

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

AUGUST 2026 | NO. 265



STEP INTO WHAT'S NEXT

What to expect at this year's National Education Day – and why you won't want to miss it

Plus: Four quarters of funeral planning growth, P18

Looking to buy or sell your business?

SAIF Acquisitions is a brokerage service for SAIF members



TESTIMONIAL



“ We recently purchased the Philip Peppard Funeral Directors business and used SAIF Acquisitions to great effect as the SAIF Business Centre was able to effortlessly mediate between the vendor and ourselves.

Having heard that the vendor had received a lot of interest from other parties, we didn't believe we would have the opportunity to acquire the business. However, SAIF's due diligence, combined with our local knowledge, meant that we were able to establish a local relationship and thrash out the needs for both parties.

I would recommend anyone thinking of selling their business or looking to acquire a business to turn to SAIF in the first instance. It saves a lot of awkwardness around introductions and gives both parties a clear understanding of what is available.

Although our business model is very different to the funeral home we have purchased, we were able to talk face to face and give the vendor assurance that their legacy was in good hands, because we had shared values as SAIF members.”

”

Simon Helliard-Moore. Crescent Funeral Services in Somerset

For more information, please contact
Claire Day on **0345 230 6777** in the
strictest confidence and with no obligation



We provide the introduction, you decide if the opportunity is right for you

Insight

August 2026



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Contents

08

Briefing

News and updates, including questions on the timetable for funeral regulation and the launch of a new Business Builder series

12

The million pound mission

Support from independent funeral directors is transforming lives through the Royal British Legion and Poppyscotland

15

Excellence in focus

Highlighting the stars of the 2026 IFD College awards ceremony

16

A trusted guide

What to expect at this year's Education Day – and why you don't want to miss it

18

Campaign success

A new TV campaign, a familiar face and the partner seal at the heart of it all: discover how the Golden Charter seal is helping customers choose their independent

24

Business round-up

All the latest from SAIF Business Centre, including the ASA advertising ruling

27

Your voice matters more than ever

Shape the future of what happens next by sharing your views at the SAIFCharter AGM

29

Let's talk

Explore the therapeutic value of end-of-life ceremonies and courageous conversations



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Tragedies won't distract us from our purpose

The Bush sentencing

It takes a callous attitude not to be deeply moved by the trauma the families have faced through the criminal actions of Robert Bush of Legacy, Hull, towards their loved ones.

We are aghast how someone has single-handedly cast a shadow over the professionalism and care that the vast majority of funeral directors demonstrate day in, day out.

Nevertheless, in commenting to the media after the sentencing on 31 July, I reminded the journalist that the vast majority of funeral directors are people who offer tremendous care, service and dedication in their calling as funeral professionals.

In the aftermath of this, we need to be **resilient** in who we are and our intent to be the best for the families we serve. The protection and care of the dead, along with care of their families, remain our highest calling.

We need to be resilient in our values and vision to this end, and not be distracted or discouraged. Resilience means:

The capacity of a person to maintain their core purpose and integrity in the face of dramatically changed circumstances.

Stay focused on providing and ensuring we not only meet but surpass the UK Code of Practice.

SAIF meets with DHSC

Prior to the sentencing of Robert Bush on 31 July, SAIF's UK Government Liaison Paul Allcock, SAIF's Digital Marketing Lead Fabiola Franco and I as CEO met senior leaders from the Department of Health and Social Care (DHSC).

We were encouraged the Deputy Director had taken time to read up on SAIF's position papers on the Fuller Inquiry and what kind of regulation is required from the UK Government. Regulation needs to be laser-focused on the areas of risk for the deceased but not unnecessarily over-burdening.

Let me remind you that SAIF CMA Taskgroup defended the independent sector during the

Competition and Markets Authority (CMA) consultation in 2019-2021.

The CMA preferred a Care Quality Commission (CQC) style regulator. The SAIF team put a forceful argument that this style of regulator would adversely affect the independent sector and play favourably into the corporates, who could afford large-scale and heavy-duty costed regulation. It would have distorted the market and hurt the SME sector of funeral directors.

Wisely, the Ministry of Justice (MoJ) paid attention to this concern. Knee-jerk regulation will only harm the care of deceased in the long run.

We hope the DHSC will begin the regulatory journey in the autumn and an impact consultation of the whole sector will occur in early 2027.

As we think of what regulation looks like, it is important we understand that the Fuller crimes were committed in a regulated environment in an NHS hospital. Regulation needs to be appropriately designed to minimise the risks; if not, it will not protect the deceased.

In the meantime, we strongly implore the 10% of funeral directors who don't belong to a trade association to do so and comply to the UK Code of Practice, and have a customer complaint process that is ADR (alternative dispute resolution) certified – this minimises risks to the public and the profession.

We have created a range of resources for members to use on websites and windows. Our member emails from marketing@saif.org.uk explain where and how to access these resources.

Law Commission of England and Wales

SAIF delegates have been invited to a roundtable in September as the 13th Chapter enters the final phase of review – on cremated remains and their ownership, including historic remains held in funeral homes.

Paul Allcock continues to advocate and has made some significant gains in ensuring proper procedures are included in future legislation.



Terry Tennens F.SAIF
SAIF Chief Executive

terry@saif.org.uk

National Education Day

More than ever, we need to be learning organisations, businesses and funeral directors. The pace of change is no longer every 30 years, when a seismic event changes how we practice or communicate. Seismic changes are now happening every two years. How will artificial intelligence enable your business flow processes, and where might this hinder?

So, please bring your team to the National Education Day on Saturday 10 October at the Leicester Marriott.

Find out more and book your spot on **pages 16-17**.

SSNI Education Day

On Saturday 12 September, join us in Stirling for the SAIF Scotland and Northern Ireland (SSNI) Education Day. Both the national and SSNI education events promise an excellent line-up of speakers, networking and inspiration!

Handled with Care (HWC) campaign

The resources of the first phase have been deployed by more than 45% of our membership. The hero film with Inez Capps remains a key element in promoting your business. If you need information on the resources, please visit the SAIF website.

The campaign has reached national radio and performed particularly strong across the regional radio and TV networks. This is your chance to have the resources that can support your business and highlight the value of independent funeral directors.

We are very grateful to our sponsoring partners, whose support has made this possible.

You can hear more about the HWC campaign at our National Education Day, including details of the next phase as we work to put independent funeral directors at the heart of their communities. **1**

Best wishes,

Terry Tennens

More than a mark



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

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

Partners can use the seal in-branch and online. Talk to our **sales support team** or your **Golden Charter business manager** and help your business grow.

The seal's just one reason our partners' satisfaction is at 94%¹

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



¹ CJM Research, April 2026



Momentum matters

Success in funeral planning is measured in the long term, so Golden Charter's year of success is just the beginning

Independents have a lot to celebrate. This issue of *SAIFInsight* comes at the end of four straight quarters of growth for Golden Charter, and that growth is driven by independent funeral director sales and the supporting work you do in your communities.

This month, we are crowning that year of consistent growth with the launch of our new TV advert, which features our most funeral director focused messaging yet since our brand relaunched in 2024. That's because when we talk about our growth, we're really talking about the growth you have had, and our marketing best supports that by pointing your communities to you.

The new advert showcases how fundamental independents are to what Golden Charter can offer.

We have been building in this direction since that 2024 relaunch:

- 1. Growing awareness:** First we built up the Golden Charter name – and our core audience's awareness of our brand peaked first at 17.2% in February, then at 19.4% in July – up from a low of around 6% last year.
- 2. Centring independents:** Then we launched our partner seal, giving families a way to link our funeral plan offering to their local independent and point them directly towards you. Funeral director growth since then means you now account for 89% of Golden Charter's sales.
- 3. Putting it all together:** This month's new TV advert takes families inside a funeral director premises, with the seal on display and a local conversation depicted. We have seen this journey's success; now it's time to shout about it.

Find out much more about our success together – and see stills from the new advert – on **pages 18-21**.

It's important to talk about what's working and celebrate success – but what really matters is what we do to capitalise on that success. Momentum is important because it's all about timing. Four quarters of year-on-year growth is a much better indicator of success than

one and, at the end of our golden year, we have the awareness and knowledge to push on even further.

So, our new TV advert isn't a single ad campaign: it's the next piece of momentum that can help us serve yet more families together.

As **pages 18-21** show, this growth is a product of our unique way of working together – it's anything but a given in funeral planning right now. Major competitors have remained flat on last year's sales or even shrunk at the same time we've been growing together.

Our biggest competitors don't work through independents: they look to replace local businesses entirely or simply to circumvent them. What we've proven over the past year of growth is that our independent-led approach works.

Meanwhile, we have the SAIFCharter AGM only weeks away, taking place online on Wednesday 23 September (see **page 27**). An annual meeting of the funeral director association which owns Golden Charter, it's a timely reminder that we are the result of a group pulling in the same direction for their common good. Let's use it as the next opportunity to build on our year of growth.

Our momentum comes from many hundreds of small businesses working together, linked up by national awareness. We continue it by planning together and all taking action.

For Golden Charter that means keeping you at the forefront of our messages to families and collaborating closely with you at events such as the SAIFCharter AGM. For independents, it means rallying together to display the partner seal and take advantage of our advertising.

If we each do our bit, our next year of momentum has just begun. 




Chris Wilson
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BUILDING YOUR BUSINESS

Building bricks

Golden Charter's new Business Builder series supports funeral planning and beyond

Golden Charter has launched its new Business Builder series to support its network.

Business Builder is an enhanced sales and marketing support programme that's designed to help funeral directors get more from their local marketing efforts, both online and offline.

Jill Hood, Golden Charter's Chief Marketing Officer, said: "Independents all have approaches unique to their local areas and strengths and Business Builder aims to have something for everyone. Whether it's expert-led webinars, digital support, tools or messaging, if it helps your community make the link between your local reputation and our national work – make your online shopfront work as hard as your real one – we'll share it."

By combining national brand investment with local opportunities, practical tools and expert coaching, Business Builder helps strengthen the connection between your plan provider and your independent brand, supporting more conversations, greater community awareness and increased funeral plan sales.

A recording of the first Business Builder webinar, on making local independents visible online, is available to partners through mygoldencharter.co.uk.

More materials will be released throughout the year, all designed to support different types of independent.

Learn more through your Golden Charter business manager or contact sales.support@goldencharter.co.uk

REGULATION



Image credit: Shutterstock/ink Drop

Mind the gap

The UK Government is continuing to consider how the funeral sector should be regulated, following the publication of its latest response to the Phase 2 of the Fuller Inquiry.

A written Ministerial statement from the Department of Health and Social Care [DHSC] has updated Parliament on progress against the Inquiry's recommendations. The Government has accepted most of the recommendations in full but is still considering those relating to funeral sector regulation, including the practical implications, costs and potential business impact.

SAIF welcomed the update, saying it was encouraged by the Government's intention to ensure any future changes improve standards and oversight while remaining proportionate and sustainable.

The work is expected to continue under the Government's new Health Secretary and SAIF will provide members with further information in due course.



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AFTERSTONE

Greener choice for memorials

Afterstone is a new British memorial company based in Devon and a proud SAIF associate member. Founded on a "people and planet before profit" ethos, we help funeral directors offer families British-made, understated, affordable and sustainable products to commemorate a life beautifully.

Our signature collection transforms up to 50 grams of ashes into smooth, tactile keepsakes: pebbles, hearts, teddy bears, bowls, pots and vases. Each is cold-cast at room temperature rather than kiln-fired and able to travel by ordinary tracked post — keeping the carbon footprint low. Solo pebbles start from £110. Engraving is available.

We also offer engraved natural river pebble headstones, minimalist funeral stationery, remembrance candles, artisan Devon pottery, ash scatter tubes that match our stationery and complete funeral service kits – ideal to sell to direct cremation families or those organising their own farewell.

As a SAIF and AGFD associate member and a Made in Britain member, we work to SAIF/AGFD standards and FBCA Codes of Practice, with every ashes commission documented, tracked and handled in isolation from receipt to return.

To find out more about how we can help your families, visit www.afterstone.co.uk or call +44 [0]1392 925061.

AWARD WINNER

Raising the standard

*Independent celebrates its
award-winning approach to care*

Little's Funeral Service has once again been recognised at the Scottish Funeral Awards, taking home the titles of Scotland's Best Funeral Director and Scotland's Best Funeral Cortege. This achievement marks another milestone for the firm, reflecting consistency and excellence in serving families across Scotland.

These accolades bring the company's total to four awards, following its Outstanding Contribution to the Funeral Industry win at a previous ceremony.

Operations Manager Robert Tripney said: "We are incredibly proud to receive these awards. They mean so much to everyone here, as they recognise the care, dedication and respect our team shows to every family we serve. To be acknowledged again, especially after last year's award, is a real honour and a reflection of the high standards we strive to uphold every day."



Robert, who also serves as National Association of Funeral Directors (NAFD) Scotland 1st Vice President, added: "These recognition events are not only a chance to celebrate achievements but also a valuable opportunity to connect, network and share experiences with peers across the industry."

FUNDRAISING



Time for a brew

Stick the kettle on and join in the SAIF President's biggest coffee morning.

Raising funds for Parkinson's UK, Gary Staker's charity of the year, members can host a coffee morning event as simple as tea, coffee and cake, or you could invite local groups and hold a small raffle.

How to take part

- Host a coffee morning with your team or invite local community groups and nearby businesses
- Share the campaign QR code or JustGiving link and donate online
- Share photos or updates with SAIF

Find out more on the JustGiving page
www.justgiving.com/page/saif2026 or scan the QR code (right).



Image credit: Shutterstock/Parknot Architect

SPONSORED

Thinking Outside the Box

Somerset Willow England has announced the UK launch of Outside the Box Caskets, an innovative range of cardboard coffins developed by New Zealand industrial designer Beccs Bartells.

The launch introduces a more contemporary and design-led approach to the cardboard coffin market, reflecting changing preferences among funeral directors and families. Designed with both form and function in mind, the caskets combine aesthetics with clever construction, offering a practical and credible alternative to more traditional styles.

Available in a plain kraft finish and a selection of printed designs inspired by natural themes, the range offers greater flexibility for creating individual and meaningful farewells.

Anthony Hill, Somerset Willow England's Managing Director, said: "We have been looking

to add a cardboard coffin to our range for some time, but it had to meet the high standards our customers expect. We wanted a product that added real value, giving funeral directors a credible alternative to offer families.

"Outside the Box Caskets stood out straight away. The contemporary design sets it apart from more conventional styles while remaining appropriate for the funeral setting.

"It is also among the strongest cardboard coffins we have reviewed, successfully lifting 300kg in testing. This gives us real confidence in its performance. For us, Outside the Box Caskets delivers the right balance of strength, design and sustainability, and we're pleased to be bringing it to the UK market."

Beccs Bartells, founder and designer of Outside the Box Caskets, said the UK launch marks an important step in the brand's



Anthony Hill and Beccs Bartells

international growth, adding that partnering with Somerset Willow England was a natural fit given its strong reputation in the funeral sector and shared commitment to sustainability and quality.

Inspired to rethink traditional coffin designs after arranging her grandmother's funeral, Beccs developed the range to offer a stronger, design-led alternative that provides families with more personal, contemporary choices while respecting tradition.

With more than 25 years' experience supplying the funeral sector, Somerset Willow England has built a strong reputation for

delivering exceptional quality and going above and beyond to support funeral directors when it matters most. Originally focused on handcrafted willow coffins under the Somerset Willow Coffins brand, the company has expanded to include Natural Woven Coffins and Cherished Memories, reflecting its focus on meeting the evolving needs of funeral directors.

The launch of Outside the Box Caskets represents a natural continuation of this approach, further strengthening its commitment to offering a broader range of alternative funeral options to customers.

COMMUNITY

Finding the AI balance

150-year-old Neville Trust group will explore effective use of artificial intelligence

Businesses don't stay around for 150 years by standing still. That's why the Neville Trust Ltd has signed up to the University of Bedfordshire's Luton AI initiative.

Over the next nine to 12 months, the programme will work with the firm to assess current AI use, identify opportunities and risk, develop training and look at tailoring AI capabilities for the company's needs.

Neville Trust Ltd is a fifth-generation family-run business and the parent company of Neville Funeral Service, Neville Special Projects and Neville Joinery.

Ian Trumper, Director of Neville Trust Ltd, said: "As AI becomes an increasingly important part of the business landscape,

we want to take a thoughtful and responsible approach that helps us remain a frontrunner while protecting the values that have shaped the group over generations. Working with Luton AI will help us understand where AI can support our teams, improve processes and strengthen how we use information across the group."

Dr Ed Braund, Director of the Luton AI initiative, added: "AI is already changing how organisations operate, but the real value comes from applying it carefully, responsibly and in ways that support people. By working closely with Neville Trust group staff, we can identify where AI can safely add value, improve access to information, strengthen reporting and support better decision-making."



The programme will provide the Neville Trust with a comprehensive current state assessment of AI use, alongside a recommended AI strategy, governance and policy documentation, and staff training. 

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Reconnecting with friends old and new

The Allsops team shares its highlights from the 2026 National Funeral Exhibition

From the moment the doors opened, our stand was busy. It was a great opportunity to catch up with many of our existing customers, while also meeting plenty of new faces. One of the highlights this year was bringing along two members of staff who were attending the exhibition for the first time. Experiencing the event through fresh eyes was a reminder of just how valuable these exhibitions can be, and it's fair to say they both thrived throughout the three days.

One of the things we value most about the exhibition is the opportunity to have meaningful face-to-face conversations. While emails and phone calls remain an important part of day-to-day business, nothing quite replaces the chance to meet customers in person, discuss their needs

and hear first-hand about their experiences within the profession.

This year's event ran smoothly from start to finish and our increased stand size proved to be a real success. The additional space allowed for more conversations, better product displays and a more welcoming environment for visitors stopping by.

Beyond the business side of things, one of the best aspects of the National Funeral Exhibition is the opportunity to reconnect with so many people from across the profession. As always, it was wonderful to see familiar faces, share experiences and strengthen relationships old and new.

We're already looking forward to the next one.

Danny Garland, Managing Director
www.allsops.net

Beyond the 'template funeral'

New research into public attitudes towards cremation raises questions about the traditional funeral formats and changing expectations

Short services, limited time between funerals and families feeling rushed were among the concerns highlighted by new research from the Cremation Society.

Commissioned to mark the Society's 150th anniversary, the research involved nine focus groups and a survey of 1,598 adults. It found that while most people had a positive experience during their most recent visit to a crematorium, some 42% of respondents felt there were too many services each day.

For independent funeral directors, the findings highlight an opportunity to help families look beyond the traditional format and consider different ways to come together to remember someone and say goodbye.

Terry Tennens, SAIF CEO, said: "The report is a challenge to all of us involved in arranging and delivering funerals.

"Direct cremation is a valid choice and will be right for some people. But we should also ask whether parts of the traditional funeral have become too fixed and whether they are meeting the needs of families today.

"Many independent funeral directors are already offering more personal and flexible choices. We need to build on that work and make sure families understand the different ways they can come together, remember and say goodbye."

A copy of the *Public Perceptions of Cremation* report is available at www.saif.org.uk/blog/funeral-directors-must-help-families-move-beyond-the-template-funeral ⓘ

MEDICAL EXAMINERS

Death certification delays persist

SAIF praises progress but calls for action as delays are still causing distress

SAIF has welcome progress highlighted in the recent National Medical Examiner's report but is calling for action to address continued delays that are impacting families in England and Wales.

Medical examiners independently scrutinised more than 500,000 deaths across England and Wales in 2025. In 97% of cases, an interaction took place with the deceased person's next of kin, giving families the opportunity to ask questions or raise concerns about care.

However, progress is being made and SAIF has voiced concerns about delays linked to death certification and registration in South Wales, the East Midlands and elsewhere across England and Wales.

Members experiencing delays of more than seven days before Medical Certificate of Cause of Death (MCCD) is issued are encouraged to keep SAIF informed by emailing info@saif.org.uk

ALLSOPS

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THE MILLION



The support from independent funeral directors is transforming lives through the Royal British Legion and Poppyscotland



Ben France
Head of Corporate
Trusts and
Philanthropy,
Royal British
Legion

We are hugely grateful that Golden Charter and

its network of independent funeral directors are supporting the Royal British Legion and Poppyscotland again this year with its 11th fundraising campaign.

As we look ahead to the launch in October, with the extraordinary £1 million milestone in sight, I'd like to thank you for your generosity and commitment to date and remind you of the incredible impact you are having on the Armed Forces community.

Your work as independent funeral directors places you at the heart of communities across the UK, building trusted relationships with individuals and families. The Royal British Legion (RBL) shares the same commitment to delivering personalised care and connection to the people we support.

Members of the Armed Forces community face challenges that are deeply individual, continually evolving and often interconnected. The transition to civilian life can be especially tough, bringing a loss of structure, purpose and belonging that makes other difficulties harder to overcome. Early experiences, financial

struggles and the stigma of seeking help can all add to the strain. That is why compassionate, holistic support is so important.

RBL's nationwide Casework teams are there as the first point of contact for service personnel, Veterans and their families who reach out to us for help. Our dedicated Case Officers ensure that beneficiaries get the expert advice and practical support they need from specialist teams across the charity and from trusted partners.

The funds you raise through the annual partnership campaign are vital for us continuing to be there for every Veteran who turns to us. Every £25 you donate during the campaign period makes a difference. It could help fund a call to our helpline, giving a Veteran in crisis someone to listen when they feel most alone, or help provide much-needed support to ex-service personnel struggling to adapt to civilian life.

Liam is grateful for the help he received when he came out of the Army
© Royal British Legion

"It doesn't matter whether you came out one year ago or 15 years ago, it's a hard transition which is why RBL is so important"



POUND MISSION

Alongside our casework and specialist service teams, we have a national network of RBL Branches. These are well-established local hubs that play an important role in helping hard-to-reach individuals and tackling problems like loneliness and isolation within the Armed Forces community.

For Veterans such as Liam, practical support and community connection from the Royal British Legion can be life changing.

Liam joined the British Army in 2004, proud to follow in his father and great-grandfather's footsteps. As a corporal, he served in Iraq and Afghanistan. During this time, Liam experienced the loss of several comrades and was himself injured while on patrol, which led to further long-term complications.

After his initial injury, Liam was taken back to the UK for treatment in hospital.

He said: "Afghanistan was a tough experience as I lost friends (...) however, while out there the bond I shared with my fellow comrades was like nothing else.

"When I was in hospital in Birmingham, the RBL volunteers came and spoke to me every day (...) They also gave financial support to my father who had to travel down from the North-East to visit me in hospital and ensured I had everything I needed during my recovery so I didn't feel lonely or lost."

In 2014, Liam was medically discharged from the Army. Struggling to adapt to civilian life, Liam opened up to members of his local RBL branch, where he attended monthly meetings with other Veterans.

Liam said: "I couldn't have coped without having that simple contact and knowing RBL was there when I was at my lowest point."

A Royal British Legion Case Officer helped Liam get housing and assistance to find a job. He is now in a much better place and has thrown himself into giving back to the Armed Forces community through volunteering for RBL.

He added: "It doesn't matter whether you came out one year or 15 years ago, it's a hard transition which is why RBL is so important."

Liam's story is just one example of how the Royal British Legion can offer vital connection and support to a veteran as they rebuild their lives. In the last year alone, our Casework and Specialist Service teams directly helped 19,857 Armed Forces households struggling with issues such as housing, addiction, mental health and wellbeing challenges. Our volunteer Branch members



Liam has rebuilt his life and is looking forward to a brighter future
© Royal British Legion

made 1,340 home visits and 162 hospital visits to veterans in their local communities, totalling 2,259 hours of support and companionship.

We are hugely proud of our partnership with Golden Charter and all that we have achieved together so far. If you have participated in the partnership campaign before and intend to do so again, thank you. If you haven't, please consider joining us this year to help us reach £1 million raised and transform the lives of thousands more Veterans. With your help, we can ensure that no one in the Armed Forces community has to face their struggles alone.

Thank you. [📌](#)

Ben France, Head of Corporate Trusts and Philanthropy, Royal British Legion

Getting involved

RBL and Poppyscotland have partnered with Golden Charter and its network of independent funeral directors for more than a decade, raising nearly £950,000 for the charities in that time.

Funeral directors participate by donating £25 from every funeral plan sold or allocated during the campaign

period, beginning this year on Thursday 1 October. This year's campaign will run from October to January, to maximise the chance of reaching £1 million.

Golden Charter does the practical work to donate on your behalf during the campaign, with the £25 taken at the time of need. All independents have to do is opt in.

Those who took part last year will be opted in again automatically. You will receive

an email before the campaign to remind you that you are taking part. If you can't participate this year, simply let us know.

If you didn't take part last year, look out for an email inviting you to opt in. You don't have to wait for this email: as long as you work with Golden Charter, you can let Sales Support or your business manager know at any time that you want to work with us to hit the £1 million milestone.



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EXCELLENCE IN FOCUS

The 2026 IFD College awards ceremony shone a spotlight on students from across the college, recognising their hard work and success

There was plenty to celebrate as the Independent Funeral Directors' (IFD) College welcomed students, tutors, governors, friends and family to this year's award ceremony.

The event at Putteridge Bury in Luton shone a spotlight on students from across the college, with 18 certificates presented in recognition of their hard work and success. Awards covered a wide range of subjects, including health and safety, operative skills, funeral arranging and administration, and the infant and child course.

One of the highlights was the presentation of the annual Matthew Gallagher Award, established in memory of former IFD College tutor Matthew Gallagher. It's presented to a student who has gone above and beyond academic achievement by overcoming challenges or making a meaningful contribution

Nominations for the Matthew Gallagher Award 2027 are now open

to their workplace, community or personal life. This year's recipient was Graham Torrie,

who was selected from a strong group of 10 finalists and four runners up. The award was generously sponsored by Brian Hart of SAIFInsure.

Attendees also heard from SAIF National President Gary Staker and

Brendan Day of the Greener Globe Funeral Standard. Next year's awards ceremony will be held at Putteridge Bury, Luton, on Saturday 24 April 2027. Nominations for the Matthew Gallagher Award for a student, by any third party, are **now open**.

For all enquiries on the awards ceremony or the Matthew Gallagher Award, contact Sharon Welford by emailing sharon.welford@ifdcollege.org or calling 0330 441 7381. 



Matthew Gallagher winner, finalists and runners-up

COLLEGE AUTUMN AND WINTER SCHEDULE

The Independent Funeral Directors' (IFD) College has a series of online and in-person courses for funeral professionals. Book online at www.ifdcollege.org. For more information, contact IFD College Administrator Sharon Welford by emailing sharon.welford@ifdcollege.org or calling 0330 441 7381.

SEPTEMBER

8 September, Newport: Foundation, 10am-1.30pm

8 September, Newport: Health and Safety, 2pm-5pm

8 and 15 September, Zoom: Operative Skills, 9am-12.30pm

9 September, Zoom: Health and Safety, 9am-1pm

10 September, Zoom: Health and Safety, 9am-1pm

15, 17, 29 September and 1 October, Zoom: Arranging and Administration, 9am-12.30pm

16 and 23 September, Zoom: Diploma Module 1, 9am-1pm

16 and 30 September, Zoom: Infant and Child Funeral, 9am-12pm

17 September, Zoom: Foundation, 9am-1pm

17 September, Glasgow: Health and Safety, 10am-1pm

17 September, Glasgow: Foundation, 1.30pm-4.30pm

22 and 29 September, Zoom: Operative Skills, 9am-12.30pm

OCTOBER

1 October, Zoom: Health and Safety, 9am-1pm

8 October, Zoom: Foundation, 9am-1pm

21 October, Zoom: Diploma Module 3, 9am-10.45am

22 October, Glasgow: Operative Skills, 9am-5pm

28 October, Zoom: Diploma Module 4, 9am-10.45am

NOVEMBER

4, 11, 18 and 25 November, Zoom: Arranging and Administration, 9am-12.30pm

4 and 11 November, Zoom: Operative Skills, 9am-12.30pm

4 and 11 November, Zoom: Diploma Module 1, 9am-1pm

11 and 12 November, Glasgow: Arranging and Administration, 9am-4.30pm

18 November, Zoom: Diploma Module 2, 9am-1pm

DECEMBER

2 December, Zoom: Health and Safety, 9am-1pm

9 December, Zoom: Foundation, 9am-1pm

All courses are subject to change and were correct at the time of publication.



NATIONAL EDUCATION DAY

Leicester Marriott Hotel, Grove Park,
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Scan the QR
code for more
information
and to book
your place

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Delegate name(s)	Ed Day	Dinner	Any special dietary needs? Eg vegetarian or food intolerance, etc
_____	☐	☐	_____
_____	☐	☐	_____
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SAIF Members and Associates

Education Day only..... £65pp

Non-members

Education Day only..... £80pp

Dinner

Saturday evening £50pp

The charge for Education Day includes morning
refreshments, lunch and afternoon tea and cakes.

Accommodation

Book direct through the hotel, Leicester Marriott Hotel: 0116 282 0135

Bed and breakfast

Single £139 / Double £149

Total payment £ _____

**Payment must be made at time of booking to secure attendance
and accommodation.**

Please complete this form and return to SAIF with payment,
which can be made by:

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SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Herts CM21 9DB
Telephone: 01279 726777 Fax: 01279 726 300

Cancellation policy:

For Education Day

- If cancelled 90-30 days prior to the event: **100%**
- If cancelled 29-7 days prior to the event: **50%**
- 7 days or less: **no refund**

Full refund on exceptional circumstances
(addressed on a case-by-case basis).

For accommodation

If cancelled prior to 27 September 2026:

- 90-61 days: **75%**
- 60-30 days: **60%**
- 29-10 days: **40%**
- 9-7 days: **20%**
- 7 days or less: **no refund**

Full refund on exceptional circumstances
(addressed on a case-by-case basis).

SAIF
National
Education DayDate: Saturday 10 October
Venue: Leicester
Marriott HotelStep into
what's next*What to expect at this year's SAIF National Education Day – you won't want to miss it*

The funeral profession is changing at an unprecedented rate. Some of those changes are big, others are simply small shifts in family preferences on how they wish to say goodbye.

Keeping up with change isn't always easy.

This year's Education Day on Saturday 10 October, will include a wide range of topics and speakers aimed at supporting members and helping independents thrive.

Attendees also have the opportunity to meet some SAIF Associate members.

Here is a list of the current speakers for Education Day 2026, **with more to be announced soon.**

Mark Wrigley, Head of Regulation at the Human Tissue Authority (HTA)

Mark will give an insider's view on the origins of the HTA, its standards and guidance, and the all-important issue of security in establishments responsible for storing bodies and tissue.

Chaplain Ahmed Alsisi, White Rose Funerals

Chaplain Ahmed, an author and owner of White Rose Funerals in Cardiff, will discuss the importance of funeral aftercare.

Helen Chandler, General Manager at Kindly Earth, and Andrew Purves, Chief Operating Officers at William Purves Funeral Directors

Helen and Andrew's talk will focus on resomation in the UK. Scotland became the first nation in the UK to officially legalise resomation (also known as alkaline hydrolysis and water cremation) in March this year. The process uses water instead of flame, and produces a fine powder which can be scattered, buried, or kept as a memento, similar to cremation.

Tom Poynter, Handled with Care

Tom, Handled with Care's (HWC) Campaign Leader, will provide an update to attendees. The national SAIF campaign was launched to ensure every family in the UK has access to local informed, caring and professional guidance.

Fabiola Franco, SAIF Digital Lead

Fabiola will discuss the new SAIF digital toolkit and share how members can make the most of SAIF resources and assets. Fabiola will also provide an update on digital activity and engagement from her first six months in the role.

**Exhibitors**

A range of SAIF Associate members will also be exhibiting this year, providing delegates the opportunity to make new connections, ask questions and learn more about their services.

The exhibitors include:

- Musgrove Willows Coffins
- Signature Aromas
- SpeedLink Repatriation
- Greener Globe Funeral Standard
- SekerTech
- Secures UK
- AFTERSTONE
- Avens Marketing – The Funeral Marketing Experts
- Earth to Heaven
- Frontline Communications Group Ltd

The day's platinum sponsors will also be exhibiting on the day:

- SAIFinsure
- Westerleigh Group
- SAIF Probate, delivered by Laurelo – Path to Probate
- Golden Charter Ltd
- Obitus
- MuchLoved

Book your spot

Update your continuing professional development (CPD) and reconnect with colleagues at this year's event at the Leicester Marriott Hotel. Non-members and colleagues from across the profession are also welcome.

Complete the booking form online by visiting the SAIF website's events page at www.saif.org.uk/events-training or complete and return the booking form on page 16.

Thank you to our sponsors:

SAIFinsure, MuchLoved, Westerleigh, Laurelo (SAIF Probate), Golden Charter and Obitus.

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A GOLDEN YEAR

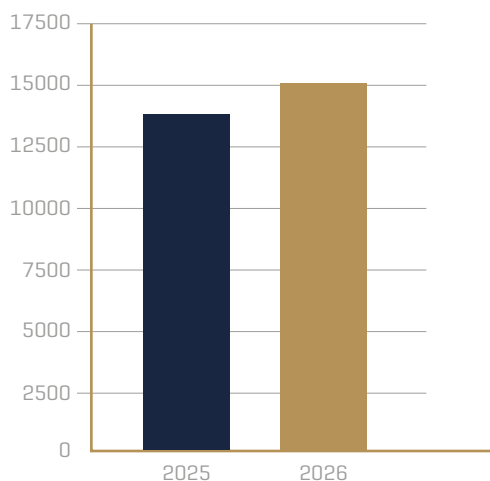
Growing sales, new digital tools and a TV campaign focused on independents: funeral directors working with Golden Charter are having a remarkable 2026

Golden Charter and its network of independent funeral directors have just had their fourth straight quarter of year-on-year growth.

More and more families have consistently chosen Golden Charter plans since April 2025. The level of growth also increased from last year: in the first half of 2026, 8% more families chose a Golden Charter funeral plan than during the same period of 2025*.

That growth was led by funeral directors, who have already provided more than 1,000 extra families with plans in 2026 compared to last year. Plans sold by funeral directors now make up more than 89% of Golden Charter's total plan sales, a proportion that has grown since 2025.

YEAR-ON-YEAR GROWTH SINCE APR-JUN 2025



Chris Wilson, Golden Charter's CEO, said: "There's something remarkable about what we can offer to families together. Connecting them to independent funeral directors starts a relationship that can last for decades.

"For nearly nine in 10 of our customers, it starts at the time they choose to take out the plan and it goes beyond the plan's time of need to the support offered to the family afterwards.

"Our national awareness and support tied to local, independent funeral directors is an unbeatable combination. Focusing on it in our advertising is a big reason we're seeing significant growth at a time when that isn't the norm. Since our October 2024 brand refresh, we've been working to make more people in your communities aware of us, and now, by linking that awareness to you through our seal, we're seeing the benefits in our collective results."

Other plan provider results published in the last quarter show this growth was achieved during a difficult period for the wider funeral planning market. The other providers pointed to several factors, including regulation, direct cremation competition and changing customer behaviour.

Chris said: "One thing I'm proud of at Golden Charter is that we understand our customers and our business deeply.

"Our refreshed product range last year came from customer insight and our growth followed straight after. That included our new Direct Cremation Plan, addressing a clear customer need in a way that keeps funeral directors at the heart of the process. And we're constantly surveying and talking to customers and funeral directors to stay informed and keep that information up to date.

"Such a long period of growth is no accident in this sector. It's only possible when all that knowledge and understanding is put at the heart of decision making."

What families say

With Golden Charter's plans tied to funeral directors' local reputations, sales can only mean so much unless families are happy with their purchase regardless of how they buy. Here, the results speak for themselves.

Golden Charter has spoken to more than 17,000 customers since 2024, with a total satisfaction score of 95% across that time*. In April-June 2025, after the new product range was launched, that score was still running strong at 95%, which remained consistent for the subsequent year.

The plan provider's customers also rate it Excellent on TrustPilot, at 4.5 based on 3,000 reviews.

*Davies Group (July 2026)

"Our national awareness and support tied to local, independent funeral directors is a unbeatable combination. Focusing on it in our advertising is a big reason we're seeing significant growth at a time when that isn't the norm"



Image credit: Shutterstock / Zamznut tanjw

In July, reviewers said:

- “Very helpful and understood my needs. Would recommend this service as very professional and compassionate.”
- “The call ended with me feeling relieved that my queries were being dealt with and I had faith that the agent dealing with me had been both professional and compassionate.”
- “I took out a funeral plan a few years ago and recently wanted to change it. I had absolutely no problem with them at all and experienced excellent service within a few weeks. I would recommend anyone to go to Golden Charter.”

The win-win-win

Chris (pictured right) explained: “I’m always looking for the ‘win-win-win’ in business: here that means happy customers, happy funeral directors and a growing plan provider.

“With thousands of funeral director branches having thousands of different priorities, there’s always more to learn and do together, and more improvement to be made. What I want to remember is, in such a tough market, we’re starting from a place of huge success together.

“94% partner satisfaction, with those most involved also the most satisfied; 95% happy customers; and four quarters running of year-on-year growth. That’s a win-win-win we need to celebrate together.” 



What is the Growth Club?

The Golden Charter Growth Club is a group of funeral directors who have specific funeral planning growth goals and choose to work closely together with Golden Charter to achieve them.

Partners’ voice

Customers’ views and willingness to buy plans can show what’s working for families, but what about the funeral directors themselves?

To see how well it’s supporting the funeral directors who make most of those sales, and ultimately carry out the funeral, Golden Charter speaks to its partners directly.

The biggest finding from the latest annual survey of funeral directors in April 2026? * The more engaged partners are with their plan provider, the more positive their experience.

I AM SATISFIED WITH GOLDEN CHARTER

All partners

94%

Growth Club

99%

GOLDEN CHARTER ADDS VALUE TO MY BUSINESS

All partners

92%

Growth Club

98%

I AM SATISFIED WITH MYGOLDENCHARTER.CO.UK

All partners

98%

Growth Club

99%

*CJM Research, April 2026



95%

of customers
SATISFIED



4.5

review rating
EXCELLENT

The partner seal

The core of what Golden Charter offers is national reach and recognition, delivered through trusted, local independent funeral directors. Bringing those two things together is the partner seal – a mark that independents can display outside their premises and use online.

Doing so provides major benefits. The seal has been central to Golden Charter's advertising, making it clear that anyone can buy a plan through a funeral director. That message will be strengthened by the new television ad, launching this month. Set in a funeral director's premises, it features the seal on display.

The campaign is already showing positive results. In the first quarter of this year, searches for "Golden Charter funeral director" had

increased by 201%. The key differences were higher brand awareness and the introduction of the seal, which promotes both Golden Charter and the funeral directors at the heart of what we offer.

As an 8% year-on-year sales jump shows, that message can translate directly into a decision to take out a plan with an independent.

To make the most of that growth, ensure the seal is displayed clearly outside your premises and used consistently across your digital channels, including your website. Speak to your Golden Charter business manager to find out more.



"Ensure the seal is displayed clearly outside your premises and used consistently across your digital channels, including your website"

In your words



Image credit: Shutterstock/ simona pilolla 2

A new partner describes the process of starting to work with Golden Charter

"I've been an Appointed Representative (AR) with Golden Charter for the past five months. Before that, I started my journey as an Introducer Appointed Representative (IAR), and the transition to becoming an AR was made incredibly simple and straightforward thanks to the support of the Golden Charter team.

"From day one, I've found everyone at Golden Charter to be approachable, knowledgeable and genuinely invested in helping our business succeed. Whenever we've needed guidance, whether it's around the Financial Conduct Authority (FCA) requirements or day-to-day questions, the team has always been just a phone call away.

"Working with Golden Charter has brought real benefits to our business. Not only do funeral plans help secure future business, but the support available goes far beyond the plans

themselves. The online portal is packed with useful resources, including social media content, compliance guidance, marketing materials and practical tools to help promote funeral planning. We've also received support with leaflet drops, advertising and wider business development, which has been invaluable.

"To get the most out of Golden Charter, I make regular use of the portal and the wealth of resources it contains. The combination of excellent online tools and a responsive support team gives us confidence that help is always available whenever we need it.

"Overall, partnering with Golden Charter has been a positive experience, and I would happily recommend them to any independent funeral director looking for a supportive and professional funeral plan provider."



PUTTING FUNERAL DIRECTORS FIRST: THE NEW AD

Golden Charter's new TV advert is set in a funeral director premises

Last year, Golden Charter took a big step forward in connecting funeral plan customers with local independents through the launch of the partner seal. The provider's national TV advertising campaign put the seal front and centre, helping people in your community know they can come to you for a Golden Charter funeral plan.

Now, that approach goes a step further, with a new national TV campaign centred entirely around a visit to an independent funeral director.

Jill Hood, Golden Charter's Chief Marketing Officer, said: "Sunny was a standout character from our original advert. We know people warmed to him (and his colourful jumpers). By showing him taking out a plan with his local independent funeral director, we're continuing to tell the story of what taking out a funeral plan really looks like."

30 seconds to peace of mind

The 30-second advert opens with Sunny taking a shopping trip. New jumper in hand, he spots the Golden Charter seal on his local high street and drops in looking for an expert's support with later life planning. His local funeral director talks Sunny and his daughter through the

process, and he ends his trip with both his funeral plan and jumpers secured.

The ad, built with customer insight in mind, was tested with target customers who said it made planning feel "simple", "practical" and "achievable". Perhaps the biggest change is that willingness to engage with a funeral director has grown based on this advert compared to last year's testing.

Getting the benefit

Even more than last year's campaign, the new ad relies on the Golden Charter seal as a mark to look out for. The simplest way for any Golden Charter partner funeral director to benefit is to place the seal prominently on the outside of your premises – and online.

Jill said: "We now know that nearly 80% of customers go online to look for funeral planning information. Placing the seal on your website makes your digital front door welcoming to funeral plan customers in the exact same way placing the physical seal does for your premises."

"With four in five people making their search online, customers making their digital journey need to see the seal just as easily as those making their journey on foot."

In numbers

Viewers say they are:

38%

more likely to contact a local funeral director based on this year's ad, compared to 2025.¹

81%

of viewers say the **partner seal would help them identify funeral directors** connected with Golden Charter.

Websites are the primary channel for accessing information about funeral plans across all age groups.

78%

of customers **would use a website** to access this information.²



Thank you from Golden Charter to William Purves Funeral Directors, whose North Berwick branch was used to film the new ad

Additional resources to help link your local promotion with the partner seal are available on mygoldencharter.co.uk.

The advert launches this month, so now is the time to put everything in place in person and online.

Speak to Sales Support or your Golden Charter business manager for guidance on making your seal prominent and get all the materials you need to online mygoldencharter.co.uk.

¹ Dodds & Law Research Associates [June 2026]

² Attitudes & Intentions survey [January 2026]



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PRESIDENT

Pride and passion at the heart of our work

SAIF President Gary Staker celebrates the inspiring businesses that are dedicated to serving communities and delivering the very best service for families

Four months into my Presidency already... where has the time gone? It has certainly been a whirlwind! As I write this, I've travelled more than 10,000 miles, from Glasgow in the north to Cornwall in the south, attending regional meetings and meeting members across the country. One of the greatest privileges of this role has been visiting so many independent funeral directors and seeing first-hand the pride they have in their businesses.

From long-established family firms that have served generations of the same community to newer businesses building their own reputation, every visit has reinforced my belief that the independent sector is in safe hands. The professionalism, compassion and pride I have witnessed are genuinely inspiring. It reminds me why I so often say that independents are trusted, respected and at the heart of their communities.

I would like to thank everyone who has attended one of our regional meetings. They are a fantastic opportunity to hear what's happening within SAIF. This year, the attendance and engagement have been excellent and I hope that continues.

Handled with Care

A key focus at every meeting has been our Handled with Care (HWC) campaign. This campaign is about taking back the narrative and ensuring families understand the importance of speaking with their local independent funeral director before making one of life's most important decisions.

I have been genuinely excited by the way members have embraced the campaign. The response to the first phase has been tremendous. We've seen funeral businesses across the country using the campaign resources and sharing the social media content through their own platforms. It has certainly generated discussion and perhaps even

ruffled a few feathers with some online direct cremation providers, but that's exactly what we hoped to achieve. More importantly, it has started meaningful conversations with families about the care, guidance and personal service that only a local independent can provide.

However, this is only the beginning. We must not rest on our laurels. The second phase of the campaign launches in October and I encourage every member to get involved. The more who engage, the stronger our collective voice will be.

"[HWC] has started conversations about the care, guidance and personal service that only a local independent funeral director can provide"

Time for a brew?

Another initiative close to my heart is the President's Biggest Coffee Morning in support of Parkinson's UK. The coffee mornings are now well under way and a heartfelt thank you to everyone who has already hosted an event or is planning one.

This isn't about me. It's about our profession coming together to support a fantastic charity while opening our doors to the communities we proudly serve. At a time when funeral directors are under increased public scrutiny, these events provide an opportunity for people to visit their local funeral home in an informal setting, have a chat over a cup of coffee and meet the caring, approachable people behind the profession.

Every coffee morning, every slice of cake sold and every donation will help Parkinson's UK continue its incredible work supporting those living with Parkinson's and their families. Thank you for the generosity you continue to show – it really is making a difference.

Education is key

I'd also like to remind you about one of the highlights of the SAIF calendar,

our Education Day, taking place on 10 October at the Leicester Marriott Hotel.

If you've never attended before, I strongly encourage you to come along. It is always an excellent day of learning, networking and sharing ideas with colleagues from across the country. As our profession continues to evolve and moves ever closer towards regulation, investing in education has never been more important. I hope to see you there.

Strength in numbers

Finally, I would like to recognise and thank those who work tirelessly behind the scenes on behalf of our members.

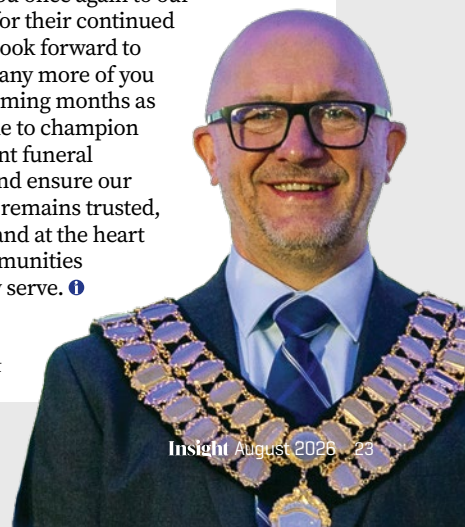
Our Executive Committee give up countless hours of their own time, alongside running busy funeral businesses, simply because they care deeply about our profession. Their commitment and willingness to serve deserve enormous credit.

I would also like to thank the fantastic team at the SAIF Business Centre. They are the engine room of our society, ensuring everything runs smoothly and providing outstanding support to members daily. Much of what they do goes unseen, but it is essential to everything SAIF achieves.

To our Executive, our Business Centre team and to every member who gives up their time to support SAIF, thank you. Your hard work, commitment and passion are what make our society so strong.

Thank you once again to our members for their continued support. I look forward to meeting many more of you over the coming months as we continue to champion independent funeral directors and ensure our profession remains trusted, respected and at the heart of the communities we proudly serve. **1**

Gary Staker
SAIF President



SAIF's Quality Assurance Scheme

We are delighted to report that the UKAS-accredited British Assessment Bureau has signed off its annual ISO9001 certification audit of SAIF's Quality Management Systems.

This welcome news builds on SAIF's status as both an alternative dispute resolution body with the CTSI (Consumer Trading Standards Institute) and a primary authority partner with Surrey County Council (Buckinghamshire and Surrey County Trading Standards).

These nationally recognised accreditations and affiliations provide the general public with the peace of mind that SAIF members are operating to the highest globally recognised independent and externally verified standards. ①

Start the process of joining SAIF today by visiting saif.org.uk/join-us. Alternatively, scan the QR code (right) or contact the SAIF Business Centre by calling 0345 230 6777 or 01279 72677, or emailing info@saif.org.uk.



Robert Bush sentencing

SAIF issued a response following the sentencing of Robert Bush to 20 years' imprisonment for offences connected with Legacy Independent Funeral Directors in Hull. Our thoughts remain with the families affected and the wider Hull community. SAIF continues to call for proportionate regulation that protects families, supports accountability and applies consistent standards across the funeral profession. ①

SAIF's work with the DHSC

SAIF met with the Department of Health and Social Care (DHSC) on 31 July to discuss its approach to funeral regulation and the next steps for the profession. The DHSC's media release included comments from SAIF Government Liaison Paul Allcock, who highlighted the need to protect people who have died and their families while recognising independent funeral businesses. SAIF will continue representing members as this work develops. ①

FSE Average Funeral Report

The latest independent Funeral

Solution Expert (FSE) report found that the average cost of a funeral provided by an independent funeral director is £4,060 when a wider range of funeral types is included.

SAIF supported the research by helping FSE reach members and gather cost data. Thank you to everyone who contributed to this important evidence. ①

SAIF SSNI Education Days

Members will come together to learn, share experiences and discuss the issues shaping the profession. SAIF Scotland and Northern Ireland (SSNI) Education Day takes place in Stirling on 12 September. This event offers practical learning and time to reconnect with fellow members. ①

SAIF Wales Christmas Dinner

Save the date for the SAIF Wales Christmas Dinner on Friday 27 November at the Diplomat Hotel in Llanelli.

It will be a great opportunity for members to come together, catch up with colleagues and mark the end of the year. More information will be shared soon. ①

SPONSORED



Transparency matters when families give in memory

Funeral directors know this better than anyone: bereaved people are not ordinary consumers making ordinary decisions. Grief can affect confidence, concentration and the ability to compare options, so clarity and care matter at every stage.

In anticipation of regulation, responsible funeral professionals and suppliers have an important role in setting high standards. Funeral directors understand this instinctively: your work is built on trust, and every supplier you choose becomes part of the service a family receives.

That includes online tribute and donation platforms. Families may not actively choose the donation platform themselves; it is often shaped by the solutions already selected by the funeral director, which makes supplier judgement especially important.

Donation platforms are funded in different ways, so the best-practice test is simple: can families clearly understand what happens to their money before they give?

At MuchLoved, we believe transparency is part of caring well, which is why we are clear and transparent about fees for every family and every donor.

ASA rulings support clearer funeral advertising

Two recent Advertising Standards Authority rulings have reinforced the need for funeral plan advertising to explain clearly when a plan is limited to a non-attended cremation. The rulings followed concerns that advertisements could give the impression that a funeral service or gathering was included.

SAIF has continued to raise concerns about unclear advertising and welcomes the greater transparency these decisions provide. Families need accurate information about what is included so they can make informed choices. Clear advertising also supports responsible funeral directors by helping ensure services are presented fairly and consistently.

The rulings reflect the principles of SAIF's national campaign **Handled with Care**, including informed choice, transparency and access to trusted professional guidance. ①

Handled with Care

Since launching in May, SAIF's **Handled with Care** campaign has reached more than **27 million people** and generated **2,187 pieces of media coverage**. It continues to raise awareness of informed funeral choice and the value of trusted, independent funeral directors



in local communities.

A member social media toolkit is available in the SAIF website members' area, with ready-to-use content. Members can help maintain the campaign's momentum by sharing posts on their

own channels and including the hashtag **#HandledWithCare**.

YOUR SAIF BUSINESS ADMIN TEAM



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MARIA SHERLOCK
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maria@saif.org.uk

Don't get left behind

Countdown to the SAIF National Education Day 2026

The team at SAIF Business Centre is making final preparations for this year's National Education Day.

This year's event will take place on Saturday 10 October at The Marriott Hotel in Leicester. Sessions will cover a wide range of topics aimed at supporting and helping your business thrive. It also offers attendees an opportunity to meet some of our other associates who will be exhibiting during the refreshment breaks and lunch.

SAIF National President Gary Staker will open this year's Education Day, focusing on why investing in education now will help you stay ahead of the curve and be ready to embrace future regulation with confidence.

There will be a variety of speakers, many of whom are still to be announced, however, we can confirm that Mark Wrigley, Head of Regulation at the Human Tissue Authority (HTA), will give an insider's view on the origins of the HTA, its standards and guidance, and the all-important issue of security in establishments responsible for storing bodies and tissue.

Chaplain Ahmed Alsisi, author and owner of White Rose Funerals, will be discussing funeral aftercare. Helen Chandler, General Manager at Kindly Earth and Andrew Purves, Chief Operating Officer at William Purves Funeral Directors, will talk about resomation in the UK. Tom Poynter, SAIF's Handled with Care (HWC) campaign leader, will also provide an update on the national campaign.

For those who not needing to rush home, there will be the opportunity to continue the stimulating conversation with a dinner in the evening.

If you are looking to update your continuing professional development (CPD) and reconnect with colleagues, please visit the SAIF website at

www.saif.org.uk/events-training or complete the booking form (page 16).

Please note, a booking confirmation will be issued once your completed booking form and payment have been received. If payment has been made and you have not received a confirmation, please contact SAIF Business Centre for assistance.

Thank you to our sponsors:
SAIFinsure, MuchLoved, Westerleigh, Laurelo (SAIF Probate), Golden Charter and Obitus. 🙏



in partnership with Laurelo*



National Funeral Exhibition (NFE) 2026

Another year and another great few days at the NFE, Stoneleigh, catching up with colleagues old and new. The SAIF stand was consistently busy, with an encouraging number of firms looking to become members of SAIF. We also had Brian Hart, Nina Nicholls and Katie Wingrove from SAIFinsure, along with Nicola Jarman, Paul Stibbards, Gemma O'Driscoll and Sharon Welford representing the IFD College.



Photography from NFE, taken with verbal consent for online and marketing use. Images reflect the event as a whole and do not imply endorsement of any specific SAIF campaign.

SAIF in the media

SAIF has continued to represent independent funeral directors across national, regional and trade media. Recent coverage has included funeral costs and greener choices, the Robert Bush sentencing and the Government's work on funeral regulation. SAIF representatives have contributed to BBC, ITV, Times Radio and other outlets, helping to keep standards, family protection and informed choice in focus.

Reassurance through SAIF membership

SAIF members follow the UK Funeral Director Code and undergo inspections covering their premises, mortuary facilities and administrative processes. Families also have access to an independent complaints process delivered through an externally audited and independently certified body. These safeguards provide added reassurance for families and reflect the standards our members uphold.

For tailored copy and a bespoke joint logo, email marketing@saif.org.uk

Care for a cuppa?

We asked for a minimum donation of £1 for coffee and cookies at our coffee mornings. The events have raised around £500 for Parkinson's UK, our President's charity for 2026. To donate, visit www.justgiving.com/page/saif2026 or scan the QR code below.

In aid of



We say goodbye

After 17 years' service to SAIF, Sam Reynolds has decided to move on from SAIF. We all wish Sam success in her next chapter and are grateful for her service on behalf of independent funeral directors over these years.



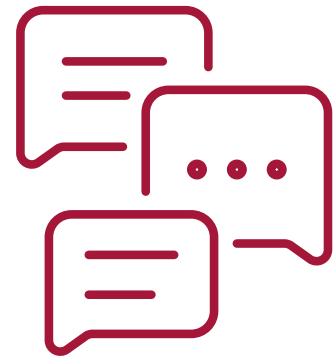


Join the **SAIFCharter** **AGM**

**Wednesday 23 September,
5pm, Microsoft Teams**

As part of the AGM, elections will be held to fill three vacancies on the SAIFCharter Executive Committee.

Members are encouraged to visit saifcharter.co.uk/2026-agm to keep up to date with nominee information and cast their vote for their elected representatives.



Join to hear important updates from your association, Golden Charter and The Golden Charter Trust.

SIGN UP NOW:
saifcharter.co.uk/2026-agm

Your voice matters more than ever

We are looking ahead to this year's SAIFCharter AGM online

Over the years, one of the things I've valued most about SAIFCharter is that it gives funeral directors a genuine voice. Whether it's regulation, products, marketing support or the systems we use every day, many of the improvements we've seen have started with conversations between funeral directors who wanted to make things better.

This year, we'll come together for our annual general meeting (AGM) once more and look to what we can do next. While we won't be meeting face-to-face, the importance of the event for bringing us together hasn't changed.

The virtual format will provide members with the opportunity to hear important updates from the Association, Golden Charter, and the Golden Charter Trust, regardless of their location. We hope it makes it easier for more members to engage with the AGM and gain valuable insights into our activities, achievements, and future plans.

At last year's AGM, I said the way to protect our future was to proactively work together, taking opportunities such as our AGM to connect. If anything, that collaboration has become even more important, so please take the opportunity to log in, listen and contribute.

As funeral directors, we're all busy. Between the families in front of us and the internal arrangements that come with running an independent business, it can quickly feel difficult to justify giving much time to meetings about future funerals.

But SAIFCharter works best when the widest possible range of voices is represented.

We're all more familiar with regulation now but change in our profession hasn't stopped. Consumer expectations continue to change. What remains the same is that funeral planning is still one of the most significant opportunities available to independent funeral directors.

The AGM provides an opportunity not only to hear about the work carried out over the past year but also to help shape what comes next.

Many developments in Golden Charter's approach that we now take for granted have

their roots in feedback from funeral directors. Whether through Golden Charter meetings and surveys or SAIFCharter's own feedback, insight group and AGM discussions, the message from partners has consistently helped influence decision-making.

The value of SAIFCharter has always been that it brings together businesses of every size, from well-established funeral directors serving multiple communities to newer independents building their local presence. Every partner brings a new perspective and that diversity makes us stronger.

As Golden Charter continues to invest in the future and launches new advertising to build on recent growth, it's vital that funeral directors remain part of those conversations. There's been huge success this year that will materially help our businesses to serve more families (page 18), but that success grew out of our contributions. We can only build on it by staying engaged and involved.

This year's successes have been significant, but the stakes for many of us are higher than they ever have been, so your involvement is more important than ever too.

The AGM is a chance to hear more about developments across the network, understand what's coming next and ensure your views are represented. Most importantly, it allows us to continue the collaborative approach that has always defined SAIFCharter.

One of the greatest strengths of the independent sector is that we don't face challenges alone. We learn from each other, support each other and work together to improve the experience we offer families.

So, when the AGM arrives, I encourage you to make time in your diary, log in and take part.

You don't need to travel. You don't need to leave your business for a day.

But you do have an opportunity to help shape the future direction of SAIFCharter and ensure the voice of independent funeral directors continues to be heard.

I look forward to seeing you online. 

John Byrne

Chair, SAIFCharter



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
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john.byrne@jtbyrne.co.uk



JILL GLENCROSS

Secretary of SAIFCharter
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CHARLOTTE WATHALL

Wathall's - The Funeral Directors, Derby
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Let's talk

While death is often avoided in everyday conversation, Dr Bill Webster BEM explores the therapeutic value of end-of-life ceremonies and the need for more courageous conversations

Nobody wants to talk, far less think, about death and end of life issues. Talk about preaching to the choir! Funeral directors and others in the profession know this all too well. Part of the difficulty is the absence of a vocabulary by which we can talk about these taboo topics. A taboo is defined as 'an open secret which everyone knows, but no one talks about'. I'm simply suggesting we have not established a modern vocabulary or any structured way to talk about these issues.

So, where do we begin? We all know that death is a part of life and is inevitable. But why do many people want to avoid that reality? Some may think that if they deny it, it won't happen. But surely that is the ultimate denial? We all know we will die, but, for whatever reason, we avoid the conversation, often leaving families wondering what to do when it does happen.

Maybe the real issue is about language. Our society usually avoids topics such as death and loss. There are possibly more euphemisms for the word 'death' than any other, such as 'kicked the bucket', 'shuffled off this mortal coil', 'pushing up daisies', or 'they're in a better place'. Yes, we live in a death denying culture, and maybe the terms funerals, Wills and funeral plans are an extension of that reluctant avoidance.

But you all know the problem, so let's think about solutions.

How can we encourage people to have courageous conversations about the inevitabilities that sooner or later will affect them? Death, loss and grief are topics discouraged and even prohibited because they are too painful to think about, too unpleasant to mention and too horrible to even contemplate far less confront.

As a result, two things happen. First, people don't want to make a mistake by opening Pandora's Box and making it worse. And secondly, the person dying or even thinking about end of life has no clue how to communicate what they are experiencing or feeling, lest people think they are weird, pessimistic or simply morbid.

When these taboo topics are hidden away or not discussed, the experience is not legitimised or validated. But you are only as sick as your secrets. So, this secret of how we are really feeling, and how these 'end of life' issues are affecting us, merely adds to the pressure of the situation.

Here's a hard question. Ever ask yourself why an increasing number of people are saying they don't want a funeral and are choosing direct, often unattended, cremation as an alternative? Certainly, cost may be a factor, but many of the population simply seem to be turned off by the word or idea of a funeral. The word funeral comes from the medieval Latin word 'funus', originally meaning burial rites, or 'a dead body'. As you all know, a funeral is so much more than just the disposal of a dead body. Whatever we call it, a gathering gives people the opportunity to come together to say a meaningful goodbye, grieve and receive support from friends and family.

I'm suggesting we need to find a different way of communicating the therapeutic importance of end of life ceremonies to better describe the purpose and practice to a new generation. It's not just disposing of a dead body, it's closing a chapter in your life and that of the deceased.

In other words, we need to encourage people to consider engaging in some end-of-life ceremony of valediction, which simply means the act of saying farewell. We need to provide resources to enable

courageous conversations. In my view, any conversation about a death should begin by talking about the person's life. What are some of your best memories? The happy times, the struggles you came through, the lessons you've learned and what you want people to know about the person? Talk about the life as well as the death.

'Anything that is mentionable is manageable.' Though some may initially want to change the subject, talking about the end of a life will help make the eventual situation more manageable. And surely the one thing we mortals have in common is the hope that at the end of my life, I can make it easier for those I will leave behind. So, let's talk. **i**



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



Image credit: Shutterstock/simona pilola 2



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



Politics at work

Amy White is Head of Loch Training and Wellbeing and a mediator and here she considers how differing political views can affect workplace relationships, and what funeral directors can do to maintain respectful, professional teams



Image credit: Shutterstock / Zamznuti / tonovi

Political discussion is a normal part of working life. Employees may hold different views on local, national or international issues, and those views may be strongly felt. The issue is not people having different views. The risk arises when those views affect behaviour, working relationships or professional standards.

For funeral directors, where teams often work closely together in emotionally demanding circumstances, political disagreement may quickly become more than a difference of opinion. In a profession built on trust, discretion and care, workplace tension can affect colleagues and the service provided to bereaved families, if not carefully managed.

When views affect conduct

Managers do not need to intervene every time politics is mentioned. In many cases, colleagues can discuss current affairs without difficulty. However, they should be aware of signs that conversations are becoming personal, divisive or damaging.

These may include colleagues avoiding one another, reluctance to work together, sarcastic comments, assumptions being made about someone's beliefs, or small groups forming around shared opinions. Political discussion can also overlap with sensitive issues linked to race, religion, nationality or personal identity.

Where this happens, conversations can move from general debate into conduct that may be inappropriate or discriminatory, or harassment. In mediation, this is described as loss of psychological contact: the point at which a working relationship begins to break down and each person becomes less willing to listen or engage constructively.

Why it matters

Poorly handled workplace tension can escalate and what starts as an uncomfortable exchange may become an allegation of bullying, harassment, discrimination or unfair treatment if it is not addressed promptly and appropriately.

From a legal perspective, the risk is most obvious where conversations tip into discriminatory conduct or harassment connected to a protected characteristic, such as race or religion. Claims of discrimination and harassment can be brought from day one of employment, and compensation is uncapped.

There is also a wider balancing exercise. Employees are entitled to hold and express political views, but that must be balanced against the employer's duty to provide an inclusive and respectful working environment.

Unresolved conflict can also affect morale, teamwork and trust. In funeral businesses, where employees may be working under pressure, strained relationships can make an already demanding environment harder to manage.

Setting clear boundaries

Trying to ban political discussion is unlikely to be effective, particularly in smaller or close-knit teams. A more practical approach is to be clear about boundaries.

Employees do not need to agree with one another, but they do need to communicate respectfully, avoid personal remarks and understand when a conversation is no longer appropriate for the workplace.

These boundaries should be reinforced through policies, day-to-day management and training. This may include conduct, dignity at work, discrimination, grievance, social media and prevention of harassment policies.

The role of managers

Managers need to feel confident in the detail of the policies, knowing when to intervene where behaviour falls below what is expected. Their role is not to take sides, but to ensure concerns are handled fairly and consistently.

Early action does not always need to be formal and a calm conversation, reminder of expectations or facilitated discussion may prevent matters escalating. Where relationships have broken down, mediation can help individuals rebuild communication and agree how they will work together.

In more serious cases, particularly where discrimination or harassment may be involved, employers should take advice before deciding on next steps.

Actions:

- Be clear that political views must not affect professional behaviour
- Reinforce expectations around respect, confidentiality and workplace conduct
- Help managers recognise early signs of tension or exclusion
- Check relevant workplace and social media policies are robust and up to date
- Encourage concerns to be raised early and through appropriate channels
- Consider mediation where working relationships are strained
- Take advice early where discrimination or harassment may be involved

Political differences should not be allowed to damage trust, teamwork or service standards. Calm, respectful working relationships are essential to running an effective business and supporting families with care. **i**

SAIF Associate Loch: For support with managing workplace tensions, contact the team by emailing hella@weareloch.com or by calling **01892 773970**.

SAIF Associates Directory 2026



CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Motorcycle Funerals Ltd

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

CASKET & COFFIN MANUFACTURERS

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Mr Ernie Walker
(Beverley, East Yorkshire)
01482 882537
ernie@beverleyveneers.com

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Mr B Spittle (Haverhill, Suffolk)
01490 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@brianreidandsonltd.co.uk

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Ms M Tones (Oxford)
01865 779172
enquiries@colourfulcoffins.com
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Mr David Clarke
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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

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www.jukesgroup.co.uk

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terriyates@midlandfuneralsupplies.co.uk

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GreenAcres Woodland Burials Heatherley Wood

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Herongate Wood Cemetery

Ms J Sawtell (Billerica, Essex)
01277 633085
enquiries@herongatewood.co.uk
www.herongatewood.co.uk

Memoria Limited

Mr Steve Wallis (Oxfordshire)
01869 278780
info@memoria.org.uk
www.memoria.org.uk

Seven Hills Crematorium Ltd

Nigel Fosker, Gary Miller & Geoff Sheldrake (Ipswich, Suffolk)
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cellia@sevenhillssecton.co.uk
www.sevenhillscrematorium.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

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0116 222 0247
info@thenaturalburialcompany.co.uk
www.thenaturalburialcompany.co.uk

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www.waterfrontmanufacturing.co.uk

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www.ggfs.co.uk

Independent Funeral Directors' (IFD) College Ltd

Sharon Welford
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www.ifdcollege.org

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Mortuary Equipment Direct Ltd

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01276 601039
william@mortuaryequipmentdirect.co.uk
www.mortuaryequipmentdirect.co.uk

Rayners (trading name of KP Rayner Ltd)

Mr Kevin Rayner (Bicester, Oxfordshire)
01869 325248
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www.kprayner.co.uk

Resomation Ltd (manufacture of resomators)

Mr Howard Pickard (West Yorkshire)
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Brian Chappell (Sedgley)
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brianchappell@signaturearomas.co.uk
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www.blinkpayment.co.uk

Curtis Legal Ltd (probate and assistance with funeral costs)

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

Frontline Communications Group Ltd (call handling/delivery service)

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david@wearefrontline.co.uk
www.wearefrontline.co.uk

G Turner Consulting Ltd

Mr G Turner (Wellington)
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guy.turner@funeralconsultancy.co.uk
funeralconsulting.co.uk

Kings Court Trust Ltd (probate and estate admin services)

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Oak Circle Accounting Limited (accounting services and management consultancy)

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hello@oakcircle.co.uk
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info@safetyforbusiness.co.uk
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The Probate Bureau

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Redwood Collections (debt collectors)

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SAIFinsure (Unicorn Insurance Brokers)

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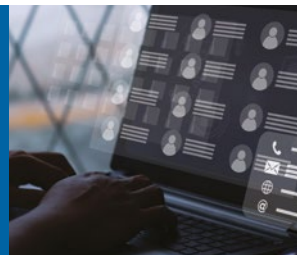
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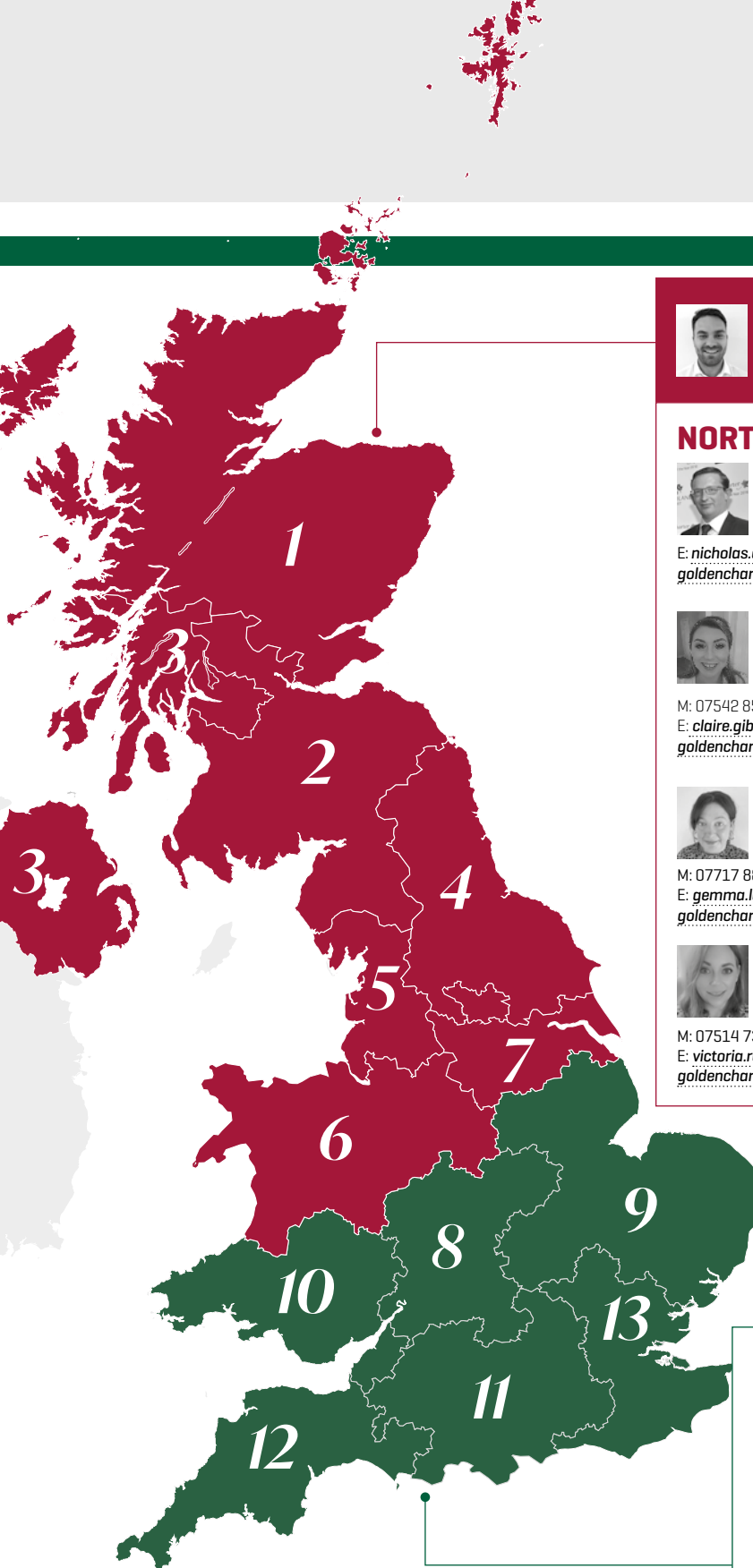


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