point to *SAIFInsight's* interview with SAIFCharter's Secretary, Jill Glencross on page 13.

For years, Jill has balanced her devoted work as funeral director and owner of her independent business with being an engaged member of SAIFCharter. That engagement has shown itself through working groups, the Executive, more recently her role as Secretary and, of course, the Insight Group.

I appreciated Jill's views on why engagement with SAIFCharter is so important. Jill said: "SAIFCharter connects funeral directors from across the country, allowing us to share experiences, support

each other and collectively improve our services to families."

As our Secretary, Jill is your contact if you have any questions about membership, including any funeral director who might be considering becoming a member.

Similarly, if you're a SAIFCharter member who wants to up your engagement, please talk to Jill and find out if the Insight Group is the right way to do it for you.

Jill's interview points to the real change the group has led in Golden Charter's work. It really is a group that the business consults during big projects and decisions, so if you want a real voice in your plan provider's direction, the group might just be the way to make yours heard. **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.



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



JILL GLENCROSS
Secretary of SAIFCharter
Jill Glencross Independent Funeral Directors Ltd, Carlisle
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ROSS ANDERSON
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GEORGE LOCKE
R Locke & Son, Banbury
george@rlockeandson.co.uk



SAM GALLAGHER
Gallagher Family Funeral Directors, Keighley
sam@gallagherfamilyfunerals.co.uk



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



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Tovey Bros, Newport
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TRACEY WARREN
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SAIFCharter Executive Committee Elections 2025

Meet the nominees

Sam Gallagher Gallagher Family Funeral Directors, Keighly

A first-class business graduate from Northumbria University, Sam began his career in procurement and learning and development at a national construction firm, gaining valuable experience in strategic operations and organisational growth.

In July 2021, Sam returned to his hometown of Keighley to join the family business, with a vision to steer the company confidently into its next chapter while upholding its hard-earned reputation for professionalism and care.

He started at the grassroots level as a funeral operative and, through dedication and commitment, progressed within the firm, culminating in achieving his Level 4 Higher Diploma in Funeral Directing from the National Association of Funeral Directors (NAFD) in October 2024.

Sam has already made contributions to SAIFCharter, having been co-opted onto the Executive Committee in March 2025. He also plays an active role in the SAIFCharter Insight Group and regularly participates in SAIFCharter and Golden Charter events, bringing insight and fresh perspective to the table.

Sam has a particular interest in environmentally conscious funerals and innovative service models. His university thesis applied to the funeral sector, which reflects his forward-thinking approach and commitment to helping independents navigate a rapidly evolving marketplace.

Sam's youthful energy and fresh ideas, combined with the deep-rooted values passed down by his parents, have brought renewed vitality to the family business. He now seeks the opportunity to continue serving the wider SAIFCharter community with the same dedication, supporting fellow independents as they adapt, thrive and embrace the modernising funeral industry.

Tracey Warren A E Stoodley,

Tracey has been in the funeral profession since leaving school in 1995, working within the Dorset and Somerset community. In 2000 she joined Stoodley & Son of Crewkerne and obtained a degree in funeral service from the University of



Bath in 2012. Tracey subsequently bought the business after her employer's retirement in 2016 and since then has opened another branch in the locality.

Tracey has been an advocate for the funeral profession over the years, helping to open discussions around death and bereavement. She has written articles for trade and national magazines, conducted many interviews on national and local radio, been a regular contributor on BBC Radio Somerset and a keynote speaker at the Festival of Death at London's Southbank Centre.

Tracey first joined a SAIFCharter Working Group in 2020, followed by being elected to the Executive Committee in 2022. Over the past three years, she has been a dedicated and valuable contributor to the Executive Committee and is standing for re-election to continue to represent the views of all SAIFCharter members and protect the future for independents.

Charlotte Wathall cert. FP

Wathall's – The Funeral Directors

Charlotte joined her family's well-established business in 2016, after sixth form. Although she began her career informally, similar to many family-run funeral directors, Charlotte officially became part of the business at the age of 18, making her the sixth generation of her family to work at Wathall's.

Starting as a trainee funeral arranger, Charlotte spent several years gaining experience in various areas of the business and took a hands-on approach to her training, supported by the Independent Funeral Directors' (IFD) College, where she earned her certificate in funeral practice.

In recent years, Charlotte has stepped into a senior role as the company's lead for pre-paid funeral plans, heading up the implementation of new regulatory changes in 2022. She now oversees the entire pre-paid operation for Wathall's eight branches, working closely with Golden Charter to ensure families are supported with care and clarity in planning ahead.

Charlotte is also involved in supporting the opening of new branches, the continuous improvement of customer service systems and operational enhancements that reflect the evolving needs of the modern funeral industry.

She recently took on a position within the bereavement support team, helping facilitate Dandelions Bereavement Support Groups, a project initiated by Wathall's in 2014.



Charlotte is a member of the SAIFCharter Insight Group and is motivated by her passion for representing independent funeral directors, advocating for their unique challenges and safeguarding their ability to remain independently owned and operated. She blends heritage with progressive thinking, ensuring the values of family, community and compassionate care remain at the core of the funeral industry.

Ruth Jardine Jardine Funeral Directors

Jardine Funeral Directors is a sixth-generation family business in Dumfries, where Ruth is the business manager and funeral celebrant.

Ruth started her career in teaching but left in 2012 to become the manager of Roucan Loch Crematorium. In 2018, she was appointed business manager of Jardine Funeral Directors, to lead the company through an unprecedented period of change within the industry.

Ruth also holds a diploma in funeral celebrancy and delivers ceremonies that capture the very essence of a loved one and celebrate a life that has been lived.

Throughout her career, Ruth has received a number of awards, including a Bachelor of Music degree from King's College London; Post-Graduate Certificate in Education from Durham University; Distinction from the Institute of Cemetery and Crematorium Management (ICCM); Finalist Outstanding Business Person 2018 by Dumfries and Galloway Chamber of Commerce; Business Person of the Year 2019 by *Dumfries and Galloway Life* magazine; and Finalist for Scotland's Best Celebrant at the Scottish Funeral Awards in 2022 and 2023, winning the Highly Recommended Award in 2023.

Ruth was honoured to be awarded the Certificate of Significant Contribution from the ICCM for her work in the bereavement services industry. She regularly contributes to the work of the Scottish Government, including the Statutory Guidance on Funeral Costs and the recent Covid-19 Inquiry. She is often asked to speak on Radio Scotland regarding topical matters in the funeral industry.

Ruth would like to join the SAIFCharter Executive Committee to safeguard the interests and values of independent funeral directors, promote high standards and ethical practices and ensure businesses meet the needs of families.



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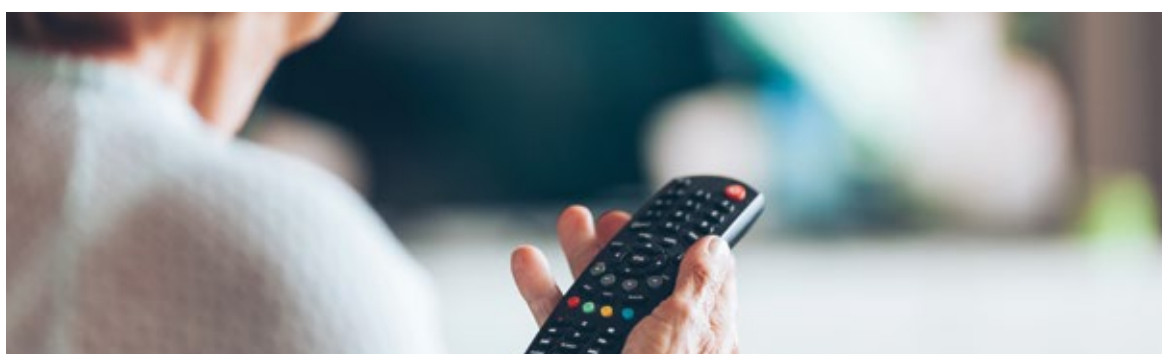
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Holding on to what remains

Ceremonies offer a ritual transition between life as it was and life as it is now, but can people fully move on if they keep their loved ones' cremated remains?



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.

You could say I was flabbergasted! At a recent support group, Betty made this statement: "I am so looking forward to the start of the football season, because every Saturday, I get my late husband Mike's urn from the dresser, and we sit together on the couch watching the game."

"Tell me more," I asked her, uncertain of what else to say.

"Well, Mike and I always loved to love watch football and when I sit with him on the couch, it feels like he is still right there with me."

The comment bothered me. Mike had died two years earlier, but to Betty, he was still around, eagerly awaiting the new season for them to enjoy together.

I know you will all see what's wrong with this picture, as I did! Betty, with her husband on the dresser, has thwarted all the benefits of saying a final farewell, finding comfort in the thought that Mike is still there for her.

It has been estimated that 50% of people bury, scatter or place the cremated remains, but surprisingly many others either leave the remains at the funeral home, or take them home.

We are not serving grieving survivors well without any conversation, education or options as to what they could or 'do' with those ashes. Ceremonies of any kind offer people a ritual transition between life as it was and life as it is now. And anything that thwarts or hinders that process is not psychologically healthy.

Of course, people have the right to make their own decisions regarding funerals and their choice of a 'final resting place'. It is important to help people understand that cremation itself is not 'final disposition'.

I believe, with respect, we need to be more diligent in educating people on the importance

of what to 'do' with cremated remains. Let me suggest a couple of reasons for this:

a) Lack of closure

As long as people live with the idea that they can 'watch the game' with the deceased or 'take my wife on holiday', it will be difficult for them to admit the sad reality that the person is 'gone'. The most demanding challenge of bereavement is realising that the person is no longer here, and finding ways to adjust from life as it was, to life as it *now* is.

b) Lack of 'a permanent place'

One advantage of a grave or niche is that it gives people a place to mourn. You symbolically 'leave' your loved one at the cemetery and you go back and 'visit' whenever you want. People need to say: "That's where they are." Roadside memorials are people saying: "This is the place."

But I have spoken to others who disposed of ashes somewhere at the request of the deceased and then were unhappy because they were unable to get to 'the place'. If, for example, someone was to bury or scatter cremated remains on private property, they may not own that property someday and be denied access to 'the place'.

I was concerned about Betty and, some time later, approached her about her situation. She was surprisingly open to the conversation, admitting that spending time with Mike's remains was becoming less satisfying. I asked her if she had thought about a permanent place for the remains. "Oh yes," she said, "We bought a niche at the cemetery but it's just that I haven't wanted to leave him there when I can have him at home."

On what would have been Mike's 58th birthday, Betty and a group of her friends and family gathered to have a simple but meaningful ceremony where Betty placed the urn in the niche and symbolically said goodbye. She now has a place where she can go and remember Mike and, while watching football alone has not been easy, she is getting there. 📌

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



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.

£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).

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



Handling the deceased

Part one of a two-part series looking at the health and safety implications associated with manual handling



By Simon
Bloxham
Safety for
Business

Manual handling is such an inherent part of working in a funeral home and can cause injury so easily. Your funeral home could be liable for a claim for industrial injury, with its associated costs and/or

enforcement action from the Health & Safety Executive, if someone hurts themselves while working for you.

Manual handling of large, heavy or cumbersome loads, such as a larger individual, poses a significant risk of injury, but what about the ever-increasing weight of the deceased that we need to handle? There are trolleys and other equipment but what do we do when it is the middle of the night and the person has passed away in between the toilet and the wall in a less than spacious lavatory?

It is well documented that we have an obesity crisis in the UK. Someone is obese when their Body Mass Index (BMI) is 30 to 39.9 and you are severely obese if it is 40+. Does that help? Probably not. You will know when you turn up to retrieve a body whether that person is going to be a problem to move or not.

How large is the problem?

Back pain is an extremely common complaint. An estimated 80% of people in the UK are affected at some time in their lives. It is also one of the main reasons for sickness absence.

- On any one day about 1% of the working age population are on sickness absence due to a back problem.
- Nearly five million working days are lost from back injuries. On average each person affected takes about 20 days off to get better.

Most back pain is caused by strains and minor injury rather than serious injury. Although the pain often comes on suddenly, the cause may have been building for some time.

What are the possible hazards associated with undertaking people-handling activities?

The key hazard with undertaking people-handling activities is that the move may go wrong. The handler may slip, trip or they might adopt a poor posture, for instance an awkward twist or overreach to retrieve a body. Any of these events could result in a severe muscular-skeletal injury to the handler. Such an injury could take several months or even years to fully recover from. In some extreme cases, a full recovery never occurs.

What can you do?

Employers have a legal duty to reduce or eliminate risk wherever possible but at the end of the day the deceased person still needs to be taken away, so you will have to get in there and do something.

All I can say to try to help is to pause before commencing and think about the situation first. Make a plan of what you are going to do with everyone involved. Think about the following:

- Where are you taking the person? Plan the whole route first. Does it involve stairs or tight corners?
- Is it a long route? Will you need to rest mid-way?
- Are there obstacles that need removing?
- How much help do you need? Can you call for more assistance?
- Is there room for everyone to get into a good posture?
- Can you see what you are doing?
- Is moving the person within your capabilities or do you need to ask for the assistance from the emergency services?
- Do you require special equipment and, if you do, will you be able to use it in the space you have available to you?

A word of warning. If you contact the fire service for some assistance, they will look at charging for the help. Strange though this might sound, this type of work is not an emergency and therefore they are legally allowed to charge. Sometimes they consider this to be a 'humanitarian act' and may waive a charge, however, this is unlikely if a company calls them. Although it might be a difficult conversation to have with the relatives, a call from the relatives might be the only way to avoid the potential charge.

When the task requires poor handling techniques and posture

Where poor handling techniques or poor posture cannot be avoided, try to reduce the negative effects of these. Mitigate the effects of distance and position of the load from the body, twisting of the trunk and poor posture by changing the task, altering the layout of the task and making effective use of the body. 

The second part of this series will feature in an upcoming issue of SAIF Insight, with a focus on individual capability, risk reduction and more.

Help is at hand! As a member of SAIF

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?



SAIF Associates Directory 2025

Featured are the current Associate Members of SAIF



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www.bradnamjoinery.co.uk

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tam.byrne@brianreidandsonltd.co.uk

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Golden Leaves Ltd

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www.goldenleaves.com

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Complete Voice & Data Solutions Ltd (Broadband and cloud telephony)

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Eulogica (Bespoke funeral software)

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Oak Technology Ltd (Funeral management software)

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mailto:box@funeralssoftware.co.uk
www.funeralssoftware.co.uk

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enquiry@clevespen.co.uk
www.clevspen.co.uk

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01494 722818
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www.muchloved.com

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info@albarepat.co.uk
www.albarepat.co.uk

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crts@advancesaleservices.co.uk
www.advancesaleservices.co.uk

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www.eurocitydirect.co.uk

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repatriations@keyair.eu
www.keyair.eu

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https://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

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01252 786015
hello@speedlinkrepat.com
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www.goldencharter.co.uk

SAIFinsure (Unicorn Insurance Brokers)

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07740 577651
brian@saifinsure.org.uk
www.saifinsure.org.uk

SAIF Resolve (Scott & Mears) (Debt collectors)

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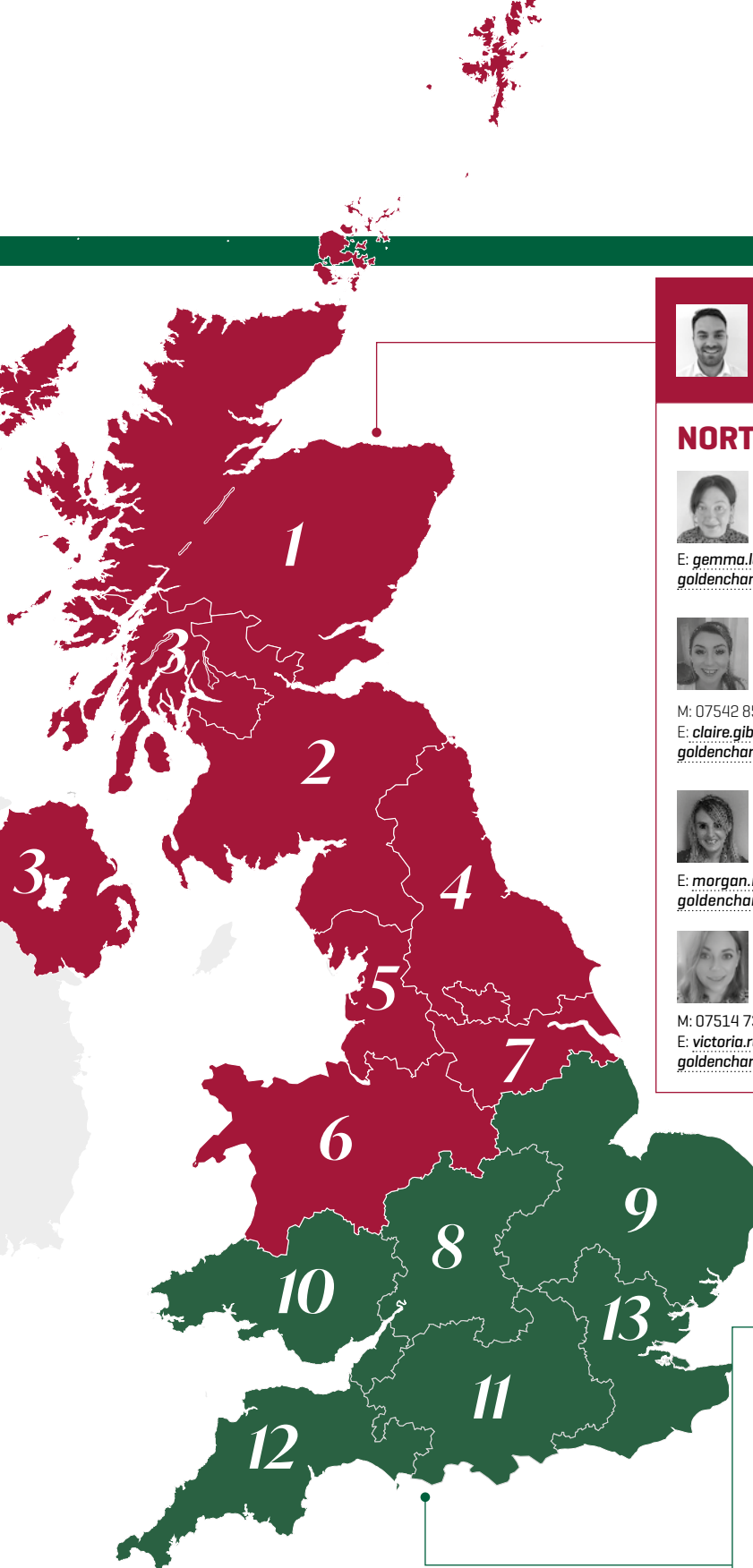


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