



Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

DECEMBER 2025 | NO. 262



A CLEAR ROAD MAP

Guiding independents through the
new UK Funeral Directors' Code

Join the association that's leading the way.

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

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

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

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

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



Insight

December 2025



PUBLISHERS

SAIF

SAIF Business Centre
3 Bullfields, Sawbridgeworth
Hertfordshire CM21 9DB
Telephone: 0345 230 6777

National President:

Ross Hickton info@saif.org.uk

Scottish President:

Declan Maguire info@saif.org.uk

Chief Executive: Terry Tennens F.SAIF

terry@saif.org.uk

GOLDEN CHARTER

Head Office, 2nd floor Aurora Building,
120 Bothwell Street, Glasgow G2 7JS
Telephone: 0141 942 5855

Chief Executive Officer: Chris Wilson

chris.wilson@goldencharter.co.uk

EDITORIAL

Co-editor: Claire Day

claire@saif.org.uk

Co-editor: Michael Fern

michael.fern@goldencharter.co.uk

PRODUCTION

Produced by Connect Publications (Scotland) Ltd

Managing Editors:

David Cameron

david@connectcommunications.co.uk

Roisin McGroarty

roisin@connectcommunications.co.uk

Design: Ruth Turnbull & Niamh Inglis

ADVERTISING

Advertising sales: Jane Deane

jane@connectcommunications.co.uk

Telephone: 0131 561 0020

To include news and pictures in future issues of SAIF Insight, please contact Claire Day at SAIF or Michael Fern at Golden Charter, contact details above.

The publisher encourages readers to support the advertisers in SAIF Insight but cannot be held responsible for any claims made or implied in the advertisements. The publishers reserve the right to refuse advertising.

Any opinions expressed in SAIF Insight by contributing writers and advertisers are not necessarily those of the publishers. While every reasonable effort is made to ensure the accuracy of information contributed to SAIF Insight, no legal responsibility will be accepted by the publishers for any loss arising from use of published information. All rights reserved.

No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means without prior consent.

Articles and pictures for inclusion are welcomed but the publishers cannot accept responsibility for their loss or damage, however caused.



Contents

08

Briefing

Coverage of community fundraisers, a historic honour grounded in service, trust and civic duty and a new collaborative framework for Scotland and Northern Ireland

12

The gift of sight

How funeral directors can change lives while supporting people's wishes for corneal donation

14

Seal of approval

Independents across the country are using the Golden Charter seal to benefit from the plan provider's latest multi-million-pound advertising campaign

16

Exclusive access

Coverage of the SAIF National Education Day, featuring key highlights from the gathering

22

Life-changing conversations

Your support of the Royal British Legion in action – the moment one person's story changed forever

27

New faces, familiar opportunities

The evolution of SAIFCharter, as the association grows in strength

29

'Too soon old; too late smart'

While approaching a significant birthday, Dr Bill focuses on how we can make the most of every day

Enhance Their Experience, Simplify Your Services.

After many years in the bereavement industry, our AV solutions are now available for Funeral Directors with chapels and portable needs. Obitus helps you save time, reduce stress, and build meaningful new revenue streams - all while delivering exceptional service to families.



Music Made Easy

Access a vast
library in seconds



Effortless Tributes

Tailor-made and
professional



Keepsakes Delivered

Meaningful mementos
for families



Portable Solutions

Flexibility for
every moment



Boost Revenue

Meet expectations with
valuable services

Visit www.obitus.com/FD to learn more or book a demo.

Obitus

The benefit and the burden of choice

Independents are experts at offering choice – but don't let too many options become overwhelming for customers

Author Jim Collins has written several books on why and how organisations flourish and fail. *Great by Choice* reflects on firms that make decisions that impact their growth or retreat. While the examples in the book are large corporations, their sentiments remain true for SMEs.

Remember the famous saying:
Fail to prepare, be prepared to fail

A brief reflection on who succeeds:

1. Be prepared in every detail of your business.

What can go wrong and what solutions are in place? What impresses me about the leaders of SAIF is their focus – the relentless attention to the small things matters as much as the large issues.

2. Learn to live in a business environment of uncertainty.

The future is unknown and predictions can shift. Who expected that churches in England and Wales would see an increase in attendance by Gen Z (aged 18-27), rising to 5.8 million people in 2024, compared with 3.7 million in 2018?¹

Thriving in uncertainty means obsessing over your professional disciplines. It's not about everyone in the team obeying orders but rather consistency in action. Why do we do what we do in every action?

3. Innovation isn't everything.

There is a misconception that in a constantly changing environment, innovation helps us succeed. Agility is probably a better concept. Since the Covid pandemic, we have seen independents pivot towards their digital presence and that agility is important.

Hard work and ambition lead to success. Bill Gates had a private education but dropped out of university to pursue his ambition with dedication. He turned his fortunate upbringing

to his advantage and worked relentlessly.

But what about the cultural phenomenon of 'choice'? This is an attribute of our age as we have so many choices. What coffee or tea will you drink? Oh my, it has become a rather complex decision, when it used to just be milk and sugar.

Independents are brilliant at offering choice, so please continue to be person-centred when it comes to choice. But choice is becoming a burden for those from Gen X (born 1965-1980) to Gen Z (born 1997-2012). With too many decisions to make about funerals and conflicted emotions among families, unattended cremations have captured something we need to bear in mind in our marketing – keeping the customer journey from being a burden with too much detail.

Funeral directors and arrangers have a sixth sense for interpreting – do clients wish a full arrangement discussion that goes into detail? Or do they want a 'light' version that cuts to the chase? The skill is knowing the difference when



Terry Tennens F.SAIF
SAIF Chief Executive

terry@saif.org.uk

a client is sitting in front of you, whether in person or online.

Another shift we're seeing in Gen Z and Millennials (born early 1980s to mid-1990s) is an approach to simpler, in person, digital and audio tributes, with eco and alternative choices for attended funeral services.

Information is key

How can we get the right information to the right person in your firm?:

- SAIF's updated database offers multiple email addresses to ensure information gets to the right person.
- Visit the members' area on the SAIF website at saif.org.uk to access a plethora of free of charge resources to support your business.
- SAIF Digital has a closed Facebook group with more than 400 member firms providing additional digital resources for your social media, website and insight. Find out more at www.saifdigital.co.uk
- For anyone struggling with mental health, a free professional and confidential counselling service is available for staff at any SAIF member firm. Visit saif.org.uk/about-saif/#saifwellbeing

Thank you for the amazing service you offer to families in your area. We have been telling the Government what a brilliant and untold story of professional care you bring to people.

May the Christmas season be joyous and the New Year bring courage and continued service. 🙏

Best wishes,

Terry Tennens

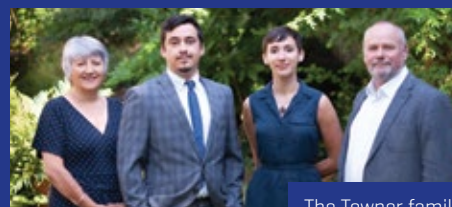
1. Quiet Revival report by the Bible Society: biblesociety.org.uk/research/quiet-revival

150 years of service

In 1943, Second World War bombs hit the London-Norman Road junction in East Sussex, bringing down the walls of Arthur C. Towner funeral directors. From the rubble, Arthur, son of the company founder, emerged carrying the family legacy and a determination to rebuild a company that now celebrates its 150th year.

The undertakers and stonemasons can still be found on Norman Road and remains a beacon in the community since 1875.

Over six generations, Towner's has prided itself as one of the most prominent funeral directors in the area. For Oliver Towner, the current owner and managing director, the firm's 150th year marks an opportunity to solidify the company's



The Towner family

history and take the business an exciting direction.

He said: "We're given a huge amount of trust. You're responsible for the final stage of someone's life. The life of a friend, a father or mother, a son or a daughter. Every life matters."

And it's life that has been top of mind for the Towners with the family announcing that Oliver is expecting his first child – the seventh generation. Congratulations from all at SAIF Business Centre.

More than a mark



Independent funeral directors are at the heart of our national advertising campaign. By using the Golden Charter seal, our partners have a direct link to the national campaign in their premises.

Display the seal

The Golden Charter seal is our way of giving customers clarity and confidence when choosing a funeral plan. Use it to let families know you're part of a nationwide network of independents with shared standards of care and professionalism. 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 to learn more about the campaign and how to get involved.

Join independents across the UK and show the seal to help your business grow.



GOLDEN CHARTER
FUNERAL PLANS



Reaping what you sow



Doing what independents do best is the road to success in funeral planning, says Golden Charter's new CEO

I've had a warm welcome to the funeral sector in the months since I joined, and I'd like to thank our outgoing CEO Mark Huggins and all of my colleagues who have made that the case. Maybe the most important thing they've done for me has been to ensure I've had the chance to meet so many funeral directors so quickly. Your sector is unique and independents' specialist care is a huge part of what drew me to it. I'm endeavouring to learn as I meet you and attend the events that make up the funeral profession's year.

I've already had the chance to attend SAIF Education Day, the SAIFCharter AGM and our own engagement events – and what I've seen is a passionate group of businesses, all varied yet equally devoted to supporting customers.

Combined strength

While learning from those within the profession, it's also been valuable to look at other sectors. Nothing is quite like funeral directing but independents, corporates and disruptors are familiar forces.

I see a lot of parallels when I look at the farming sector: another long-standing vocation embedded in our culture, and one with a core of local, independent and often family-run businesses facing shared challenges together.

Farmers use their local reputations and their sheer numbers across the UK to make their voices heard: you'll rarely go long without a story on their sector and their views are always at the forefront. They know their local strengths and are very effective at using them nationally – that's why, despite pressure from large firms, the National Farmers' Union (NFU) still represents a remarkable 44,000 farmers and growers. When I look at how you work with SAIF, I see similar strengths: a varied collective, working together.

Playing to your strengths is a lesson I've seen benefit many types of business. I was at Direct Line when price comparison websites began to dominate and I worked in banking during the rise of digital providers: I've seen industries respond well to disruption and others react badly. If I could boil the difference down to one thing, it's about doing what farmers have done – keeping the focus on what you're best at.

Customer needs

Disruptors are dramatic by their nature and it's hard for us as business leaders to take our eyes off the major changes we see. But competitors don't wish disruption into being, they respond to customers with the tools available to them as new entrants. That doesn't invalidate your strengths. As farmers show, when things are volatile, your unique knowledge and place in the culture give you the tools to react strongly.

As customers have turned in greater numbers to direct cremation, it's right that your plan provider supplies a product that gives them what they want –

and that product is serving them accordingly. Yet in researching our Direct Cremation Plan, we found that the 'human anchor' of a funeral director was as important as the price. We uncovered a need for compassion and local support that national disruptors simply don't provide.

We grow by offering customers what they want – yes, direct cremation options, but also your human touch and local expertise. That's a win-win we're lucky to have and one I'm glad we're focused on through our seal and in the latest iteration of our national TV advertising (*see pages 14-15*).

When I think back to the funeral sector events I've attended, I think about direct cremation providers. Not because those providers had presences at most of the events, but because we in the room were often talking about them. Yes, it's vital we know our competition, but what I hope to do at Golden Charter is help us think like the farmers have – with independents' combined strengths at the forefront of our decision-making.

You know your customers, you meet their needs for traditional funerals and direct cremations and you have the backing of a national plan provider – those are the strengths that matter.

So, as we enter 2026, let's work together to keep the focus on what you do best and reap the rewards of great local care. 



Chris Wilson
Golden Charter,
Chief Executive
Officer
chris.wilson@
goldencharter.
co.uk

Driving change

Daniel Robinson & Sons' Annual Golf Day raises more than £43,000 to transform local young lives



A great deal of hard work and dedication by the team at Daniel Robinson & Sons paid off with their Annual Charity Golf Day at Colne Valley Golf Club, Essex.

The team raised more than £43,000 and every penny will be used to change young lives in the local area for the better, covering the cost of specialist private physiotherapy and equipment, to help local children who were born with cerebral palsy. This level of physiotherapy is not available through the NHS, but it gives the children the opportunity

to greatly increase their mobility and confidence, helping to equip them to lead much more independent lives in the future.



34 teams took part on Wednesday 10 September, and the event was supported by a range of local and national businesses, large and small, who made donations of tombola and auction items, as well as entered teams on the day.

Gary Neill, Managing Director of Daniel Robinson & Sons, said:

"We would like to say a massive thank you to everyone who donated to the day, or entered a team. It is this fantastic level of support and the inspirational beneficiaries that makes this such a special event."

CLOTHING DISCOUNT STORE

148 Chingford Road, Walthamstow, London, E17 4PL
enquiries@clothingdiscountstore.co.uk
www.clothingdiscountstore.co.uk

BLACK JACKET & W/COAT
Wool mix £149.50 inc. VAT
36" – 46" chest
Extra for sizes up to 60" chest

STRIPE TROUSERS Wool mix
30" – 38" waist £59.50 inc. VAT
Extra for sizes up to 56" waist

WHIPCORD RAINCOATS
Wool Mix
38 – 46 chest £179.00 inc VAT
Extra for sizes up to 52 chest

Also - Frock Coats - Overcoats
- Suits - Shirts - Tail Coats
& Ties - Top Hats etc

Next day delivery or visit our showroom by prior appointment

Telephone 020 8527 4249
or 07768 848166



SPONSORED

much loved

MuchLoved grants scheme to help organisations working with bereaved people

The MuchLoved Charitable Trust is launching a scheme to offer small, flexible grants to organisations that provide grief support in their communities.

Catherine Betley, Head of Charity at MuchLoved, said: "Grief touches every community, but it's often the grassroots projects run by passionate 'changemakers' that offer meaningful care, education and support. That's why we have developed a grant funding stream to help initiatives reach those who need them."

The scheme is open to UK-based initiatives with an income of less than £200k a year. Grants can be used to help with vital running costs, to pilot new ideas, or to expand the reach or capacity of a service.

A recent recipient was Friends Together Bereavement Support Network, started by Abbey Funeral Services in 2007, which



helps bereaved people across Kent to connect, share and heal in the company of others who truly understand.

The grants scheme reflects MuchLoved's purpose of helping bereaved people and aims to extend its impact together with like-minded organisations in local communities.

To arrange an informal discussion about a project with Catherine or request an application form, email support@muchloved.com.

HISTORIC HONOUR

Service, trust and civic duty

SAIF member Martin Rowley BEM makes history as Lord Mayor of York

Funeral director Martin Rowley BEM was honoured by his fellow city councillors by being elected the 807th Lord Mayor of York – and the first funeral director to hold the position in the city's long history.

As 'First Citizen of York' his role is to represent the city locally, nationally and internationally, and he was recently part of a cultural delegation to Nanjing, York's sister city in China.

It's a role that will keep him busy during his 12-month tenure as he estimates he has 650 engagements in his diary, particularly as he pledged to visit all the care homes, schools and colleges in York to recognise the great work that is going on throughout the city.

The mayorship goes back to 1212 when King John I granted York the right to collect its own taxes, hold courts and conduct its own affairs, including the right to elect a mayor. The first mayor was elected in 1217, and Richard II upgraded the office to 'Lord Mayor' in 1389 – today the title is second only to the Lord Mayor of London in terms of its status.

Martin said: "I really feel the weight of history on my shoulders as there have been some great people that have



Martin Rowley BEM. Image courtesy of City of York Council.

held this position in the past. It's an honour for me to represent the city in this role – a real once in a lifetime experience.

"The main thing I want to do in my role as mayor is to recognise all the 'extraordinarily' ordinary people in our city, such as carers and those that help in our community."

Martin said 'public service' runs in his blood, ever since he left home at 16 to join the Army and later became an ordained minister. He's also served as a school governor and as a trustee on various charity boards, and in 2019 was elected as a councillor for the city's Osballdwick and Derwent Ward. In 2021 he was honoured with the British Empire Medal (BEM) for services to the community in York.

While the demands of the Lord Mayor role are

onerous, he's happy that the company he runs with his wife Elizabeth – Rowley & Sons Family Funeral Services – is in good hands as he says she is the 'powerhouse' behind the business and is also supported by two of their three sons, Jordan and Elliot, and their daughter-in-law Jocelyn.

Martin added: "We've been SAIF members since our second funeral so I'm keen to raise the profile of the organisation as we are immensely appreciative of SAIF and the support that it gives us and other independents."

"I'm not sure that being Lord Mayor gets us more funeral business but some of our families have asked me to wear my mayor insignia and chain of office to make their funeral that little bit more special."

FOUR STEPS

From search to service

With so many people searching online, being at the top of Google can drive more business. Here's a simple four-step plan for Google Ads from SAIF Associate Your Business Angels (YBA):

1 Choose the right campaign
Start with a Search campaign – it shows your ads when someone types a relevant phrase.

2 Set a local budget
Many funeral homes YBA supports start at £15-£20 per day. That's enough to test what works in your local area.

3 Write compassionate ads
Ads should feel personal and local: "Independent family-run funeral directors in..." or "Here for you when it matters most."

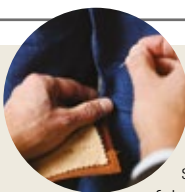
4 Track what's working
Set up conversion tracking to measure how many people click to call or complete an online form.

YBA offer a free 30-minute digital review with YBA by emailing team@ybapcc.co.uk

Tailored to you

Lyn Oakes has unveiled its updated website – designed with the funeral industry in mind. Providing an easy online experience, the site offers an expanded range of premium uniforms and detailed insights into their bespoke, custom and off-the-peg services.

Whether outfitting a team or selecting individual garments, Lyn Oakes' collections are size-inclusive, budget-conscious and



uncompromising on quality. All Lyn Oakes uniforms have reinforced stitching and heavyweight fabrics, as well as travelling

tailors who can service all uniform requirements.

Operating for almost 50 years as a family business, Lyn Oakes has a reputation for delivering premium products with personable service and sustainable options.

The team has reworked the website to provide an improved online showroom of products. Visit www.lynoakes.co.uk

challenge SUPPLY CO. LIMITED Presentation Matters



Presentation Folders for Funeral Directors

Folders are printed on the outside cover with distinctive metallic print. A4 Lincoln and A5 Oxford styles hold approx 15 sheets of paper, A4 Chester and A5 Windsor styles hold approx 50 sheets of paper. A variety of colours are available to suit Company branding.



AN ATTRACTIVE & CONVENIENT WAY OF PRESENTING:

- Bereavement Packs
- Registrar Documents
- Estimates & Arrangements



Twist Handle Biodegradable Remains Bags

STANDARD CARD COLOURS: White, Cream, Bright Red, Dark Red, Bright Green, Dark Green, Bright Blue, Dark Blue, Purple, Black.

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

www.challengesupply.com



much  loved

Your place to remember

funeral notices • online donations • website services

For more information: 01494 722818 • support@muchloved.com • muchloved.com

UNIFIED

A united voice for members

SAIF members in Scotland and Northern Ireland voted unanimously to establish a new 'collaborative framework' – bringing the two regions closer together.

The SAIF Scotland and Northern Ireland (SSNI) will help members to work together, share learning and create a stronger, unified voice for independents. It comes at a pivotal time, with an increasing focus on regulation, professional development and public trust.

The SSNI will show a united front in national discussions while championing local identities. A new SAIF Northern Ireland Co-Executive will ensure local issues, priorities and member needs are represented, working in close partnership with the Scottish Executive.

The new Co-Executive – Declan Maguire, Joe Murren, Gavin Henshelwood, Mark Porteous, Ross Anderson, Ken Gilmore, Andrew McClure and Peter Dallat – will focus on Northern Ireland-specific matters such as member engagement, government relations and training, while benefiting from the practical and strategic experience of SAIF Scotland.

Formally launched at a meeting at the Dunsilly Hotel, Belfast, there was an excellent turnout from Northern Irish members, along

with National President Ross Hickton, SAIF Chief Executive Terry Tennens F.SAIF and five members of the SAIF Scotland Executive.

Attendees also heard from SAIFCharter Chair John Byrne and Phil Perry from Obitus.

Declan, who helped lead the structure's development, said: "This is about creating a framework that allows Northern Ireland's members to thrive. SAIF Scotland has built strong foundations in training, communication and governance, and now those strengths can be shared with colleagues in Northern Ireland – without taking away local autonomy. We'll have local voices making local decisions, but with shared expertise and support."

The arrangement will also provide opportunities for collaboration on education, wellbeing and shared events, including plans for joint continuing professional development (CPD) activities and member gatherings.

"We are proud of our history in both regions," Declan added. "This partnership is not simply about merging identities, it's about strengthening them. By working together through SSNI, we'll build an even stronger network for the future of independent funeral service." 

Royal honour

Congratulations to SAIF member Ray Thornalley, of Thornalley Funeral Services, who has been awarded the British Empire Medal [BEM] in recognition of his services to the bereaved and the wider community.



At 24 years old, Ray opened his own funeral business in Clenchwaton in 1981. Two years later, he moved the business to St James Street in King's Lynn, before the construction of a purpose-built funeral home on Austin Street in 2011.

Over the years, the family-run business expanded with the acquisition of Chapmans Funeral Services, Swaffham, a new funeral home in Dersingham and the development of Breckland Crematorium in 2019.

Ray's dedicated himself to supporting families through bereavement, including helping to facilitate a support group 'Friends in Bereavement' for many years.

ALLSOPS

TRUSTED BY FUNERAL DIRECTORS
FOR OVER 40 YEARS

- ✓ Trade-only
- ✓ UK-made quality products
- ✓ Bespoke design service
- ✓ Fast, reliable delivery
- ✓ Friendly, expert support
- ✓ Everything you need, in one place

Order online: www.allsops.net
Call us: 01903 213 991
Email: info@allsops.net



Order online at www.allsops.net

Or call us on 01903 213991





THE GIFT OF SIGHT

Christopher Greaves-Thomas, Regional Tissue Donation Nurse Specialist at NHS Blood and Transplant, shares why funeral directors are instrumental in supporting people's wishes for corneal donation in community and hospice care settings

Funeral directors are increasingly involved in the care of those who wish to donate their corneas following their death. NHS Blood and Transplant (NHSBT) has a long history of working closely with funeral directors across the UK, and has become more involved as people are supported to die outside of a hospital setting.

What is NHSBT?

NHSBT is a specialist health authority commissioned by NHS England to manage all aspects of tissue donation across the UK, from awareness and promotion of choice to donation. Specially trained healthcare professionals support families through assessment and consent for donation to take place, facilitate the retrieval procedure and provide aftercare for families, ensuring they remain supported. Every year, NHSBT changes the lives of thousands of people in the UK through its work in organ, tissue and blood donation.

Regulated by the Care Quality Commission (CQC) and Human Tissue Authority (HTA), NHSBT holds multiple HTA licences, allowing for tissue donation to be safely and legally carried out, processed and supplied to healthcare establishments across the UK for transplant, research and education.



Christopher Greaves-Thomas
(RGN, BSc),
Regional Tissue
Donation Nurse
Specialist,
NHS Blood
and Transplant

Funeral directors are likely to encounter two teams that directly support corneal donation. The National Referral Centre's specialist nurses support families through the donation assessment process and obtain consent for donation, as well as ensure that the donation is safe, legal and ethically managed. Then the retrieval team undertakes the eye retrieval, ensuring the donor is treated with dignity, respect and honour, with retrieval minimally disruptive to their care.

What is corneal donation?

Corneal donation is the process of obtaining eye tissue for transplant and research through whole eye retrieval, with the expressed consent of the family or designated next of kin of the deceased person.

While the whole eye is retrieved, only the cornea (the transparent, protective barrier at the front) and the sclera (the white outer layer) are used in transplant procedures. Other parts may be used in research if the family has given consent.

Corneal donation cannot, and will not, take place without recorded consent from the designated next of kin. Retrieval can take place only within 24 hours of death, meaning you may be contacted by NHSBT early in your care of the deceased.

There is no requirement to alter your care of the deceased person or to transfer them to another location for donation to take place. When the retrieval team undertakes the

donation, a full assessment of the person is carried out, including an identity check and examination.

Once the retrieval takes place, a reconstruction of the person's eye ensures that those who wish to spend time with the deceased can still do so and be reassured that the person will still look like themselves.

Why is corneal donation important?

The Royal National Institute of Blind People (RNIB) estimates that 2.5 million people in the UK are living with sight loss – and that this will increase to 3.5 million by 2050.

About 6,000 corneal transplants are required annually in the UK to combat disease and trauma that results in sight loss or impairment. Everyone who donates potentially helps up to 10 others.

Research has found that most people are unaware they can consider corneal donation, though overwhelmingly feel that it is important to discuss.

Many people who wish to explore corneal donation have expressed that they were proud to leave a legacy, or relieved to be able to help others. As an advocate for those in your care, supporting their right to donate and their wish to help others is just one more way in which you can ensure that they receive the best possible care following their death.

How are funeral directors involved in donation?

NHSBT's retrieval team will contact

you to seek permission to undertake the retrieval at your facility. You will only ever receive this request if consent has been obtained, documented and recorded from the family, in line with the wishes of the deceased.

The retrieval team will request a private space for the procedure, to protect the donor's privacy and dignity. A clean, flat surface will be needed to be able to prepare the instruments required.

The retrieval team may accept requests for funeral director staff to observe the donation, providing they meet the criteria for safe observation. This will be explained to you by the retrieval team.

There is a small risk of some bruising or bleeding following retrieval. The retrieval team will inform you and take steps to minimise any bleeding that occurs. The family is made aware of this risk as part of the consent process.

The retrieval team will ensure you have documentation that highlights the retrieval that has taken place, as well as any additional actions that have been taken by the team.

The donor will also have a label placed on their person notifying

anyone who cares for them that they have had a retrieval procedure.

In the days following the donation, you will receive a call from the retrieval team for follow-up and feedback about the process.

How will I know if a person wishes to donate?

In most cases, family members are aware and have consented. Community-based care settings are also increasingly supporting wishes to donate and are communicating this to funeral directors when care is transferred. You may find it helpful to ask, "Has this person been referred for corneal donation?", as part of your care transfer.

In some cases, the first time that you become aware that the person wished to donate will be when you are contacted by the retrieval team or NHSBT National Referral Centre. [i](#)

With special thanks to contributors: Claire Price [National Retrieval Manager, NHSBT], Justine Denbigh-Ashbridge [Senior Retrieval Assistant, NHSBT] and Elisabeth Partridge [Regional Tissue Donation Nurse Specialist, NHSBT].

SPONSORED

'Your Last Gift'

Nearly three in five adults in the UK fail to make a Will and the consequences can be devastating, especially when loved ones are also dealing with the grief of bereavement.

Apart from the Will, a raft of practical jobs remains to be sorted: telling family and friends, planning the funeral and the reception, implementing the provisions of the Will or lack of one, sorting and clearing the home and dealing with various layers of officialdom, not to mention a mass of other 'stuff'.

Following on from the article *Things to do before you die* in April's *SAIF Insight* (issue no. 260), SAIF Associate



Matthew Hutton's book, *Your Last Gift – Getting your Affairs in Order*, may be a helpful tool. At just 120 pages, Matthew describes the book as: "Concise, but comprehensive, with a focus on two checklists and five downloadable forms, to be completed with all the relevant information, stored securely and kept updated."

For more information on *Your Last Gift – Getting your Affairs in Order* by Matthew Hutton, visit www.yourlastgiftbook.com



AUTOPSY AND FUNERAL EQUIPMENT

Mortuary Equipment

William Kenyon manufactures and supplies premium mortuary equipment across the UK and Europe. With state-of-the-art facilities in Italy and the UK, we craft bespoke solutions using the finest materials. As a 24/7 national refrigeration company, our fully stocked mobile fleet ensures fast, reliable service. We design, build, install, and maintain equipment with unmatched precision and support, delivering excellence to the funeral services sector.

For more details call us now on:
0800 111 4972
mortuaryequipment.net



ALL SEALED UP

Independents across the country are using the Golden Charter seal to benefit from the plan provider's latest multi-million-pound advertising campaign

Golden Charter is all about independent funeral directors. You're what separates us from the other biggest funeral plan providers and you're why we exist today. But do the families we serve together know that?

It's a question funeral directors have rightly asked us in the past and its importance comes through in the customer research we carry out. Those customers tell us the human touch that comes from independents, and the work you do at the time of need, are a hugely important part of their decision making. We listened to this feedback from funeral directors and customers and asked ourselves, do we make that connection clear in everything we do?

That's where the Golden Charter seal comes in.

A new mark of trust and reassurance, simply put the seal exists to let families know you offer established funeral plans, and links your recognition in your own community to our current national advertising campaign. It shows that your business is part of a nationwide network of trusted independents, supported by a national plan provider.

Pièce de résistance

No doubt you'll recognise the Michelin star as a prominent signal of excellence for restaurants. What's remarkable about that mark is that every restaurant is different, usually significantly so, with their own style and characteristics. Yet when you see the Michelin plaque, you know it signifies quality. It's a hugely successful blending of local expertise married to a mark of brand recognition.

Having a consistent mark families can trust has important benefits for customers. Funeral directing can be complicated for potential customers to navigate, with different approaches taken by different businesses: some competitors

make themselves known through a national brand, while others can present as established local businesses even after they're absorbed into a conglomerate. By using the seal, we want to underline your genuine independence, while linking you to our national work. It offers you the best of both worlds while clarifying customers' options.

We know the work you put into making your independence clear to customers. The independents we work with show that in many ways, including SAIF membership and your own advertising. Since our campaign underlines your independence, the seal acts as another way of showing it.

A national campaign

In October, our latest multi-million-pound advertising campaign went live, displaying the seal across TV, print and digital – alongside the return of dancing dad George, back from last year's campaign.

Our consistency is at the core of ensuring we're reaching customers and staying in their minds when they come to seek out a funeral plan. Displaying your seal locally not only strengthens that chance, it means our advertising works for you directly by making that link between us.

We have evolved our messaging to help that happen: for the first time our TV script explicitly calls out our network of independent funeral directors in voiceover, before displaying the seal in its final message. That means when families see our advertising, they'll know they can come to you and talk about a Golden Charter plan. And the more visible the seal is in your premises, counters and websites, the stronger the connection families will make.

It tells those in your community who recognise you exactly what to expect, while anyone familiar with the advertising campaign and new to you will recognise that you're a trusted business backed by the strength of a familiar national brand.



Get involved

We have sent the seal and related point of sale materials to every Golden Charter partner. Please display it proudly across your premises and speak to your Golden Charter business manager if you have any questions.

Making the most of the seal goes beyond placing it in your premises. You can download it from the Resources section of mygoldencharter.co.uk in a variety of sizes and dimensions. This includes images designed for website and social media use – and you can use these alongside the social media copy to further promote your business' funeral planning expertise.

Beyond our network, we're always delighted to speak to independents looking to join. This campaign has funeral directors at its heart, so if our national campaign and seal sound like pieces you could benefit from, simply contact partner@goldencharter.co.uk to start that conversation. 

See the seal

In the short time the seal has been available to funeral directors, it's been fantastic to see it in use up and down the country. Thank you to everyone who's played their part in making it a recognisable mark of trust.





Thomas Greatorex and Sons, Matlock



G B Davis and Sons, Alfreton



John W Griffith and Son, Wallasey



Charles Carpenter Funeral Services, Doncaster

Love's Independent Funeral Directors, Stafford



Love's Independent Funeral Directors, Stafford



Jacqueline Wilson Independent Funeral Services, Chester



Frank Painter and Sons, Shrewsbury

Ian Esslemont in Huntly, Aberdeenshire



J Naylor Funeral Directors, Scunthorpe

Halloween social post from Gallagher Family Funeral Directors, Keighley



Jacqueline Wilson Independent Funeral Services, Helsby



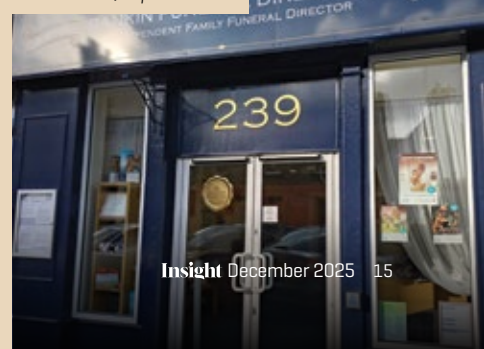
Thomas McMullen Funeral Services, Birkenhead



Fowles Funeral Services, Winsford, Cheshire



Rankin Funeral Directors, Burtisland, Fife



NATIONAL EDUCATION DAY PACKED WITH INSIGHT

The ever-popular SAIF National Education Day has returned to Leicester, attracting one of the association's highest numbers of delegates with almost 200 funeral directors and suppliers from around the UK. The September event featured a packed agenda of insightful presentations, engaging discussions, invaluable networking sessions and up to six hours of continuing professional development (CPD). Here, we feature highlights from the gathering at the Marriott Hotel Leicester.

The cost of funerals

Immediate past President of SAIF Declan Maguire provided a summary of responses received from the second *What is the Real Average Cost of a Funeral in the UK* – an annual report produced by Funeral Solution Expert (FSE), in partnership with SAIF. The report yielded important insights on consumer preferences, funeral costs and increased competition between independents and national providers.

The groundbreaking funeral sector research, which has subsequently been emailed to all members, featured

responses from 209 members, with more than 6,000 adults surveyed.

SAIFInsight (issue 261) featured a deeper dive into the research findings.

Understanding unattended funerals

Turning to direct cremations and unattended funerals, Ross Hickton, SAIF National President, provided an industry update, highlighting the importance of funerals. The session focused on shaping the future of the independent funeral director in a landscape where direct cremation continues to evolve and online providers are pushing harder than ever.

Following on, break-out sessions were held by Russell Beswick and his team from Mirable Solutions. These sessions focused on supplying funeral directors with the tools to handle sensitive conversations with families who are uncertain if direct cremation is right for them.

Neurodiversity in the workplace

Sarah Hunnab, certified ADHD coach and specialist, was on hand to help members better understand neurodiversity among staff and clients. Sarah discussed how diversity could be addressed in the workplace to support employees and impact the wider business. This was supported with data received by a survey completed by some of our members.

The Mushroom Coffin

Attendees were introduced to the world's first coffin made from mushrooms.

Bob Hendrix, from Loop Biotech, shared the invention, which was grown in seven days from local mushrooms and upcycled hemp fibres, and fully returned to the earth within 45 days. More information can be found at www.loop-biotech.com



SAIF President
Ross Hickton

Beyond the funeral

Trauma-informed aftercare partnerships was next on the agenda. Chaplain Ahmed Alsisi, from White Rose Funerals and a Bereavement Leader, shared an overview of the challenges affecting mental health, families and funeral directors and how his firm has introduced aftercare as a strategic advantage. The aftercare has been embedded in the company's service model through community engagement, education and training, innovation in bereavement support and targeted outreach.

Sponsors

Golden Charter's Claire Zuurbier provided an update on the organisation and the challenging landscape that is developing, while SAIFInsure's Brian Hart shared details on the provisions offered by his firm. A joint representative from the Westerleigh Group and Obitus updated attendees on the 'immersive attended funeral experience' and 'super venue', noting they will continue to build a proposition to support funeral directors to deliver national services at a local level, ensuring services are kept within their own communities.

A warm thank you from SAIF to all sponsors of the event. 



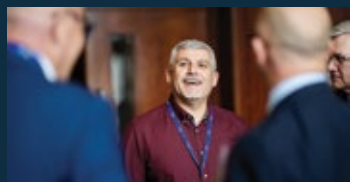
Delegates enjoyed a series of discussions



Exhibitors

- Golden Charter Ltd
- Westerleigh Group
- Obitus
- SAIFinsure
- Complete Voice and Data Ltd
- Ecclesiastical Planning Services Ltd
- Fluent Communication Ltd

- Greener Globe
- Funeral Standard
- Humanists UK
- Independent Funeral Directors' (IFD) College
- Loop Biotech
- Avens Marketing
- Signature Group
- The MuchLoved Charitable Trust
- Urns UK



Global perspectives: Sign up for the first International Education Week

Mark your calendars for 20-24 April 2026 and join SAIF in Chicago for the first International Education Week. Over five immersive days, attendees will explore the funeral profession from a global perspective, gain fresh insights and build international connections to support your business.

The event, a partnership between SAIF and Worsham College of Mortuary Science in Chicago, Illinois, will provide an opportunity for professional development.

From day one, attendees will be introduced to the foundational principles of US funeral services: the psychology of grief, merchandising strategy and funeral directing in the American context. There will also be a tour of the campus and a meet-and-greet with some of the world's best funeral service educators.

Attendees will then go behind the scenes, visiting funeral homes, cemeteries and vault manufacturing sites, to provide a practical understanding of operations, logistics and innovations, such as green burial alternatives.

From mid-week the focus will be on technical mastery – embalming essentials, infection control, live demonstration and handling difficult cases. This will be followed by advanced skills in restorative art, cranial reconstruction,

cosmetology and an in-depth review of case work in hands-on sessions.

The final day will focus on legal and regulatory frameworks, looking at the US funeral service legislation, cremation operations and compliance standards – all aimed at supporting funeral director businesses with comparative awareness.

The week will end with a closing graduation luncheon to celebrate the attendees' achievement and the new network.

Declan Maguire, SAIF immediate past President, said: "This is more than a training course. It's a transformative experience that blends theory, practice and international insight – all designed to help independent funeral directors stay ahead in a changing world."

"We look forward to welcoming you to Chicago – and to the next level of funeral service excellence."

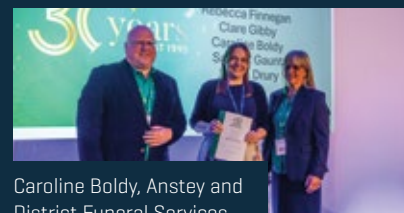
Book your spot

Spaces are strictly limited to 50 people, so all interested should secure their place now.

Register interest by scanning the QR code (right) or by visiting: form.typeform.com/to/qZQLQc6o



IFD College awards



Caroline Boldy, Anstey and District Funeral Services

The Independent Funeral Directors' (IFD) College has delivered training and qualifications to more than a thousand funeral directors over the past three decades.

While Sean Martin ACSI F.SAIF was unable to attend the AGM, David Gresty, College Principal, provided an update on the college's new digital learning platform and two new qualifications. David and the IFD College's Nicola Jarman then awarded certificates to the students pictured.



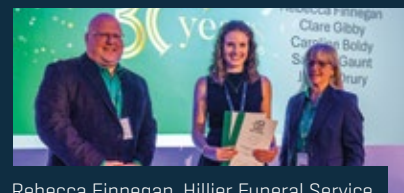
Clare Gibby, Dandelion Farewells, received by Judith Dandy



James Drury



Samuel Gaunt, F P Gaunt and Sons, received by Peter Gaunt



Rebecca Finnegan, Hillier Funeral Service

Upcoming education courses in 2026

The Independent Funeral Directors' (IFD) College has released its courses for next year on the college website ifdcollege.org.

The college will also be launching a new online portal to streamline course bookings and information. Visit the website to find out more.



THE CODE FOR CHANGE

New UK Funeral Directors' Code for SAIF members is set to be finalised and initiated in the next few months. Joe Murren F.SAIF and Paul Allcock F.SAIF explain what you need to know...

In response to a request from the Ministry of Justice (MoJ) for a standardised code of practice for all funeral directors in the UK, SAIF proposed adopting the code developed for the Scottish Government to the National Association of Funeral Directors (NAFD). This code was created with input and expertise from members of the funeral profession, including representatives from both SAIF and the NAFD. In May 2025, our proposal was agreed and named the UK Funeral Directors' Code. After further discussions, each association decided to create its own version of the code, incorporating additional requirements tailored to its specific members.

A draft of the UK Funeral Directors' Code for SAIF members

"This code was created with input and expertise from members of the funeral profession, including representatives from both SAIF and the NAFD."

has been prepared and presented to both the National and Scottish Executives for use by our members. Once it's finalised, the code will be presented to members at the 2026 annual general meeting (AGM), where it will be officially initiated.

Following this, a grace period will be implemented to allow members to make any necessary adjustments to their administrative and operational procedures before the code is applied through the Quality Assurance Programme.

Members can rest assured that the changes to our code are minimal.

In 2022, SAIF aligned with our members in Scotland by

incorporating around 85% of the code that is now being adopted. Templates for all required documents will be available online at saif.org.uk. SAIF Business Centre and members of the Executive team will also be available to answer all questions and clarify any uncertainties.

The most noticeable change for members will be in the code structure. It will transition from a hybrid code – with outcomes, strict rules and good practices – to a prescriptive code with outcomes and regulations to achieve the desired outcomes. It will be presented in two parts. Part one will contain the UK Funeral Directors' Code. Part two will be an addendum showing those requirements applicable for SAIF membership.





Part 1: UK Funeral Directors' Code

The following areas will transition from current good practices in the code to requirements in the new code or will be explained in further detail.

- Obtain signed authorisation from the client or the person the client has nominated to represent them for the transfer of the deceased into their care; or, where the client has yet to be identified, signed authorisation from the person requesting the transfer (e.g. hospital or care home staff).
- Advise that person in writing (or email) of the location where the deceased is being transferred to, including an address and contact number for the location.
- Make or obtain a record of the deceased's personal effects the funeral director will take into their care and a record of any personal effects which have been returned to the person signing the record at the time of transfer. The funeral director must ensure this record is checked and signed – on paper or electronically – by the client or the person the client has nominated to represent them, before leaving with the deceased. If the client has yet to be identified or is unavailable at the time of the transfer, the personal effects record must be counter-signed by another person, such as a member of staff of the hospital mortuary or care home, before the funeral director departs with the deceased.
- The funeral director must retain a comprehensive record of all deceased persons who have been in their care. The record must be sufficiently detailed to record what actions have been carried out in relation to the deceased (e.g. first offices, washing, dressing – where, when and by whom, time of deceased's arrival and departure at funeral director's

premises). The record must be stored in an accessible form, in secure conditions, and is to be retained for a minimum of five years. Where a record contains data about any person who is still living, funeral directors are required to comply with all relevant legislation (e.g. UK General Data Protection Regulation GDPR, the Data Protection Act 2018, etc).

- The funeral director must be able to demonstrate that they have assessed the activities undertaken by every staff member whose role includes duties relating to the care of the deceased. A record of each assessment, the outcome of the assessment and training requirements or training undertaken must be kept by the funeral director and made available to inspectors on request.
- In some circumstances, viewing the deceased may not be recommended by the funeral director or some restrictions may have to be put in place, such as viewing behind glass.
- In circumstances where the funeral director advises against viewing entirely, the funeral director must provide the client with sensitively worded advice setting out their reasons and make every effort to support the wishes of the client in relation to that advice. The funeral director must keep a record of this advice.
- Where the funeral director has advised against viewing but the client does not accept that advice, the funeral director must keep a record of this.

➔ The following areas will now become a requirement:



- The funeral director must be able to demonstrate that they have assessed the activities undertaken by every staff member whose role includes duties relating to the care of the deceased. A record of each assessment, the outcome of the assessment and training requirements or training undertaken must be kept by the funeral director and made available to inspectors on request.
- When requested, the funeral director must describe their services for first offices in a way that is sensitive to the client to ensure that the client has an understanding of how the deceased will be cared for by the funeral director.
- The funeral director must retain a comprehensive record of all deceased persons who have been in their care. The record must be sufficiently detailed to record what actions have been carried out in relation to the deceased (e.g. first offices, washing, dressing – where, when and by whom, time of deceased's arrival and departure at funeral director's premises). The record must be stored in an accessible form, in secure conditions, and is to be retained for a minimum of five years. Where a record contains data about any person who is still living, funeral directors are required to comply with all relevant legislation (e.g. UK General Data Protection Regulation GDPR, the Data Protection Act 2018, etc).

- The required refrigeration capacity that a funeral director must have on their premises, or have access to through a service level agreement (SLA), should be sufficient to accommodate persons received into the funeral director's care. A funeral director must review their refrigeration capacity at least once per year.
- Each deceased person must be stored individually in separate compartments (e.g. a separate rack shelf or drawer) within the unit or cold room.
- Refrigeration units must be in a locked and secure location. Cold rooms must be locked and in a secure location.
- When drafting and reviewing this plan (contingency), where possible, the funeral director must engage with third parties such as: local crematoriums and burial grounds, other funeral directors and their relevant NHS Board.
- The plan (contingency) must be made available to inspectors on request and should be reviewed annually.
In cases where the code refers to inspectors in Scotland, we will also include the SAIF Business Centre for all other members.

Part 2: Addendum

The requirements of the addendum are those outlined in the current code of practice regarding membership of SAIF. [i](#)





WE STOCK
 **LoveUrns®**



NEXT DAY DELIVERY AVAILABLE!

VISIT: WWW.FIBROUS.COM OR CALL 0161 429 6080



Keith's story is one of hope
© Claire Wood Photography

GOLDEN CHARTER
FUNERAL PLANS



LIFE-CHANGING CONVERSATIONS

I want to take this opportunity to say a heartfelt thank you to everyone who is currently taking part in this year's partnership campaign with Golden Charter. You are raising vital funds that will change the lives of those struggling in the Armed Forces community.

As a funeral director, you will understand what it is like to have a sensitive conversation with someone at a difficult time in their life. At the Royal British Legion and Poppyscotland, our dedicated case officers navigate challenging conversations every day when ex-service personnel and their families come to us for support, overwhelmed by issues in their lives including addiction, debt, homelessness and relationship breakdowns. Thankfully, our case officers can offer immediate relief and step in to provide one-on-one expert advice to help them take their next critical steps.

Every £25 donated to RBL and Poppyscotland through the sale of Golden Charter funeral plans could help to fund that vital first

Ben France
Corporate
Partnerships
Head, Royal
British Legion

conversation between our casework teams and a veteran in urgent need.

Thanks to your support, we can help people like Keith, whose life changed for the better when he was put in touch with an RBL case officer:

Beneficiary story: Keith Beaumont **"One phone call can change your life"**

Keith Beaumont joined the RAF to follow in the footsteps of his grandfather. He served with 11 Squadron at RAF Leeming, working on fast jets, and was posted to the Gulf to protect the no-fly zones before and after 9/11 as part of Operation Southern Watch.

When he left the RAF in 2003, Keith was living with his partner and son but when the relationship broke down, he turned to drinking and drugs and struggled financially.

Keith accumulated so much debt that he couldn't afford to feed himself. He owed his local council more than £10,000 in council tax and the fines alone wiped out his benefits each month. A serious accident in 2017 also exacerbated Keith's depression, leaving him unable to work for months.

Keith said: "I was down to my last bag of rice, so I rang the Legion. They sent me £250 in food vouchers straight away, and then a case officer called Paul James came out – I just remember showing him my drawer full of nasty letters."

Paul referred Keith's case to the RBL's specialist Benefits, Debt and Money Advice (BDMA) team. They realised that Keith's debts were so serious that bankruptcy in 2020 was the best route. The team also supported Keith with a benefits appeal, which landed him with £9,000 in a Universal Credit back payment.

Keith said: "Since the bankruptcy, I have been able to get my nose in front for the first time in years, I don't need the foodbanks and I even paid my council tax in one go! I have money left over at the end of the month now. I can't thank Paul James and the Legion's BDMA team enough, their help just made me so humble."

Keith added: "One phone call can change your life, but you need to be willing to ask for that help. I went down a dark tunnel, but there is light at the end of it as long

How it works

By opting in, you donate £25 for every Golden Charter funeral plan sold or allocated. While Remembrance has passed, the donation period continues until 31 March 2026. Talk to your Golden Charter business manager to learn more or opt in by emailing rbl@goldencharter.co.uk

as you're willing to reach out, and there is no shame in asking for help."

Keith's story is just one example of how a veteran can rebuild their life with the support from RBL.

In April-June 2025 alone, our casework team helped 2,423 new clients from the Armed Forces community access the right support and advice. Our case officers work side by side with beneficiaries to understand their situation, identify the things they want to change, and support them on their pathway to a better future.

With Golden Charter's support, we can keep having these life-changing conversations with every person who comes to us for help. Thank you. 

"Keith's story is just one example of how a veteran can rebuild their life with the support from RBL"

Window displays



© J J Burgess & Sons



© M K Ginder & Sons

It has been brilliant to see the Remembrance window displays in funeral director premises throughout November. Your thoughtful creations bring Remembrance to life in your local community and are a great show of support and recognition of our Armed Forces. Thank you to everyone who has taken part and shared a photograph with us.



© M K Ginder & Sons

Premium Caskets



Prices from

£950*

Email: ask@katc.co.uk

Call: 020 8756 0500

Full range with 12 styles available - visit our website

www.katc.co.uk

 **KeyAir**
trade caskets



* Available to existing customers only. Prices are +VAT and do not include delivery



WISHING YOU A VERY
MERRY CHRISTMAS



BRADNAM JOINERY
Understated excellence

bradnamjoinery.co.uk

TEL: 01440 761 404 | EMAIL: [INFO@BRADNAMJOINERY.CO.UK](mailto:info@bradnamjoinery.co.uk)



PRESIDENT

Standing up for local funerals

2025 has brought challenges and opportunities for independent funeral directors, from regulation and increasing scrutiny to evolving customer expectations and digital advances. Here, SAIF President Ross Hickton shares highlights from a busy few months championing local, professional service

As the days become shorter, I've been reflecting on what have been a few highly productive and significant months in my role as SAIF President. From finishing our national programme of regional meetings to high-level representation across the sector, it's clear independent funeral directors are more engaged, united and determined than ever.

One particular highlight was a well-received media article that shone a national spotlight on Wolverhampton Council's proposed surcharge on 'larger' graves – a move some described as a "fat tax" on grieving families.

Thanks to swift SAIF intervention and considerable public and press pressure, the council reversed its

position, showing the power of our collective voice when it comes to challenging unfair policies.

On the education front, I was honoured to attend the inaugural governors' meeting for the Independent Funeral Directors' College, now under the strong leadership of Sean Martin F.SAIF. It's an exciting time for the College as it looks to expand its offering and provide relevant, forward-thinking training for the next generation of funeral professionals.

The past few weeks have also been filled with major events, including the National Association of Funeral Directors Banquet, the Institute of Cemetery and Crematorium Management Learning Convention and the SAIF Charter AGM. Each event offered vital opportunities to represent our members and build stronger

partnerships across the profession. Notably, we hosted our biggest-ever SAIF Education Day in Leicester. This brought together funeral directors from across the UK for a day of high-value learning, networking and innovation.

A key part of the day was the launch of our collaboration with Mirable Solutions, focused on value-driven sales techniques, as well as unveiling toolkits and new marketing materials to support members in offering direct and attended cremation services.

Alongside all of this, I've been working hard behind the scenes on a subject I care deeply about – the importance of a funeral. Too often, families are pushed towards online direct cremation services without fully understanding the emotional and communal benefits of saying goodbye. We are continuing to raise public awareness about the pitfalls of low-cost, impersonal funeral options and championing the value of a local, professional and compassionate service.

This winter, our message remains clear: independent funeral directors offer something truly irreplaceable – and with the right support, visibility and unity, we will continue to protect and promote that value nationwide. 📌

Ross Hickton
SAIF President



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



OBITUARY

Margaret Burgess 1939-2025

In memory of Margaret Burgess, of J. J. Burgess & Sons, Hatfield, the following tribute has been shared with SAIF Insight.

Born Margaret Elizabeth Tyler on Friday 14 April 1939 to her parents Henry and Daisy Tyler, Margaret worked at Butler's Butchers, Fore Street, in her late teens and had seen John Burgess walk past a few times while conducting funerals. While courting, if John was needed professionally, she would go with him and help care for the deceased. This was her first experience of the profession which she

went on to be so passionate about.

John and Margaret were married on 14 November 1959 at St Mary's Church in Essendon and lived above the funeral home in Batterdale,

Hatfield. When the business relocated to Alfred House, they lived in the flat above.

Margaret was part of the funeral profession for more than 60 years and, despite having no formal education, continued the family

business after John's passing in 1987. As well as being a widowed mum of three, Margaret took over the running of the family business, despite it being a male-dominated profession. She continued to be an integral part of the family business and was proud to have been a



member of SAIF since 1989. Back then women did not run funeral businesses, but Margaret was determined and she persevered and always remained an integral part. Her professionalism and dedication to the

funeral profession left a lasting impression on all who met her and continues through her son, Justin and grandson Jack, sixth and seventh generation proprietors.

She spent many holidays in her caravan at Felixstowe with family and was a proud nanny to her nine grandchildren and three great-grandchildren. All who met Margaret could see her passion for her family, the funeral profession and life in the Hatfield community.

Margaret passed away at home, surrounded by family and her beloved dog Felix. Her funeral service took place on Saturday 22 November at St Etheldreda's Church, Old Hatfield.

SAIF BUSINESS CENTRE UPDATE

AGM and Banquet Weekend 2026



The SAIF AGM Banquet Weekend will be held 26-29 March 2026 at the Crowne Plaza, Stratford-upon-Avon, and, on behalf of the National President, the National Executive Committee and SAIF Business Centre, we cannot wait to see you.

As a taste of what to expect, the weekend commences with golf at Blackwell Golf Club, followed on Friday by a welcome lunch that will include the opportunity for members and associate members to catch up with colleagues. This will be followed by an afternoon with an interactive education session – the speakers will be announced shortly.

Friday evening is your chance to step back in time to the 1920s with a visit to the races in Peaky Blinders style so, if you wish, don those suits, flat caps and flapper dresses.

On Saturday, we will have the annual general meeting (AGM), followed by lunch and free time to explore Stratford-upon-Avon, the town where William Shakespeare was born and buried. Saturday evening is the black-tie banquet, so dancing shoes at the ready for entertainment by Wired and, for those night owls, the customary supper.

On Sunday morning, we bid farewell to the current National President Ross Hickton and welcome the 1st Vice President Gary Staker to take the reins of National President.

Details on how to book this event can be found on the events page of the SAIF website saif.org.uk/events-training



Claire Day
SAIF Business
Centre
Administration
Manager

NOTICE OF SAIF ANNUAL GENERAL MEETING

To: **Members of The National Society of Allied and Independent Funeral Directors (SAIF).**

The **Annual General Meeting** is to be held on **Saturday 28th March 2026 at 9.30pm** at the **Crowne Plaza, Stratford-upon-Avon.**

SAIF annual subscription renewal

SAIF Business Centre has started to send out annual membership subscriptions, which must be paid by 31 January 2026 to ensure membership and accompanying benefits continue.

For those who have not signed up for Direct Debit, you can pay electronically by BACS, debit or credit card, or online via the members area on the SAIF website.

Please note: This year subscriptions **will not** be posted but the amount and method to pay can be found by logging into your account via the secure members area of the website or by calling SAIF Business Centre on **0345 230 6777** or **01279 726777**.

A fond farewell

After 12 and a half years of dedicated service at SAIF Business Centre, we said a heartfelt farewell to Angela Camp (pictured right).

Throughout her time with us, Angela has played an integral role in supporting SAIF. From managing website updates to coordinating SAIF communications with care, precision and professionalism, we are truly grateful for her commitment and the positive impact she has made.

As she moves on to her next chapter, we extend our warmest thanks and best wishes for the future. Angela will be greatly missed by colleagues and members alike.

Thank you Angela, for everything you've done – and for doing it all with such dedication and grace.



Festive openings

This year's Christmas and New Year opening hours for the SAIF Business Centre will be:

- 24 December: 9am-3pm
- 29 December: 10am-2pm
- 30 December: 10am-2pm
- 31 December: 10am-2pm

Normal business hours will resume from Friday 2 January 2026.

From all at SAIF Business Centre, we wish our SAIF members and readers a merry Christmas and a happy New Year.

YOUR SAIF BUSINESS ADMIN TEAM



CLAIRE DAY
Administration Manager

claire@saif.org.uk



KARA HANRAHAN
SAIF Administrator

kara@saif.org.uk



MARIA SHERLOCK
Membership Administrator
(New Applications)

maria@saif.org.uk



SAM REYNOLDS
Standards Administrator
(Complaints and Quality Assurance)
standards@saif.org.uk

New faces and familiar opportunities

The situation we enter in 2026 could reflect the conditions that founded SAIFCharter

The past year has been one of firsts, certainly for me, marking my first full year as SAIFCharter Chair. And I wasn't the only one taking on a new role – Jill Glencross also had her first year as

Secretary, Maria Stibbards has picked up from James Tovey as Non-Executive Director on the Golden Charter Board, and George Locke has taken over from Paul Stevenson as a funeral director Trustee of the Golden Charter Trust.

I've been delighted with how that evolving group has come together through the year and that evolution continued at our AGM in September, with Ruth Jardine and Charlotte Wathall joining the SAIFCharter Executive, the formal election of Sam Gallagher and Tracey Warren's re-election.

It's a big change after years of dedicated service from James and Paul and I'm delighted to say that the calibre and energy of your new Executive shows off the strength in depth of our national association.

Working together

At the AGM, I spoke about our association's early days and the work by SAIF and Golden Charter to head off the very real threat to independents from an American company looking to consolidate a fragmented industry.

The solution was working together through SAIF and coming together with Golden Charter to ensure that pre-paid plans needn't mean customers turning to large corporations.

We secured our profession for decades



to come and protected choice for customers.

The threats we face today are so similar – and so should be our response. So, I'm delighted to see the focus on customer choice in Golden Charter's current campaign (see pages 14-15) and particularly welcome the role of the Golden Charter seal.

The seal's purpose reflects that of SAIFCharter: showcasing independents' combined strength and unity. By publicly using the seal – in our premises and online, together with its use in Golden Charter's advertising – we underline the choice customers still

have. That's something to be proud of in any sector and, as independent funeral directors, who has maintained choice better than we have? We should be shouting about it, and the seal has been helping us to do so.

Insight

Marketing decisions such as the seal and the wider brand campaign rely on the support and engagement of funeral directors. That's one reason the SAIFCharter Insight Group exists, to input into the decisions Golden Charter makes.

Maybe the biggest result of that input this year was the Direct Cremation Plan, an independent funeral director-centred product we now have access to and one that exceeded Golden Charter's expectations in its appeal to families. We've also used the Insight Group to feed into developments to mygoldencharter.co.uk, funeral benefit options and the way our plan provider interacts with and supports us.

It's a valuable way to ensure the right solutions for independents and customers are being developed in the right way – and it's a group you could get involved with. Email Jill at secretary@saifcharter.co.uk or talk to any of our Executive group – myself included – and help us drive funeral planning forward in 2026.

In the meantime, as usual, we go into the holidays braced for a busy winter. I wish everyone a great end to this year and I look forward to continuing to work together in the next one. **1**

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@jbyrne.co.uk



JILL GLENCROSS
Secretary of SAIFCharter
Jill Glencross Independent Funeral Directors Ltd, Carlisle
secretary@saifcharter.co.uk or jillg.dcr@gmail.com



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



MARIA STIBBARDS
Golden Charter Board representative
S. Stibbards & Sons Ltd, Essex
maria@stibbards.co.uk



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



ROSS ANDERSON
SAIF Scotland representative
Andrew Anderson & Sons Funeral Directors, Callander
ross@andersonfunerals.co.uk



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



RUTH JARDINE
Jardine Funeral Directors, Dumfries
ruthjardine@jardinefunerals.co.uk



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



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



CHARLOTTE WATHALL
Wathall's – The Funeral Directors, Derby
charlotte.wathall@wathalls.co.uk

Upward bullying

SAIF Associate Loch explores workplace bullying and how employers should respond

There is a growing trend in the client work Amy White, Head of Loch Training and Wellbeing, is doing, with managers reporting bullying from within their teams. This includes undermining gossip, coordinated resistance and, in one instance, a shockingly personal verbal attack.

So, what is 'upward bullying'?

Also known as subordinate bullying, upward bullying occurs when a team member or a group of team members direct offensive or malicious behaviour towards their line manager or someone operating at an even higher level. "Bullying is insidious," said Amy. "It's gradual, often drip-fed, and managers can lose the confidence to take the usual steps they'd take for other forms of performance or misconduct issues."

The behaviours can be overt, covert or both.

Why the word 'bullying' can make it harder to address

The term 'bullying' can be quite loaded. For some managers, using the word feels like an overreach. For others, it carries stigma or fear of not being taken seriously.

Constructive challenge and bullying

Constructive challenge is anchored in work and outcomes, uses a respectful tone and remains proportionate. Bullying feels personal and persistent. It could manifest as eye-rolling, comments, refusals to follow reasonable instructions or escalation over the manager's head to erode trust.

Employer responsibilities

Employers owe the same obligations to managers as anyone else. They should set clear standards for respectful conduct, investigate complaints fairly and act where

behaviour goes against policy. If the conduct is related to a protected characteristic it may cross the line into harassment. Where sexual conduct is involved, employers now face a proactive duty to take reasonable steps to prevent it.

Policy-wise, Amy suggests keeping the core definitions in your dignity at work or anti-bullying and harassment policy, cross-referencing to grievance, disciplinary and social media policies.

If any employee reports workplace bullying, the first step as an employer is to provide psychological safety. Thank the person for speaking up and triage any immediate risks. Offer confidential support. From there, agree the route. Some managers prefer to start informally, considering early, voluntary mediation to try to resolve any issues. "One of the good things about mediation is getting people together and helping them hear each other," Amy added. "This can help to resolve issues before they spiral into more serious scenarios."

Where allegations are serious, or informal efforts stall, employers should proceed to a formal investigation with clear scope,

confidentiality parameters and welfare touchpoints for all parties.

Prevention

Routine one-to-ones tend to focus on targets. "It's important to engage in active listening during those meetings to spot any red flags," Amy said. "Look for unexplained changes in demeanour and offer an informal invitation to talk."

Situations such as restructures, pay disparities, and internal promotions can all be moments where tensions rise, so they often require extra planning.

Behaviour and impact, not hierarchy

As Amy and the team at Loch are increasingly seeing, managers are not immune to bullying behaviour and the impacts can be felt across an organisation.

For support or guidance on bullying in the workplace, get in touch with the Loch team online at wearelloch.com/contact-us.

"In an industry such as yours, where trust, dignity and compliance are critical, failing to plan could lead to disruption and uncertainty for your team and clients."



TRIBUTES

COFFINS | URNS | KEEPSAKES | ENGRAVING

Request your free Tributes desk calendar 2026.
All original artwork by Tributes founder, Richard Bush.

info@tributes.ltd.uk

0345 388 8742

www.tributes.ltd.uk

“Too soon old; too late smart!”

Time flies – and passes increasingly quickly as we get older. But with that comes wisdom, including these important lessons for a happy, fulfilled life

As I approach another significant birthday, my dear wife asked me: “Do you want candles on your cake, or shall I just set fire to the cake?” Over the past few years, I have recognised the truth of the following statement: “Life is like a toilet roll. The closer you get to the end, the faster it goes!” I have become increasingly aware of how short time really is and how we have to make the most of every day while we still can.

But one of my biggest insights has been that it's not what happens to you, it's what you decide to do about it. Despite it all, I consider myself to be blessed in many ways. As we ‘baby boomers’ approach our ninth decade, instead of a list of ‘I wish I had’ statements, I have been focusing on affirmations of ‘I’m glad I did’. Here are a few of my life lessons.

1. Priorities are a choice

My dad owned his own pharmacy business in Scotland and had to work very hard to sustain this, often getting home late after a long day and working weekends.

The biggest lesson he taught me was not about a good work ethic, although he did impart that quality. Rather, he exemplified priorities. As busy as he was, he always found time for me, my mother and sister on weekends, and our summer holidays were full of experiences such as being taken to the zoo, circus or some hiking or biking adventure. I like to think I have followed his example. I work hard but try to keep a balance of work, family, kids (and now grandkids) and recreation.

Sadly, one of the biggest regrets people have in life is working so hard that they miss out on their children's youth or partner's companionship. Very few people say: “I wish I had spent more time at the office”. I'm glad I found a balance.

2. People matter more than things

I often paraphrase Maya Angelou: ‘People may not remember what you say or do, but they will remember how you made them feel.’ I am so grateful I learned this

earlier in life and tried to apply it in all areas: colleagues, family, even the kid working the cash register at the store. I haven't always succeeded, but I tried. So many people, and I used to be one of them, continually grumble and complain when things don't go their way. I'm glad I chose every opportunity to try to make people feel a bit better or cheer them up – and actually discovered that made **me** feel better.

3. The importance of finishing well

There is still one thing left to do and that is to ‘end well’.

When people grasp that life is slipping by, they focus on how many of their hopes and dreams have gone unfulfilled, on choices made or not made. So many are bitter and angry about the ‘unfairness’, consumed with regrets or misgivings, angry and resentful about others or situations that hurt them.

Whatever happens, whenever my life is over, I would like to end with an attitude of gratitude – while I didn't always get what I wanted or hoped for, that life was good. While acknowledging my human failings and shortcomings, I would like to think my epitaph might be, ‘he did his best’.

A meaningful life is not about being rich and successful, popular or perfect. It is about being real rather than phony, humble about our accomplishments, recognising strength even in our weaknesses and sharing ourselves to touch the lives of others. These are the ingredients for a full and happy life.

A satisfied life is better than a successful life: our success is measured by others, but our satisfaction by our own hearts and minds. Satisfaction is not always found in fulfilment of what you want; it is the realisation of how blessed I am for what I have. Satisfaction arises from knowing you are exactly where you are meant to be.

Contentment comes from many great and small acceptances. The trouble is many are **never** satisfied because the more we get, the more we want, so we can never have it all.

For however many years I have left, I want to create a vision that makes me want to jump out of bed every morning and say: “Let's get after it.” 🍷



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

First probate firm in the UK to scoop gold award

Family-first probate firm Laurelo has been awarded the prestigious Gold Compassionate Customer Care Award by Hospice UK, one of the highest accolades recognising excellence in client care and bereavement support.

The award celebrates the SAIF Associate going above and beyond when providing compassionate, human-centred support

to families during life's most difficult moments.

Emma Knewstubb, a Director at Laurelo, said: “We know that the probate process happens at one of the hardest moments in a family's life, which is why we focus on making the experience as kind, clear and human as possible. This award reflects the care we pour into the whole process.

“We are incredibly proud to receive this honour, which is testament to the empathy and dedication of our entire team.”

Highlights from Laurelo's assessment include:

- Outstanding aftercare, offering 24/7 practical

and emotional support to families

- Face-to-face in-home appointments
- Transparent and jargon-free communication and pricing
- A company-wide focus on employee wellbeing, with monthly training, in-house coaching and peer support around compassion fatigue

Hospice UK praised Laurelo's “outstanding commitment to delivering client-centred care,” and acknowledged the firm's consistent approach to compassion, flexibility and follow-through.



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



Health and safety: handling the deceased

The final of our two-part series looking at the risks and implications associated with manual handling



By Simon Bloxham
Safety for Business

Manual handling is inherent in the funeral profession, with significant risks associated with lifting and injuries that can happen too easily. To mitigate these risks, this article will focus on individual capability, risk reduction, safe lifting practices and team handling.

Your individual capability

People are different in terms of build, strength, health, skills and knowledge. Employers should design manual handling operations to be safe for the majority of employees and protect individuals who are at an increased risk. Things may be fine when lifting an empty coffin but are difficult for more awkward loads. So consider:

- Whether individuals are particularly small or very large
- Whether any handlers have suffered a musculoskeletal injury recently
- What training in manual handling they have received
- If any handlers are or have recently been pregnant

Strength and height

Generally, the lifting strength of women is less than that of men, but the lifting range for both will vary considerably. Younger employees are likely to be stronger but may take greater risks. Older employees will have more experience and a better understanding of their limitations.

Pregnancy and manual handling

Women in the final three months of pregnancy and those three months post-delivery must not handle

significant loads. Employers should also complete a pregnant worker and new/recent mother risk assessment, as required under the Management of Health and Safety at Work Regulations 1999.

Individual risk reduction

Managers should consider the following measures:

- Always consider the needs, level of training and capabilities of individual members of staff
- Design manual handling operations to be safe for the majority of employees and protect individuals who are at an increased risk
- Ensure staff wear suitable clothing – tight clothing can restrict movement, unsuitable shoes can affect stability and hand jewellery might interfere with the ability to grip
- Staff should be appropriately trained – a lack of knowledge on how to lift loads or use any special equipment will increase the risk of injury.

Safe lifting

Always assess and avoid lifting anything hazardous, too heavy or awkward. Train staff to:

- Avoid lifting in the first instance, whenever possible
- Lift from above knee and/or below elbow height
- Keep the load close to the body, with the trunk upright and upper arms aligned vertically
- Use both hands
- Keep a firm grip and keep the load in front of the body
- Avoid lifting loads from the floor or above head height
- Avoid lifts when the trunk twists in relation to the hips and thighs, or when the handler has to lean to one side as the load is lifted.

Team handling

Under ideal conditions, two people can lift about 1.3 times as much as one person, while three people can lift about 1.5 times as much. When climbing stairs or carrying loads with very uneven weight distribution, the bulk of the load may fall on one individual and the safe load may be greatly reduced. Even on a level surface, a load with evenly distributed weight can create risks if team members are different sizes, so assess each situation.

It's a risky business

Careful consideration of manual handling can minimise the risk of injuries. Get everyone in the habit of thinking before doing something and, in the case of manual handling, remember the basics – use the legs not the back, avoid twisting and overreaching when you can and don't be afraid to ask for help, or to give help.

Part one of this two-part series was featured in a previous issue of SAIInsight (no. 261).

Considering selling your business?

Received an offer and would like a view on it?

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 2025

Featured are the current Associate Members of SAIF



CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Motorcycle Funerals Ltd

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

CASKET & COFFIN MANUFACTURERS

Beverley Veneers Ltd (part of Jukes Group)

Mr Ernie Walker (Beverley, East Yorkshire)
01462 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@brianreidandsontd.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 (Annon, 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@feharrisld.co.uk

Halliday Funeral Supplies Ltd

Mr P Halliday (Birkenhead, Wirral)
0800 068 8177 philip@hallidaytld.co.uk
www.hallidaytld.co.uk

J & R Tweedie

Mr R Tweedie (Annon, 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@jcwawlyn.co.uk
www.jcwawlyn.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

Ms 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

Ms 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.ltd.uk
www.tributes.ltd.uk

Urns UK Ltd

Mr P and Mrs B Patel (Potters Bar, Herts)
0203 576 0939
info@urnsuk.com
www.urnsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodland Burials

Ms S Graham - (Chislehurst)
0208 300 9790
info@greenacresgroup.co.uk
www.greenacresgroup.co.uk

GreenAcres Woodland Burials Chiltern

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

GreenAcres Woodland Burials Colney

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

GreenAcres Woodland Burials Epping

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

GreenAcres Woodland Burials Rainford

Ms Karen Holpin (Merseyside)
01744 649189
info.rainford@greenacresgroup.co.uk
www.greenacresgroup.co.uk

GreenAcres Woodland Burials Heatherley Wood

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

Herongate Wood Cemetery

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

Westerleigh Group Ltd

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

The Natural Burial Company Ltd

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

CLOTHING

Waterfront Manufacturing Ltd

Mr A Jenkinson (East Hamling, 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

Greener Globe Funeral Standard

Brandon Day and Carolyn Day (Coerphilly)
029 2252 0147
info@ggfs.co.uk www.ggfs.co.uk

Independent Funeral Directors' College Ltd

Sharon Wellford
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

Beverley Veneers Ltd (part of Jukes Group)

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@brianreidandsontd.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 (Annon, 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@feharrisld.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@hallidaytld.co.uk
www.hallidaytld.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
info@jukesgroup.co.uk
www.jukesgroup.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
terri.yates@midlandfuneralsupplies.co.uk

Mortuary Equipment Direct Ltd

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

Resomation Ltd (Manufacture of resomators)

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

Signature Aromas Ltd (Air fresheners and sterilisers)

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

WJ Kenyon (Refrigeration equipment)

Mr P Rossi (Manchester, Lancashire)
0800 111 4972
sales@wjkenyon.com
www.stainlesssteelfabrications.org.uk

FINANCE & PROFESSIONAL SERVICES

Avens Marketing Ltd

Ms Debbie Avens (Kiddminster, Worcestershire)
03330 342477
hello@avensmarketing.com
www.avensmarketing.com

Blink Payment (Financial services/ payment technology)

Mr Ben Cohen (London and Manchester)
0345 481 2178
support@blinkpayment.co.uk
www.blinkpayment.co.uk

Curtis Legal Ltd (Probate and assistance with funeral costs)

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

Forum of Private Business/ rrdrar Limited

Mr I Cass (Littlehampton)
01565 626001
ian.cass@fpb.org www.fpb.org

Frontline Communications Group Ltd (Call handling/delivery service)

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

Funeral Safe Ltd (At-need financing)

Mr Andrew Byres (Ipswich, Suffolk)
0330 002 0875
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

Laurelo Ltd (Probate specialists)

Ms Emma Knewstubb (Little Hadham, Bishop's Stortford)
020 3058 2329
info@laurelo.co.uk
www.laurelo.co.uk

Mark Binnersley (PR/media)

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

Safety For Business

Mr S Bloxham (Letchworth Garden City, Hertfordshire)
0845 634 4166
info@safetyforbusiness.co.uk
www.safetyforbusiness.co.uk

The Probate Bureau

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

Redwood Collections (Debt collectors)

Mr M Rogers (Surrey)
0208 080 2888
mrogers@redwoodcollections.com
www.redwoodcollections.com

SAIFsure (Unicorn Insurance Brokers)

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 Dikenden, Essex)
01708 850000
info@seib.co.uk
www.seib.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

Trust Inheritance Ltd (Bereavement support and lifetime planning services)

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

Tech Angels Ltd t/a Your Business Angels YBA (Increasing sale enquiries as a Google Ads agency)

Ms Laura Moxham (Luton, Bedfordshire)
01727 298040
team@ybappc.co.uk
www.ybappc.co.uk

FUNERAL OFFICIANTS

Association of Independent Celebrants

Kim Franklin (Lincolnshire)
07469 192 694
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@iocf.org.uk
www.iocf.org.uk

FUNERAL PLANNING 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

Golden Leaves Ltd

Barry Floyd (Craydon, Surrey)
0800 854 448
barry@goldenleaves.com
www.goldenleaves.com

Open Prepaid Funerals Ltd

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

FUNERAL VEHICLE SALES Classic Cars Direct Ltd

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

Quinn Hearse & Limousine Ltd

Patrick Quinn (Portlengane, Co. Antrim)
028 2582 2525
patrick@fearghasquinn.com
www.fearghasquinn.com

Wilcox & Co (Limousines) Ltd

Mr Louis Wilcox (Chalfont
St. Peter, Buckinghamshire)
01942 259860
www.limousines.co.uk

Woodall Nicholson Ltd

t/a Coleman Milne
Rachael Buckleysa, Graham Clow, Bev
Gowen (Bolton, Greater Manchester)
01942 815600
graham.clow@coleman-milne.co.uk
www.coleman-milne.co.uk

GRAVEDIGGER & EXHUMATION SERVICES

Neil Curtis & Sons Funeral Contractors Ltd

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

IT & WEBSITE

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

Jessica Sauer-Wright (East Lothian)

0131 300 0107
jess@2circlesconsulting.com
www.2circlesconsulting.com

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
dlw@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@funeralproducts.nl
https://uk.funeralproducts.eu

Funeral Manager Ltd

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

Memographics Ltd

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

Oak Technology Ltd (Funeral management software)

Mr S Richardson (Wakefield)
01924 600401
mailbox@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)

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

MEMORIALS & REMEMBRANCE Aura Flights

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

Cleverley & Spencer (Monumental masons)

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

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)

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

Funeral Products B.V

Mr M Brooks (London)
01908 538016
m.brooks@funeralproducts.nl
https://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

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

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

OTHERS

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

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

Grief Journey

Linda D Jones (Harlow, Essex)
07779 108760
linda@griefjourney.com
www.griefjourney.com

Funeral Service Journal (Trim, County Meath)

Editorial: Eimer Duffy/
Advertising: Denise Walker
01903 604338
editorial@fsj.co.uk
https://fsj.co.uk

LCK Funeral Support Services Ltd

Mr A McCafferty (Hayes)
020 8900 9222
l.c.k.f.s.s@outlook.com
https://lckfuneralsupport.co.uk

Matthew Hutton (Supplier of book: *Your Last Gift*)

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

Professional Help Ltd

Mrs C Betley (Burton-in-Kendal)
01524 782910
info@professionalhelp.org.uk
www.professionalhelp.org.uk

Reach Plc (National and regional multi-media publisher)

Mr D Minns (Hull)
01482 428866
darren.minns@reachplc.com
www.funeral-notices.co.uk

Whiteballoon Ltd

Tracey Norris
(Letchworth Garden City,
Hertfordshire)
0203 904 4848
info@whiteballoon.co.uk
www.whiteballoon.co.uk

PRINTING & STATIONERY Gateway Publishing (Part of Mimeo (UK) LTD)

Mr M Moore (Huntingdon)
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)

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

REMOVAL & REPATRIATION SERVICES

Alba Repatriation & Cremated Remains Transportation

Mr S Murren
(Paisley, Renfrewshire)
07834 489766
info@albarepat.co.uk
www.albarepat.co.uk

Cremated Remains Transport Services

Lord John P A Kersley
(Bognor Regis, West Sussex)
01243 583913
crts@advancesaleservices.co.uk
www.advancesaleservices.co.uk



Euro-City Direct Ltd

Mr J W Kindleysides (Darking, Surrey)
01306 632952
ecdruk@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
https://lckfuneralsupport.co.uk

National Repatriation

Mr T W Hathaway (Wroot, 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.speedlinktcc.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 Allsops CTF Ltd

Mr G Allsop (Worthing, West Sussex)
01903 213991
info@allsops.net
www.allsops.net

Beverley Veneers Ltd (part of Jukes Group)

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@brianreidandsonsltd.co.uk

Clarke & Strong Ltd

Mr B Fry (Coventry, West Midlands)
0247 622 1513
info@clarkandstrong.net
www.clarkandstrong.com

DFS Caskets (part of Jukes Group)

Mr David Clarke (Annon,
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@feharrisLtd.co.uk

Halliday Funeral Supplies Ltd

Mr P Halliday (Birkenhead, Wirral)
0800 068 8177
philip@hallidayLtd.co.uk
www.hallidayLtd.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
terri.yates@midland
funeralsupplies.co.uk

MazWell Group

Mr Coldwell (Whitchurch,
Hampshire)
01256 893 868
enquiries@themazwellgroup.com
www.themazwellgroup.com

Thorley Smith Ltd

Mr D Tonks (Wigan,
Greater Manchester)
01942 243331
sales@thorleysmith.com
www.thorleysmith.com

Your SAIF Executives

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

NATIONAL



ROSS HICKTON
National
President



PAUL ALLCOCK F.SAIF
Executive
Committee



REBECCA HORTON
Executive
Committee



GARY STAKER
1st Vice
President



CRAIG CALDWELL
Executive
Committee



SEAN MARTIN F.SAIF
IFD College
Chair



PAUL SILLETT
2nd Vice
President



DAVID GARLAND-THOMAS
SAIFCharter
Representative



GEORGE ROBERTS
Executive
Committee



DECLAN MAGUIRE
Immediate
Past President



DANIEL GINDER
Executive
Committee



OLIVER TOWNER
Executive
Committee



TERRY TENNENS F.SAIF
Chief Executive
& Secretary



SIMON HELLIARD-MOORE
Executive
Committee



**HELEN WATHALL
MBE**
Executive
Committee

SPECIAL INTEREST GROUPS



**SAIF WOMEN
IN BUSINESS**
Helen Wathall MBE



**THE IMPORTANCE OF
THE FUNERAL (TIF)**
Ross Hickton

SUB-COMMITTEES



IFD COLLEGE
Sean Martin
F.SAIF



**PRODUCTS,
SERVICES &
PARTNERSHIPS**
Daniel Ginder



SAIF WELLBEING
Jo Parker



MEMBERSHIP
Gary Staker



QUALITY ASSURANCE
Simon Helliard-Moore



STANDARDS
Paul Sillett



**MORTUARY
& EMBALMING
MATTERS**
Craig Caldwell



SAIF EDUCATE
Craig Caldwell



STANDARDS
George Roberts



PR COMMITTEE
Declan Maguire



**SAIF ENVIRONMENTAL
GROUP**
Oliver Towner



**UK GOVERNMENT
LIAISON**
Paul Allcock F.SAIF



MARKETING
Helen Wathall MBE

SCOTLAND



DECLAN MAGUIRE
Scottish
President



**GAVIN
HENSHELWOOD**
Secretary



PAUL STEVENSON
Executive
Committee



ROSS ANDERSON
1st Vice President
& SAIFCharter
Representative



ROSS MCCORMICK
Executive
Committee



TERRY TENNENS F.SAIF
Chief Executive
National SAIF



JIM AULD
Executive
Committee



JOE MURREN F.SAIF
Executive
Committee



TIM WEIR
Executive
Committee



CALLUM ROSS
Executive
Committee



MARK PORTEOUS F.SAIF
Executive
Committee

JIM HENSHELWOOD
Honorary Life
President

teamwork

GOLDEN CHARTER

Who's in your area?

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

SENIOR

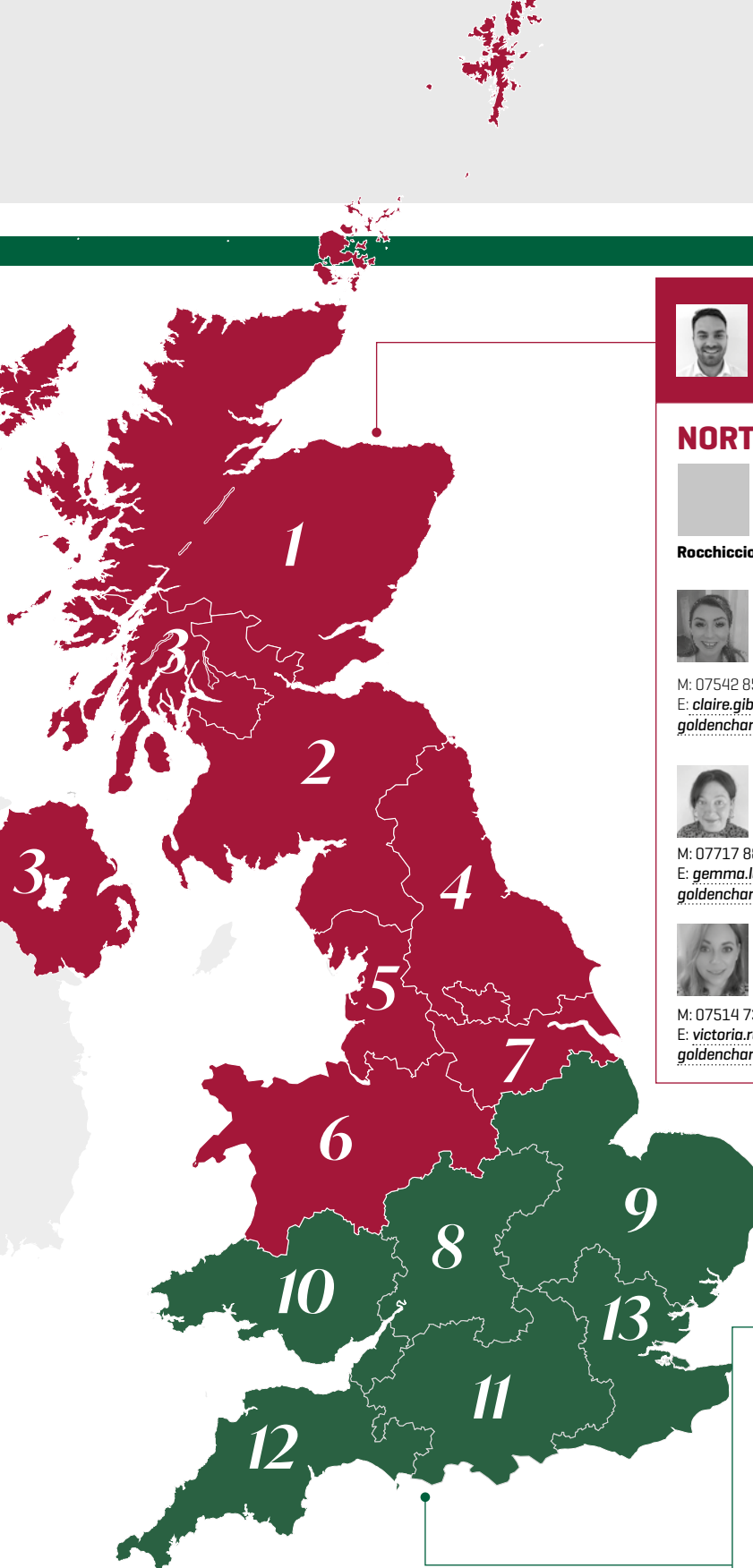


MIKE JONES
Head of Sales
M: 07808 243769
E: mike.jones@goldencharter.co.uk

BUSINESS DEVELOPMENT



SIMON PEARSON
Partnerships
Consultant
M: 07713 383945
E: simon.pearson@goldencharter.co.uk



NICO ROCCHICCIOLI
Regional Business Manager North
M: 07717 314280
E: nico.rocchiccioli@goldencharter.co.uk

NORTH AREA BUSINESS MANAGERS



1
North Scotland ABM:
Currently recruiting.
Contact **Nico**
Rocchiccioli on **07717 314280**



2 CLAIRE GIBSON
Lothian & Borders
& North Cumbria ABM
M: 07542 854612
E: claire.gibson@goldencharter.co.uk



3 GEMMA LAURENSEN
West Scotland and
Northern Ireland ABM
M: 07717 882955
E: gemma.laurenson@goldencharter.co.uk



4 VICTORIA ROSENTHAL
North East
England ABM
M: 07514 734276
E: victoria.rosenthal@goldencharter.co.uk



5 MICHAEL STANWAY
North West
England ABM
M: 07542 854613
E: michael.stanway@goldencharter.co.uk



6 CLAIRE ROBERTS
West Midlands
& North Wales ABM
M: 07714 923342
E: claire.roberts@goldencharter.co.uk



7 SALLY DYSON
East Yorkshire ABM
M: 07738 741707
E: sally.dyson@goldencharter.co.uk



SANDEEP SAREEN
Regional Business Manager South
M: 07927 668504
E: sandeep.sareen@goldencharter.co.uk

SOUTH AREA BUSINESS MANAGERS



8 STEPHEN HEATH
Midlands ABM
M: 07809 320838
E: stephen.heath@goldencharter.co.uk



9 NICHOLAS DAWSON
East England ABM
M: 07921 066740
E: nicholas.dawson@goldencharter.co.uk



10 SUZANNE DRUMMOND
South Wales ABM
M: 07720 095208
E: suzanne.drummond@goldencharter.co.uk



11 SAMANTHA CASEY
West England
ABM
E: samantha.casey@goldencharter.co.uk



12 TERRY LEE
South West
England ABM
M: 07713 309750
E: terry.lee@goldencharter.co.uk



13 IAIN CATCHPOLE
South East
England ABM
M: 07568 100555
E: ian.catchpole@goldencharter.co.uk



SOMERSET
WILLOW
ENGLAND



Merry Christmas
from all of us at Somerset Willow