



Well now.

Do you recognise this face?

He has a name that regular readers of this blog will recognise with a sense of doom – Richard Sage, latterly known as Mark Kerbey. Currently working as a funeral director in Essex, at the bargain basement priced [Trinity Funeral Homes](#). Among other things.

Mark Kerbey posts numerous Christian based memes [on his Facebook page](#). Anyone looking at his profile would think he was a godly man, one of the world's decent people.

Not so.

Kerbey, who changed his name from Richard Sage in 2011, is a convicted criminal. He's a fraudster who has ratcheted up more than 40 counts of fraud since 1986. His history is chronicled in an article in the Financial Mail on Sunday by Tony Hetherington [here](#). He has been the subject of investigation by TV crews and newspaper journalists, and he's spent quite a few years at Her Majesty's Pleasure.

We have written about him on the GFG Blog more than 18 times since he first came on to our radar. Here's an extract from the earliest post, from more than 14 years ago:

"Can this be the same Richard Sage who has been pursued for almost 15 years by BBC Radio 4's John Waite for "ripping off staff, customers and National Health hospitals to the tune of hundreds of thousands of pounds"?"

The same Richard Sage who has been sentenced to a total 12 years in prison for fraud?

The same Richard Sage of whom one of his previous employees said this: "It got to the point of going down to the crematorium or the local graveyard and collecting other people's flowers - wreaths and bouquets - off another funeral, which wasn't even to do with our company. Taking them back to the office, re-spraying them with water to make them look fresh. And placing them on the coffins - was our jobs"?"

(It was).

In the 1980's, Sage ran a funeral company that went bust, and he was jailed for five years for fraud.

On release from prison in 1989, he set up Belmont Air & Road Ambulance and embarked on a scam that left St. Thomas Hospital in London around half a million pounds out of pocket.

A seven-year jail term followed, after which Sage set up a funeral business in Manchester, before moving on, 'under a cloud', to Burnley where he opened another funeral business. On leaving Manchester in 2009, Sage told the Manchester Evening News, *"In regards to my past, yes, I have been convicted and served my sentence. Now I have rehabilitated myself back into society and that is what I now call my past – a past that I have learned from, and have moved forward, being a better person."*

He then surfaced in Essex in 2012, with a name change, running the Mary Meyer funeral home for a mysterious 'Mary Meyer' that nobody was ever able to locate, before once again facing court for fraud, this time involving advertising non-existent apprenticeships and pocketing £400 a time in administration fees. This

time round, the newly named Kerbey was sentenced to four and a half years, and he was also banned from being a company director for 12 years.

Released in 2017, he soon found himself back facing a judge, charged with defrauding a vulnerable elderly couple out of the money they paid him for funeral plans. In May 2018, Kerbey was again found guilty of fraud, with sentencing delayed due to his apparent ill health.

He spoke about being found guilty in a video with BBC Essex [here](#) – ‘...but at the end of the day, there was no showing of any complicity to actually commit fraud in a large scale or anything else. And that’s not being arrogant. That’s precisely the facts.’

Returning for sentencing in July 2018, Kerbey was sentenced to a one-year jail term, suspended for one year. He was put on a curfew and tagged for six months.

During this latest sentencing, concerns had been raised about Kerbey’s ‘severe health problems’, including advanced heart disease and type two diabetes. The sentencing judge said: “The doctor has made clear that the defendant is a very unwell man with a very bleak prognosis.” The prison service also expressed concern about being able to provide the 24/7 medical attention that Kerbey apparently needed.

This ‘bleak prognosis’ that had helped avoid a custodial sentence and the electronic tag he was charged with wearing didn’t seem to deter Kerbey from heading straight back to working with vulnerable bereaved people - according to a [review on Yell](#) from November 2018, he was carrying out funerals while still wearing the electronic tag.

[In 2017 he had become involved with Trinity Funeral Homes](#), claiming to have purchased the company using the name MRK Partnerships in March 2017. [At Companies House, Trinity Funeral Homes Ltd](#) is shown as being incorporated in July 2021, with two directors, a Jeffrey Harris and a Raymond Mooteealoo.

And old habits die hard apparently, [a report in a local paper in December 2018](#) outlined the issues a small company called Kaydor Signs had had chasing a £5,000 debt for signs ordered by Kerbey and delivered to Trinity Funeral Home.

On LinkedIn, [Kerbey cites himself](#) as Consultant Funeral Director and Air & Road Ambulance Co-ordinator, and a little research puts this latter role at [Trinity Medicare Limited](#), a company [incorporated at Companies House on 21st August 2021](#), with a registered address in London, although on the Trinity Medicare website, under 'Complaints', the address provided is 186 Station Road, Westcliffe-On-Sea, SS0 7SB – [the same address as Trinity Funeral Home](#).

The two directors of Trinity Medicare are Jeffrey Harris and Raymond Mooteealoo.

Let's just remind ourselves of the history of Kerbey (in his previous incarnation as Richard Sage) setting up Belmont Air and Road Ambulance in 1989 and contracting with St. Thomas' Hospital to look after US citizens taken ill in Europe until they were well enough to go home.

The hospital paid Sage for each patient he introduced, and then should have been able to reclaim all its costs from an insurer in Michigan. But the insurance company was a fake, set up by Sage. The hospital never recouped its c£500,000 loss. Sage was sent to jail for seven years for fraud.

A concerned member of the public has advised us that Trinity Medicare, Kerbey's latest ambulance service, is running former NHS ambulances, under the company brand, carrying alive and conscious patients. The company has been reported to Essex Police and the CQC but continues to operate.

Sage apparently also set up - and oversaw the demise of other Ambulance / Funeral / Repatriation companies – 'Full Cover Assistance', 'St. Christopher Assistance' and 'European Medical Assistance'.

Commenting on the last of these cases when it was wound up in the public interest in 2013, David Hill, an Investigation Supervisor with The Insolvency Service said: *"This company claimed it would help people in their direst need, when they required urgent medical attention. In fact, it intended to do nothing of the sort but took people's money in exchange for a sense of reassurance that was utterly unfounded."*

Other informants have recently contacted the Good Funeral Guide to advise us that not only is Kerbey operating yet another ambulance service and carrying out funerals again under the Trinity Funerals name, he is also selling franchises.

According to the Trinity Funeral Homes website, a typical franchise would involve:

'Locating and evaluating a suitable business premises in the area of your (or our) choosing and put together a full facilities package that would include:

Location of premises

Conversion of premises required for funeral service

Locate any funeral home equipment required for operation

Assist and grow client base

Assist with appropriate advertising

Adding your franchise to our website

Free online obituary service

Supply of mourning stationary

Staff training

Access to Trinity Funeral Homes 24/7 local helpline service

Provision of all branded products to carry out the funeral home's operations

Oversee of arrangements, as and when they come in

Supply of expertise to complete all documentation required for a funeral

Removal of deceased by funeral home ambulance into our care

Supply of first offices, if required

Supply of chosen coffins

On the day of the funeral, supply hearse, limousine, staff & funeral director

Training and advisory service for a two to three year period.

So, a pretty comprehensive funeral service, dressed up as a franchise, with nothing for the franchisee to do other than sit back and wait for the money to roll in. It is not clear from the website what fee is involved to become a Trinity Funeral Homes franchisee, but then much on the company website is not clear, including the pricing, which, by the way, is not compliant with the CMA's [Funerals Market Investigation Order 2021](#).

The website also states that '*all of our funeral directors have been trained by the National Association of Funeral Directors and hold a minimum of a Diploma of Funeral Directing, as well as having many years of experience in the field.*'

Currently, the Trinity Funeral Homes website shows two locations, the original in Station Road, Westcliffe-on-Sea, Southend, and a second at 35a, Forest Road, Erith, however, we have it on good authority that a third funeral home is now operational in Colchester, at 15 Osborne Street – image below.



Let's sum this all up.

We have a convicted fraudster with a history of defrauding people and institutions of hundreds of thousands of pounds over a period of more than 35 years, a man who has been sentenced to a total of 17 years in jail for his crimes, who escaped his most recent jail sentence because of his 'very poor health' and who is banned from being a company director, currently running a private ambulance service, selling funeral franchises and carrying out funerals. And selling funeral plans.

In 2018, speaking about the defrauding of Michael Aslett and his wife who paid him £3,000 for funeral plans, money that Kerbey paid into his personal bank account, Kerbey said, *"I am trying to get back on the straight and narrow. I am a funeral director and have been for many years - the past is the past. I wouldn't say I'm doing anything differently apart from being very cautious about pre-paid funeral plans. I am remorseful that the couple didn't get the funeral they paid for."*

And *"I admit I had a bad track record, but people do change, you get older and you get wiser."*

Does that sound familiar? He spouted similar drivel to the press in 2009, as we quoted above. Nothing has changed since then. He's just acquired a few more convictions and spent some extra time in jail and on a tag.

If ever there were a situation that illustrated the urgent need for independent regulation of the funeral sector, this is it.

Mark Kerbey aka Richard Sage should not be allowed anywhere near funerals.

He has managed somehow to put himself back in a role where he can manipulate people made vulnerable through ill health or bereavement, or who are looking to invest money in a franchise scheme. Nobody seems capable of stopping him.

To the citizens of Essex, we say, beware of this man.

We have been watching him for 14 years. He is a criminal and a fraudster.

We'll leave the last word to two members of the public, first, someone who wrote a Google Review for Trinity Funeral Homes:

"Do not trust this degenerate, he takes advantage of those in need, promising a beautiful send off to then go back on his word and either not deliver anything, or giving a horrible service. Do not believe the good reviews, they are all fake. 'He' is not worth of being called a man as he is a coward who hides behind closed doors. He has a fake facade to draw people in to his prying hands. Richard Sage (Mark Kerby) knows no limits and will take money and goods from everyone and anyone. DO NOT trust this person. He is a lying, manipulative, law breaking waste of oxygen who deserves to rot in prison. He deserves the worst this world has to offer."

And lastly, a reader of the GFG Blog, who commented on our last post about this man:

"It seems crazy that a man previously found guilty of fraud in connection with arranging funerals (alongside previous fraud convictions and custodial sentences) is still allowed to operate as a funeral director with Trinity Funeral Homes in Westcliffe on Sea . It has been our misfortune to deal with this evasive, deceitful and thoroughly unprofessional individual. We only wish that we had seen the background information on these pages prior to our involvement with him. Our advice – avoid him at all costs!"