

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight

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FOR SAIF
AGM 2018
PAGE 33**

**GOLDEN
CHARTER'S
NEXT PHASE
PAGE 35**

LEARNING FOR THE FUTURE

SAIF EDUCATION DAY: SUPPORTING
INDEPENDENT FUNERAL DIRECTORS



Your new **SAIF Insight** is packed with the latest news and features, with the best business advice, education and training, plus a handy directory

Create the independent future you want.

While SAIF represents you on the issues that matter.

We know how much you value your independence.

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

For over 20 years SAIF has been promoting and protecting the interests and values of independent funeral directors. Supporting our members is at the heart of everything we do, listening, responding and engaging to secure your independent future.

Join SAIF now: visit saif.org.uk or call us on 0345 230 6777 or 01279 726 777

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



Insight

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DIRECTORY

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HANG A STAR

CHRISTMAS REMEMBRANCE CAMPAIGN 2017

Christmas is an important time for people to remember loved ones and absent friends. We know many funeral directors will be planning their own special remembrance events.

To support your event, we have put together a special *Hang a Star* online toolkit which you can personalise and download including:

- Memory stars for people to write their own message and hang on your tree
- Promotional posters and leaflets
- Invitations to your event

To find out more about the Hang a Star campaign and the tools available, contact your local Golden Charter representative or call **0800 833 800**.



Remembering loved ones with a star

FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life

LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Apathy alert

Impending EU data protection legislation will have huge implications for all businesses and organisations. Failure to be prepared for the change could be costly



Dear friends, "To fail to prepare, is to be prepared to fail." This year I have travelled across the UK to members meetings with SAIF National President Paul Bowley and Scottish President Mark Porteous.

It has been very encouraging to meet members who make the effort to attend SAIF regional meetings. We largely get good turnouts, but have ventured to new regions to extend our reach to members in High Wycombe, Bournemouth and Inverness.

Preparing for GDPR

I want to talk about the one element that could hurt your business – apathy.

Apathy is a danger when we concern ourselves only with our interests and ignore what is going on beyond our business territory across the funeral profession.

At the SAIF meetings, we have been briefing members about the impending EU legislation that will hit your businesses on 25 May 2018, whether you are prepared for it or not. It is the General Data Protection Regulation (GDPR) and it will have an immense impact across private and public organisations, including charities. It

will determine how you hold data on your clients, whether at need or pre-need. It will also impact how you hold employee data and ensuring your third-party agents are GDPR compliant with your clients information.

If you are in breach, the Information Commission Office (ICO) – the regulator – can fine you 4% of your business turnover.

SAIF is preparing a toolkit for members and working with Golden Charter to ensure you have the correct guidelines and templates in place well before 25 May 2018.

However, there are three things you can do immediately:

1. Register your firm with the ICO – it costs £35
2. Get your IT professional to encrypt your website
3. Map out how you hold client and staff records. Conduct an audit of the paper trail and where these are kept in files, plus where you hold digital data on local computer drives. By capturing this trail of information it will be easier when we release guidelines to address the necessary protocols to comply with the ICO.

Please note that from 1 November, the ICO is available for you to call for advice. The current challenge is that the ICO is not clear on its guidance to businesses at the time of writing, therefore it is predicted it will be an evolving scene.

There will be a focus on larger organisations of 250 employees plus who will be scrutinised by the ICO, before they pay attention to smaller organisations.

SAIF will be releasing the toolkit at the end of November.

SAIF Care

SAIF Care launches this month and members can opt-in to offer clients free, professional bereavement support. There will be an opt-in fee depending on your grade of membership. This will represent outstanding value for money. We believe this will provide excellence in client bereavement care as well as offering a full end-to-end service covering the deceased and bereaved.

(SAIFSupport continues as a free benefit for confidential counselling service to any of your staff).

Best wishes

The SAIF Executive Committees extend our warm wishes to Ronnie Wayte, who stands down as the Chief Executive of Golden Charter next month. We are grateful for his decade of service to Golden Charter and the significant growth of the business under his tenureship.

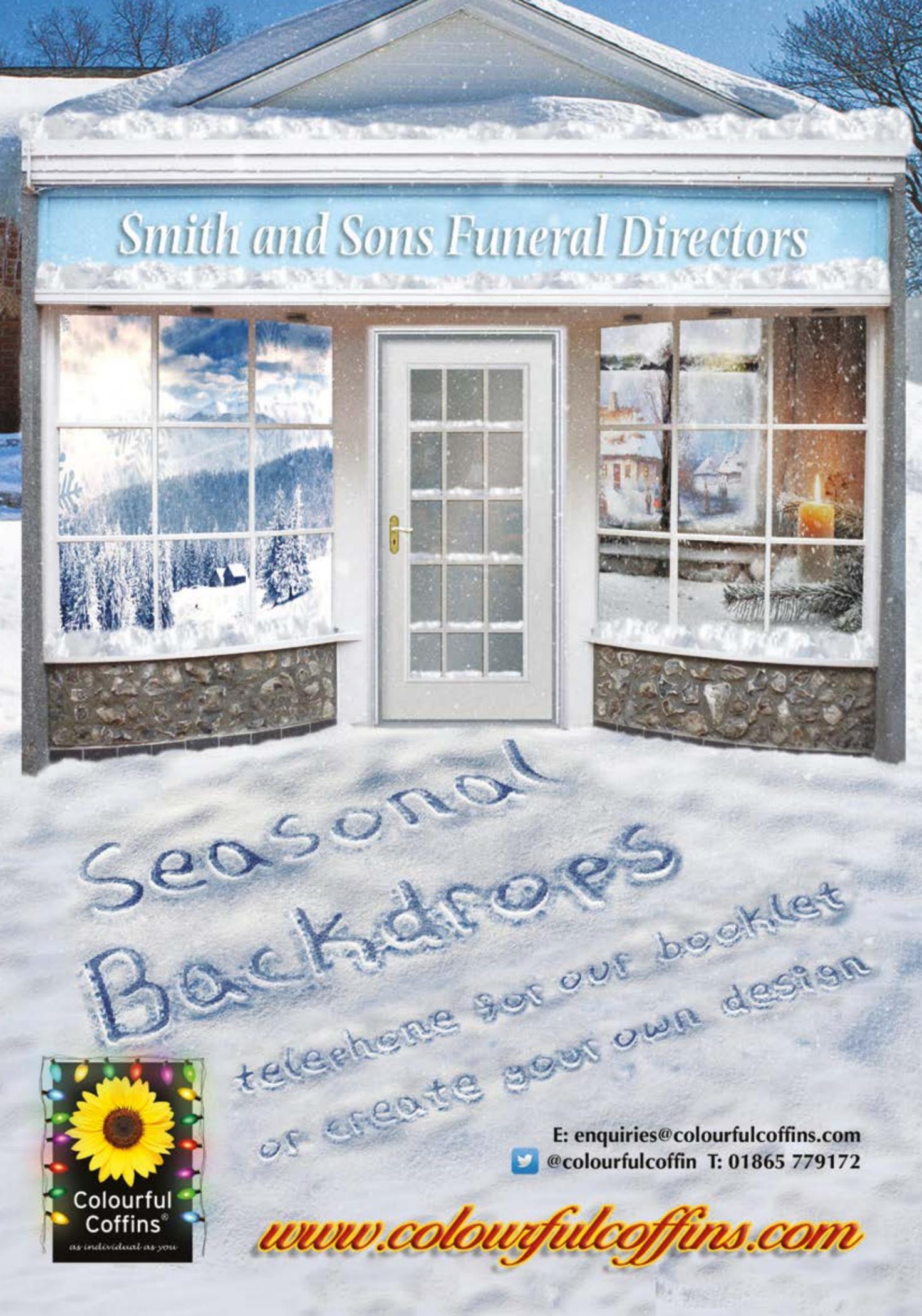
Finally, "remember what you stand for and beware what you fall for". Beware of apathy in the independent sector as it will only hurt your business.

SAIF is actively protecting your interests, and if you have any questions or concerns please don't hesitate to get in touch. We are here to provide business support and professional expertise to you to excel and thrive in challenging market conditions. ●

Best wishes,

terry@saif.org.uk

REMEMBER
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STAND FOR AND
BEWARE WHAT
YOU FALL FOR
Terry Tennens



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RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

There is still much to do

A lot can change in 10 years, but some things stay stubbornly true

As I work my final weeks for Golden Charter I'm reflecting that Independents still face several issues that were troubling you when I joined.

That was 2007 and you were troubled then by the cap introduced two years previously on the sum the Government would make available for your services where there was a funeral benefit payment. The cap at £700 seemed inadequate then. We could never have imagined it would remain the same a decade later.

The cap's retention is one disappointing element in the Department of Work & Pensions' response to the consultation on funeral payments published recently. All the changes regarding simplification of the qualifying criteria, speeding up the application process and allowing a longer window for applications to be received are positive and will benefit families. I most welcome that contributions from family members will no longer preclude families from applying for help to fund the gap.

I wish they had gone further and introduced, as we have lobbied for, the creation of a basic funeral plan which,

as with family contribution, is not then deducted from funeral payments where there is a shortfall in the funeral cost. That would provide a real incentive for many families to save what they could, and hence let many more arrange what they perceive to be a fitting goodbye to loved ones.

Regulation of the funeral planning market has also been on the agenda since my first day. In November, key members of the funeral planning profession debated what steps need to be taken in front of policy makers from the Treasury, the Financial Conduct Authority and the Competition & Markets Authority. This was billed as a crisis summit to understand market failures. I don't see it that way. At Golden Charter less than 2% of plans cancel, and that figure includes plan holders who are changing to other types of plan, so I don't see the crisis that is being suggested. Where I do see risk of a potential crisis is in the threat some regulatory models might pose our shareholders.

We jealously guard the reputation of this industry and must see standards maintained and raised in line with consumer expectations. However, this must be achieved without deconstructing a market that ordinary people appear to appreciate. Building a regulatory framework which adds significant costs could force the independent funeral director to abandon pre-paid plans as it is hard to see the average Independent's business being happy to sustain the requirements of a model similar to current FCA Appointed Representative status. This would effectively preclude the very businesses which carry out the

majority of funerals from pre-planning, reducing accountability for the sale and transparency for the consumer.

I know some funeral directors believe I am too concerned about the Co-op's activities. Let me be nothing if not consistent. Heavier regulation would put Independents at a disadvantage and that is why Golden Charter will continue to work for the continuation of a fully independent Funeral Planning Authority, which has teeth to deal with re-sellers and to which all planning companies must subscribe.

Since I've mentioned the Co-op: am I alone in being appalled that they continue to claim to provide the UK's only fully guaranteed funeral plan? I find that massively misleading and am surprised the many Independents who do offer fully guaranteed plans through our options and other schemes are not shouting foul.

Oh yes, and another thing hasn't changed over the 10 years: it is still imperative for Independents to secure their own future by arranging a larger share of pre-need. To borrow a phrase beloved of football managers, at least your destiny is in your own hands. Grasp it soon as it may not remain in your control forever if policy makers make the playing field less level. ●

“WE MUST SEE STANDARDS MAINTAINED AND RAISED IN LINE WITH CUSTOMER EXPECTATIONS”

Ronnie Wayte

ronnie.wayte@goldencharter.co.uk

Three generations celebrate opening of Tilehurst branch

A B Walker has been supporting bereaved families for nearly 200 years

Three generations of the Walker family came together to celebrate the opening of the new branch of A B Walker in Tilehurst, Reading.

The branch, on School Road, was officially opened by James Puxley, the Lord-Lieutenant for the Royal County of Berkshire, who unveiled a commemorative plaque.

A B Walker is a fifth generation family business, now run by brothers Julian and Matthew Walker.

It has been supporting bereaved families for nearly 200 years and is one of Berkshire's oldest family businesses.

"We are proud to be at the heart of the community in Tilehurst and to be able to offer bereaved families a service on their doorstep," said Julian.

"This is not just a branch office. It is a special place for all of those families who entrust us with their loved ones."

The Tilehurst branch is the eighth location for A B Walker, whose head office is in Reading.



SAIF President Paul Bowley, Lord Lieutenant of Royal Berkshire Mr James Puxley, Julian, Matthew and Melissa Walker

SAIFINSURE

The new SAIFInsure scheme with Aviva has certainly taken off.

Senior Aviva Underwriters recently met with the SAIF Executive to secure new deal with SAIF Insure. The key staff are Peyter Jukes, Dipti Patel and Jamie Smith.

✓
To find out more information on SAIFInsure contact Brian Hart by emailing Brian@saifinsure.org, uk or call 0203 603 4194 or 0774 057 7654.



SUPPORTING REMEMBRANCE

J & T McColgan's Crow Road branch in Glasgow has made a few colourful changes to support remembrance.

For this year's

remembrance period, Golden Charter has been supporting Independents to help raise £250,000 for The Royal British Legion and Poppyscotland. Funeral

directors and Golden Charter together surpassed their £100,000 target in 2016, and this year they are aiming to do better still.

Support this year

included a free fundraising toolkit and everything from digital materials to press releases, as well as the window displays used by J & T McColgan.

SAIF AGM & Banquet Weekend

The popular SAIF AGM will take place from 9-11 March 2018 at the Grand Hotel Brighton. The latest schedule is included below:

Friday 9 March
14:30-16:30
Celebrity speaker - TBA
Dinner - Fish and chip supper or risotto with entertainment from 'Elvis'
Saturday 10 March
09:30 - AGM
11:30 - Refreshments
12 noon - SAIF Education

Seminar: TBA
13:00 - Buffet Lunch
14:00 - NextGen meeting
14:30 - 'Free time' - further information to be provided*
18:30 - VIP drinks and general reception
19:00 - Banquet
23:45 - Bacon and egg rolls
Sunday 11 March
10:00-11:00 - Installation of Officers, Refreshments
* Pre-organised event, plus possible discounted entry at I360 and Royal Pavilion - details TBC.

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Guy Turner

If you would like to contact me in complete confidence to discuss your business or plans please call on **07917 221 497**

www.funeralconsulting.co.uk

ROUND UP

Meeting dates for your diary

SAIF organises several events and training courses throughout the year, including:

- Friday 1 December Wales Regional Meeting and Christmas Dinner, Stradey Park Hotel & Spa, Llanelli.
- Northern Ireland Regional Meeting, Belfast - postponed until early 2018

For more information, visit www.saif.org.uk/events

The 2017 Future of Ageing Conference

The International Longevity Centre - UK (ILC-UK) is the UK's leading independent, non-partisan think tank on longevity, ageing and demographic change. It has been active for 16 years and has witnessed some significant change over this time.

This year's Future of Ageing Conference will take place on Wednesday 29 November.

A spokesman for the ILC-UK said: "The annual Future of Ageing Conference aims to reinvigorate those of us already convinced of the importance of ageing. But to achieve the transformation we must reach beyond the usual suspects.

"We need businesses, entrepreneurs, people managers, and marketing professionals to work with the charity sector and policy makers and politicians to deliver change. And we need to help provide the evidence to make the case for action."

The conference will reach new businesses and other stakeholders.

The Future of Ageing Conference will be held in Central London. For more information, visit www.futureofageing.org.uk



Daniel Robinson & Sons annual charity golf day was hailed a great success and will help local children



Debbie Deboltz, winner of the ladies' best individual score, with Lenny Pyne



The winning team - Noddy and the Dingdongs

Somewhere under the rainbow there was £36,000!

Daniel Robinson & Sons annual charity golf day will help three local children

The team at Daniel Robinson & Sons Independent Family Funeral Directors helped to find a pot of gold at the end of the rainbow for three local children when their charity golf day raised an amazing £36,000.

It had mainly been a rain free day, but just before the end of play at Colne Valley Golf Club there was a short downpour resulting in a huge double rainbow, which was it seems a sign that the day was going to be a great fundraising success.

“EVERY PENNY WILL BE USED TO HELP THEM TO GREATER MOBILITY”

Speaking on behalf of the team, Phil Barrow said: "Thank you to everyone who donated items, sponsored holes, played on the day, took part in the auction, made donations or gave their time.

"Every penny will be used to help our three local beneficiaries, Lyncoln, Aiden and Summer in their journey to greater mobility, overcoming the difficulties they face from cerebral palsy in their lower limbs, by enabling them have intensive specialist physiotherapy not available through the NHS."

The three are pictured with their families, together with Gary Neill, M.D. of Daniel Robinson & Sons and one of last year's golf day beneficiaries, Lenny Pyne. Lenny has made amazing progress over the last 12 months and walked unaided to the front of the stage to hand out prizes to winning players.

NEW SYSTEM TO PRINT AND SUPPLY BROCHURES

Changes will give Independents more flexibility and choices

Golden Charter is making changes to print and fulfilment that will improve and modernise how funeral directors can order personalised brochures.

The first phase of the change will mean no more monthly batch printing - the brochures will be printed at frequent intervals, resulting in shorter lead times. Following that, the goal is to bring all elements of personalised brochures under one roof to be produced, stored and managed, with barcode controls ensuring a major accuracy upgrade.

Director of Funeral Director Sales Malcolm Flanders said: "Ultimately we want to give Independents as much flexibility as possible, with the option of placing your own orders for your



Malcolm Flanders

specific requirements. The new system will provide shorter lead times while supplying more accurate personalisation and distribution."

More details about the upcoming changes will be outlined in due course; keep an eye on SAIFInsight and Goldenews.

Social media

SAIF has launched its new consumer-facing Facebook page, as well as a private Facebook group exclusively for SAIF members.

As SAIFInsight revealed in issue 193, the existing SAIF Facebook public page has been rebranded to provide advice, guidance and support.

The private Facebook group is for members to keep up to date with SAIF news and upcoming events. It can also be used to share any content or advice to help fellow members.

Visit the SAIF Facebook page at www.facebook.com/nationalSAIF and join the private Facebook page click the link <http://bit.ly/2hraACA>

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National awards honour for new business

SAIF member O'Dwyer Funeral Directors of Ealing runner-up in 'Most Promising' category

O'Dwyer Funerals Directors in Ealing was delighted to be runner-up in the category of Most Promising New Funeral Director Business at a prestigious national award ceremony.

SAIF member O'Dwyer Funeral Directors was selected from hundreds of nominees across the country to go through to the final stages of this year's glittering Good Funeral Awards ceremony at Porchester Hall in London on Thursday 7 September.

Don O'Dwyer launched O'Dwyer Funeral Directors in 2016 after 10 years of working for an established funeral director in the Ealing area, keen to offer a bespoke service at an affordable price to local residents.

"It's such an honour to be runner-up for this award," Don said. "There are many brilliant new funeral directors all over the country so it's such an honour to have our hard work and commitment recognised when we're such a new business."

The Good Funeral Awards are now in their sixth year and recognise excellence in the world of funerals, rewarding the best funeral directors and all associated services that are involved in creating memorable funerals. Wholly independent of the funeral profession, the awards are



Awards host Guy Browning (left) with funeral directors Don O'Dwyer and Louise Winter from O'Dwyer Funeral Directors

supported by consumer advocates *The Good Funeral Guide* and the Natural Death Centre.

"The Good Funeral Awards recognise exceptional service to bereaved people from all aspects of the funeral industry and supporting services. By progressing this far, O'Dwyer Funerals has already demonstrated outstanding professionalism, empathy and a willingness to go the extra mile," said Fran Hall, CEO of *The Good Funeral Guide*.

Brian Jenner, the event organiser, said: "The Good Funeral Awards recognise all those unsung heroes who work so hard for the bereaved and whose role can so easily be

overlooked. Some of the nicest people in Britain work in the funeral business."

For more information go to www.goodfuneralawards.co.uk or contact Louise Winter on 020 3067 0068

“IT'S SUCH AN HONOUR TO HAVE OUR HARD WORK AND COMMITMENT RECOGNISED”

Don O'Dwyer

Moonlight mountain hike raises £1,500

Julie and John Whitehouse have completed a Snowdon moonlight hike to raise more than £1,500 for charity.

The couple, who run Whitehouse Funeral Service in Darlington, took on the challenge to walk 1,085m (3,560 ft) in the dark for Macmillan Cancer Support.

Julie said: "The event was a tremendous success and illustrates our continued efforts to raise funds for local charities. Macmillan Cancer Support is a charity close to our hearts as we see, almost on a weekly basis, the impact that cancer has on the families we look after and

often hear of the amazing work the charity does.

"The charity is also close to home as last month we lost our nephew to this cruel disease and experienced first-hand the fabulous work that Macmillan does. Along with the other charities we support we pledge to continue our support for Macmillan."

To find out more about Julie and John's fundraising adventures and charity, including running a Sharing Together Group, email julie@whitehousefuneralservice.co.uk



Julie and John Whitehouse on their Snowdon mission for Macmillan

CHARITY CHEQUE PRESENTED TO THE ROYAL BRITISH LEGION

Victoria Wershof, The Royal British Legion's Corporate Partnerships Manager, has visited A B Walker & Son in Maidenhead to accept a £864.77 donation to the charity.

The donation was part of larger funds raised at Golden Charter's Funeral Planner of the Year Awards in September, where guests made donations for the chance to win a luxury hamper from Fortnum & Mason. This raised a total of £2,594.30 which was split evenly between The Royal British Legion, Poppyscotland and the SAIF President's Charity, the British Heart Foundation.

The cheque was presented by SAIF Charter Chairman Julian Walker who recently took part in Pedal to Paris for The Royal British Legion.

Last year, Golden Charter and participating funeral directors raised more than £139,000 for The Royal British Legion and Poppyscotland, and are aiming to take this total to over £250,000 during their second year of partnership.



Claire Rowcliffe, Director of Fundraising at The Legion, said: "The funeral profession is all about appropriate

commemoration of our loved ones who have passed. Through this partnership with Golden Charter we hope to

continue to keep alive the memory of the fallen in our Armed Forces community and support the future of the living"

Disney films open up death discussion

Children's films may be an ideal way to help children discuss issues around death and dying, according to an academic study.

The study into Disney and Pixar animations, released in a recent issue of *OMEGA - Journal of Death and Dying*, found that 71 characters died over 57 films. According to the *Daily Mail*, main characters were more than twice as likely to die as in adult-aimed dramas.

Professor Kelly Tenzek, the study's first author, explained: "These films can be used as conversation starters for difficult and what are oftentimes taboo topics like death and dying. These are important conversations to have with children, but waiting until the end of life is way too late and can lead to a poor end-of-life experience."

"We believe these films are accessible for children and adults so a difficult conversation can begin in a less threatening way earlier in life."

Revolutionary technology

Proud SAIF Associate member Legacy Expressions continues to grow from strength to strength, serving new funeral directors across the UK on a daily basis. Managing Director David Gosling said: "More funeral directors are getting asked for fingerprint memorials by the families they care for, and they don't want the hassle and time consumption of traditional methods like ink and putty mixes. Our revolutionary scanning technology means the funeral director can capture prints in seconds, leaving them free to continue with other tasks."

Legacy Expressions remain the only UK-based firm offering such advanced fingerprint capturing technology, and it's through this, along with the affordability of their goods, that is resulting in such speedy growth.

David added: "The fact we offer a 50/50 split with funeral directors across our range, with no contracts or print storage costs, has also been a contributing factor."

To see how Legacy Expressions can serve your funeral home, call 0800 368 9233 or email david@legacyexpressions.co.uk

Advertising feature



Members set off for the 16th Hercules Run

MOONS FUNERAL SERVICE JOINS CHARITY BIKE RIDE

Family-run independent enjoyed annual charity motorcycle ride

Moons Funeral Service was proud to take part and help out with the 16th charity Hercules Run.

This year, the group visited the Hartside Café via an incredible route of stunning roads and scenery. Members travelled through the four counties of Lancashire, North Yorkshire, County Durham and Cumbria.

The start of the run was from Fleetwood's Charity School where bacon butties and brews were available before setting off.

The route took the group over into Yorkshire to Settle, for a tea and biscuits stop at Helwith Bridge, from there they headed north to Hawes, Kirkby Stephen, Brough then Middleton in Teesdale, after which they travelled west to Alston. Then the group climbed up to our destination at Hartside Café. The café is situated on the summit ridge of the North Pennines at an altitude of nearly 2,000 feet above sea level.

The distance to here is about 125 miles of fabulously stunning scenery on bike friendly roads.



This year's donations went to Trinity Hospice and Preesall Fleetwood's Charity School.

The run was kindly marshaled by the guys from MAG North West and the Moons Funeral Service sincerely thanks them.

Despite the weather, a good day was had by all.

Classic pair for Shane Mousley and Son

Shane Mousley and Son Funeral Directors is one of the newest and most highly regarded funeral directors in the Melton Mowbray area. Established in 2012, it won its first award just three years later for customer care.

This family run independent funeral directors has recently taken its second delivery from Coleman Milne, this time pair of silver MK 10s. These classic cars offer comfort and sophistication, which is essential for the funeral directors who pride themselves on providing a truly personalised and caring service to their clients.

Shane said: "We're very happy with these vehicles, we have a good relationship with Coleman Milne."

Its main premises in Melton Mowbray is well known locally for being a comforting environment. Here, Shane and his daughter Poppy, along with their employee Matthew, provide personalised care and attention for grieving families and we hope their clients will be just as happy with their stylish silver fleet.



Shane with daughter Poppy and employee Matthew

What can you do on your website?

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memory
giving

Fun for all as golfers play by the rules

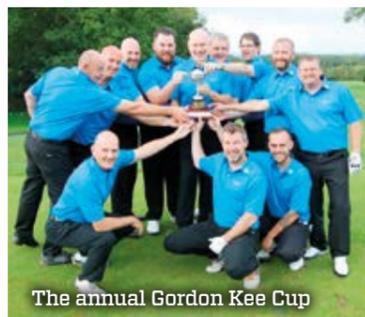
SAIF wins annual challenge match for Gordon Kee Cup

WORDS: BRIAN HART

For 23 years, we have had the pleasure of providing a platform for funeral directors and trade to come together in a more social environment. In 1994, SAIF and SAIFinsure created the SAIFinsure Ryder Cup, which subsequently became the Gordon Kee Cup following Gordon's passing in 2002.

This year has perhaps been the most challenging to arrange following so many changes to the SAIFinsure business. Gary Neill kindly took over the responsibility of arranging the event, with it being SAIF's year to arrange, and told us all to gather at Carden Park in Cheshire in late September.

We were blessed with late summer sunshine for the event which comprised fourballs on the Thursday and a singles match on the Friday with a Gala Dinner to



The annual Gordon Kee Cup



conclude the event in the evening.

The fourball series was a close affair, with SAIF edging it by 3.5 to 2.5 and another close match seemed the most likely option. However, the trade team may well have spent too long in the bar as the singles match finished 11 points to 1, thus ensuring the heaviest defeat in the event's history.

The trophy was therefore awarded to SAIF with a restored and newly engraved cup with a memorable Gordon Kee quote: "Rule 1, enjoy. Rule 2, if in doubt

Rule 1 applies. Live life to the full"

As ever though, the true point of the event is the friendships and connections established, and this year's saw the largest number of first-time attendees, all of whom enjoyed their experiences.

As in previous years, the event was also an opportunity for the world's worst golfer (yours truly) to fine the players for their various misdemeanours.

The proceeds reached £850, all going to the SAIF President's charity, the British Heart Foundation. My thanks to all the players who let me empty their wallets.

Thanks must go to the generous support of our sponsors including Coleman Mile, Bradnam Joinery, Aviva, Trident Marketing and SAIFinsure itself.

We now look forward to next year, and details including dates will be announced shortly, with an invitation to SAIF members and trade businesses to contact Gary or myself should you wish to play. (Numbers are limited!)



HOSPITAL LAUNCHES NEW CHILD BEREAVEMENT SERVICE

A NEW dedicated bereavement service has been launched for families coping with the loss of a baby or child.

The support service was introduced at a Glasgow children's hospital to help family members deal with the death of a child, according to BBC Scotland.

It is the first time the Royal Hospital for Children has had a dedicated service and staff will also receive training and support from the scheme, which will cost £110,000 a year. The charity Child Bereavement UK will provide the service under contract.

According to the BBC, families

whose children are patients at the Glasgow hospital will receive both long-term and immediate support after a child's death.

Staff affected by the death of a young patient will also have emotional support available.

Chief Executive of Glasgow Children's Hospital Charity Shona Cardle said: "For parents, the death of a child is simply unimaginable. Sadly, it becomes a reality for families every week at the hospital, and it is crucial that structured support is available for them at such a difficult time."

Former King's lavish cremation

The funeral of Thailand's King Bhumibol Adulyadej has ended a year of mourning.

According to the *Telegraph*, a day-long grand procession of royal chariots, a four-wheeled, 13-tonne vehicle that transported the king's body to the crematorium, pulled by more than 200 men.

Since the King died in October last year, 12 million people have visited his coffin at the Grand Palace.



Event organiser Anne Barber

FIRST NATIONAL CONVENTION FOR CELEBRANTS

Success of inaugural event paves way for a further convention next year

The First National Convention for Celebrants was held at the National Memorial Arboretum, Staffordshire, on 28 September. More than 200 celebrants from throughout the UK attended the event to hear about the issues that matter most to them and to share experiences and information.

Anne Barber, Managing Director of Civil Ceremonies, who organised the event, said: "We have been overwhelmed by the incredibly positive feedback from the day. It is clear that such an event was needed to bring everyone together, and we are already planning a further convention for next year."

"The Arboretum is a wonderful venue and the sun shone for us. It was a great day enjoyed by everyone."

All celebrants from across the UK were invited to hear up-to-date information on the issues that matter most to the profession.

Speakers included Mandie Lavin, CEO of the NAFD, who spoke about the prospect of regulation and explained what this would mean; Professor Rebecca Probert discussed current issues in marriage law; the Rev Dr Jeremy Brooks from the Church of England considered how celebrants and the Church could work together; and Adam Cooper from Staffordshire Registration Service discussed closer working between celebrants and the Registration Service.

Wesley Media gave an



The first convention for celebrants was a sell-out

update on its music and visual image services and actor Steven Blakeley debated the question about whether "celebrancy is theatre?" The event finished with Stephen Casteldine from Webizzy sharing an insight into digital marketing for celebrants.

The following organisations exhibited: Civil Ceremonies Ltd; Association of Independent Celebrants; Institute of Civil Funerals; County Celebrants Network; Green Fuse; Fellowship of Independent Celebrants; Fellowship of Professional Celebrants; Wesley Media; Webizzy Ltd; Humanists UK; UK Society of Celebrants; National Association of Funeral Directors; celebrantsupplies.co.uk and Child Funeral Charity.

Anne said: "We are incredibly proud to have organised this event and we hope it has paved the way for celebrants to really move forward as a united profession."

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“IT WAS CLEAR SUCH AN EVENT WAS NEEDED”

Anne Barber

SAIF PRESIDENT



Paul and Graham Ashcroft

During my year in office I have made a conscious effort to visit some of our associate members and this month Davina and I were delighted to visit Bradnam Joinery in Haverhill where we were welcomed by Managing Director Bob Spittle. We were introduced to the staff and had a tour around the offices, and also a preview of the first floor where major refurbishment is going ahead with new offices.

Bradnam Joinery has been in business for more than a century and has a commitment to customer service, manufacturing and delivering coffins and caskets across the UK.

Bob took us through a fascinating history of Bradnam's and where they are today.

Production Manager Graham Ashcroft gave us the grand tour of the factory, which is a non stop hive of activity; the smell of the solid oak took me back 37 years to when I first started in the funeral business making coffins by hand, but those were with a dodgy electric saw, hammer and nails - how things have changed. It was fascinating to see the machinery that is now used to produce not only the quantity, but the quality of coffins and caskets. Everyone had a job to do and they all did it well.

Graham had a wealth of knowledge, explaining and demonstrating what each piece of machinery did, how and why.

There is no doubt that the traditional coffin is here to stay for many years yet. It was a great afternoon spent with people who are truly passionate about what they do.

Rising to the challenge

SAIF National President Paul Bowley looks back on a very busy month

WORDS: PAUL BOWLEY

Another month has quickly passed with a series of regional meetings and visits. On 4 October, Terry Tennens, SAIF Chief Executive, and I travelled to High Wycombe for a regional meeting, which I believe, was the first time we have had a meeting at this location. Terry and I were joined by funeral companies J J Burgess & Sons, A Cain, Watership Independent Funerals Ltd and A B Walker & Son. We were also joined by Golden Charter, associate member Colourful Coffins and our main speaker from The Much Loved Charitable Trust. It was also good to see past President Justin Burgess and SAIFCharter Chairman Julian Walker.

The Essex regional meeting in Chelmsford had the biggest attendance so far, with the following funeral companies: Adam & Greenwood Funeral Home, Allcock Family Funeral Services, Bennetts Funerals, Daniel Robinson & Sons, F P Guiver & Sons, P G Oxley, M K Ginder & Sons, S Stibbards & Sons, T Cribb & Sons, T Pennack & Sons and West & Coe. Associate members included Braemar Finance, Funeralbooker, Funeral Zone, the Association of Independent Celebrants and Golden Charter. The main speaker was Ian Cass from the Forum of Private Business and it was good to see immediate past President Paul Allcock and past President Jeremy West.

The first ever Bournemouth regional meeting was held on 17 October. It would have been nice to see some more members but the evening was a success and hopefully the next meeting will bring more attendees. Those attending were Grassby & Sons, Nicholas O'Hara Funeral Directors, Jonathan Terry Independent Funeral Directors, Paul Capper, Funeralbooker, Funeral Zone, the Association of Independent Celebrants and Christine Parker from Abbey Funerals who talked about the Independent Funeral Directors College and Dementia Friends. Anthony O'Hara gave us an update on SAIFCharter and Reuben Normandale, from Grassby & Sons, was presented with his IFD College certificates. On our way back from Bournemouth, Terry and I called in to see Nicholas O'Hara

Henfield Family with Karen, Paul and Alisha



Nicholas O'Hara visit, Anthony, Jackie and Natalie with Paul

Funeral Directors. We were very impressed by their premises; the mortuary and embalming facilities are excellent and something to be very proud of. They are a family business dedicated to giving families a first-class service.

We also called into Henfield Family Funeral Directors, owned by Nick and Karen Jordan, which opened in 2014. Nick, who also owns NAJ Carriage Masters, has been in the funeral profession for 25 years. The Henfield premises have been tastefully decorated and are a credit to Nick and Karen.

On 18 October we attended the southern regional meeting, which was very well attended. Past Presidents Pat Gallagher, Chris Parker and Jim Parker were in attendance with Alex Jones Funeral Directors, Bowley Funeral Service, P & S Gallagher, Bowley & Gallagher, Beltinge & District, C Waterhouse & Sons, The Martins Independent Funeral Directors, Dandelion Farewells, Evershed Brothers Ltd, T W Fuggle & Sons, Colourful Coffins, Funeralbooker, Golden Charter, Bradnam Joinery, and the main speaker was Brian Hart from SAIFInsure. Matthew Gallagher gave us an update on SAIFCharter.

On 21 October, Davina and I represented SAIF at the British Institute of Funeral Directors banquet and awards ceremony in Maidstone, Kent. We were welcomed by Secretary Alun Tucker and President Darren Carpenter and his partner Tracey.

During the evening, Darren handed the president's chain to Alan Puxley for the year 2017-18, followed by the students being presented with their BIFD Diplomas.

A really good time was had and, on behalf of SAIF, we wish Alan a successful year.



FPOY COLLECTION
On 4 October, Golden Charter's Malcolm Flanders and Neil Hodgson came to see me to present a cheque for the BHF totalling £860. This money was a share of what was raised at the Funeral Planner of the Year Awards (FPOY). Thank you to all those who contributed.



EXHILARATING SKYDIVE

On 15 October, seven of us jumped out of a plane at 10,000ft for my charity the British Heart Foundation. The first 30 seconds involved a free fall at 120mph for 5,000 ft and we were more than happy when the parachute opened.

My grateful thanks go to Shayne and Donna from P & S Gallagher, Danielle, Brad & Paul from my local pub, The Greyhound, and my son, Daniel, who were all brave enough to do the jump with me for a great cause.

Also, I would like to extend my thanks to those who donated online and helped us raise nearly £5,500. The JustGiving page is still active at www.justgiving.com/fundraising/Paul-Bowley

If you want to tick that all-important box or add to your bucket list and want to accept the challenge, please jump for my charity the BHF and help save lives. You can contact the BHF on 0300 330 3322 or at heartflyers@bhf.org.uk and quote SAIF President's charity, pay £50 registration fee, raise a minimum of £400 and jump.



PRESIDENTIAL VISIT

On 26 September, Davina and I represented SAIF at the ICCM Learning Convention and Exhibition dinner at the Oxford Belfry Hotel.

A golf day had taken place in September in memory of Gordon Kee, with SAIF versus

SAIF associates, raising a total of £850 for my charity, the British Heart Foundation (BHF). I would like to extend a personal thank you to both captains, Gary Neil for SAIF and Brian Hart (pictured) for SAIF associates, and all those who participated and contributed to my charity.

Update

NEWS FROM KINDRED ASSOCIATIONS

When taking the diploma in funeral service with the British Institute of Funeral Directors, we look at the different qualities required by a funeral director to carry out their duties.

One good quality of a funeral director is to not be judgemental. How many times do we go to arrange a funeral, knock on the door, and when you walk into the house there is a lack of furniture? The carpets are threadbare, you're not sure whether you should sit down or not, and when

DEDICATED TO THE FAMILIES WE SERVE

A prized quality of our profession is not to be judgemental about clients

you're offered a coffee you politely say no thank you. When this happens it would be very easy to start judging the family, thinking to yourself should I really be here? Are they going to pay?

As we are professionals doing a professional job, we learn to ask our families the right

questions, so we get to know them better which enables us to help them in the best possible way.

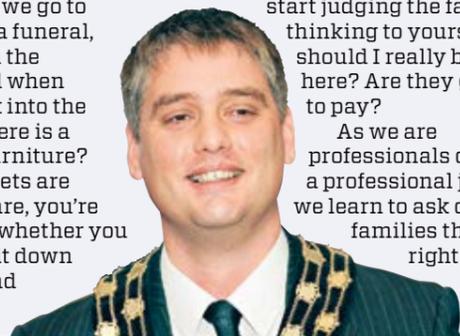
Once you learn more about them, it may be that they have a funeral with a horse-drawn hearse, five following limousines and pay you in full before you leave. Or, it may be they have a budget to work to or don't have any money, but you can help them in other ways,

pointing them in the right direction so a funeral can take place.

So, whatever happens, wherever we end up working, we must always strive to stay professional and dedicated to the families we have the privilege to serve.



By Clive Pearson
Immediate Past President
British Institute of
Funeral Directors



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NEW MEMBERS

Caring for every family

Hwel Griffiths & Sons Funeral Directors were established in 1875 in Betws, Ammanford, Carmarthenshire.

Thomas Griffiths founded the Business as Builders and Joiners, Wheelwrights and Funeral Directors. Five generations later, the firm is now concentrating more on Funerals and Monumental Masonry.

Peter Griffiths said: "We provide a full 24-hour professional bilingual service with first-class new modern facilities and new vehicles. We also have two Chapels of Rest, one in Glanamman, Ammanford, and one in Pontarddulais, Swansea. We pride ourselves on being an independent family company with concern for every family."



Paul Bowley and his fellow fundraisers who took part in a skydive for the BHF

MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Mr A Fitton
A. F. Whites Funeral Services
67 Melbourne Street
Stalybridge, Cheshire, SK15 2JJ
Previously advertised on website
Close date: 22 October 2017

Luke Allum/Matt Locker
Luke Allum Funeral Directors Limited
8 Broadway, Sheerness, ME12 1AF
Previously advertised on website
Close date: 13 November 2017

Jennifer Ashe/John Ashe
Jennifer Ashe & Son
Funeral Directors
Norma House
78 High Street, Brownhills
Staffordshire, WS8 6EW
Previously advertised on website
Close date: 13 November 2017

Catherine Knapman/Emma McClelland/Charlotte Knapman
Knapman Family Independent Funeral Directors
20 Mannamead Road
Mannamead, Plymouth, PL4 7AA
Previously advertised on website
Close date: 23 November 2017

ACCEPTANCE INTO FULL MEMBERSHIP

Mr J O'Looney
Milton Keynes Family Funeral Services
12 Whitehorse Drive
Emerson Valley
Milton Keynes, MK4 2AS

FULL MEMBER NEW BRANCH

Mr S Sim
Steven Sim & Son Ltd
273 Bearsden Road
Glasgow, G13 1EQ

Mr J Walker
A B Walker & Son
13 School Road
Tilehurst, Reading, RG31 5AR

Mr N Marsden
Scollen & Wright Funeral Service
East Lodge
St Helens Close, Eston
Middlesbrough, TS6 9FB

Mr N Marsden
Scollen & Wright Funeral Service
8 Ethel Terrace, Castletown
Sunderland, SR5 3BQ

Mr N Marsden
Scollen & Wright Funeral Service
71 Ormonde Street
Sunderland, SR4 7PN

NO LONGER A MEMBER FIRM

Business Sold:
Frank J Lynch Ltd
323 Dumbarton Road
Glasgow, G11 6AL

Business Sold:
Robert Nicholls Funeral Directors
Bank House, 87 Rising Brook
Stafford, ST17 9DH

J Haynes Funeral Director (Branch of Robert Nicholls Funeral Directors)
Elford Heath
Eccleshall, ST21 6JB

Andrew Francis Funeral Service
3 Middle Street, Watton, Norfolk
IP25 6AG + 2 branches

CHANGE OF NAME:

Barnard Funeral Service Limited
8 Oakley Road
Dovercourt, Essex, CO12 4QR
(formerly Harwich and Dovercourt Independent Funeral Service Limited)

Note: All pending members and associates have been advertised on the SAIF website for objections from SAIF members. Any objections should have been received by the close date shown for each application.

To join SAIF and enjoy the benefits of membership, please contact: Claire Day, Administration Manager, on 0345 230 6777 (Local Number) or 01279 726 777, fax 01279 726 300 or email info@saif.org.uk

Supporting the BHF campaign

SAIF President's charity of the year for 2017

This year, SAIF will be supporting the British Heart Foundation (BHF) as President Paul Bowley's charity. There are many different ways to bank the funds you raise.

Donate to Paul's fundraising accounts:
 ■ www.justgiving.com/fundraising/Paul-Bowley
 ■ http://uk.virginmoneygiving.com/

team/saifpresidentcharity Support Paul's charity by contacting the SAIF Business Centre:
 ■ Call 0345 230 6777
 ■ Make a cheque payable to SAIF Charity Account
 ■ Donate electronically, using account number 10224793 and sort code 60 04 24
 For more information on the President's skydive, turn to page 18.

SAIF: CHECK ALL LICENCES

Do you carry out regular checks on the expiry date of your drivers' driving licences?

Photocard licences carry an expiry date which is 10 years after they are issued. You'll find this date after the figures "4b" on the front of the card. This is the date when the photocard needs to be renewed, i.e. a new photo is needed. It must also be updated in between when other details change, such as names or addresses.

The licence underlying the photocard still exists until the age of 70, after which it needs to be renewed every three years.

It's estimated that more than two million drivers have an out-of-date photocard. Failure to



renew one before its expiry date, or when critical information changes such as an address, can lead to a £1,000 fine.

Although paying any penalty for having an out-of-date card will be the responsibility of the individual, when you're checking cards, etc. point out to staff that they should keep their cards in date.

Claire Day, SAIF

For more information, visit www.saif.org.uk

EDUCATION DAY 2017



DR SHARON MCDONNELL

Dr McDonnell is the founder of Suicide Bereavement UK. She specialises in suicide bereavement research at the Centre for Mental Health and Risk at the University of Manchester. She has been bereaved by suicide and conducts research in this field. Her ultimate aim is to improve the future care given to those bereaved by suicide.

This year's SAIF Education Day showed just how many areas can affect independent funeral directors' work

SAIF Education Day always pulls a wide variety of visitors from across the UK – Independents of all sizes sitting alongside SAIF associates who specialise in wildly different areas. Bringing them together is the constant change and development that surrounds the funeral profession, and has the power to affect each of them. This year's speakers came from backgrounds just as varied as their audience, and together they ensured 2017's Education Day was yet again the focal point for learning about every kind of cutting edge development relating to funerals. Those developments have come from the worlds of politics, law, science, technology and training, and speakers were on hand to give in-depth insights in each of those areas.

Suicide bereavement research

Stepping ably in to a change in the schedule was Dr Sharon McDonnell of the University of Manchester's Centre for Mental Health and Risk. She gave a detailed presentation on a subject she hopes to bring out of its infancy: "Giving a voice to those bereaved by suicide and those responsible for their care." Dr McDonnell has been devoted to this field for years, and was herself bereaved by suicide. In her time investigating this unique form of bereavement, she has carried out research into how different services are affected by it. Now, she wants to hear from funeral directors.

As Dr McDonnell explained: "Health professionals are affected by such deaths, but there are celebrants and funeral directors here and we have no idea about you lot. I am planning to do some research and hope you will talk to us, because at the moment your needs are not even considered – and it's not that people don't care; people don't realise, and taking part in research can make the difference."



"I don't think you're immune. There will be some of you here possibly affected by suicide professionally or personally."

Thanks to work carried out by Dr McDonnell, training for healthcare professionals is now available on how to respond to parents bereaved by suicide in particular. She said her interest in speaking to funeral directors came from the work that went into creating this training – she found that health professionals were often found to be "getting it wrong" by families, with funeral directors "getting it right".

Issues families were found to be regularly confronted with include suicidal thoughts of their own, anxiety on the part of the professionals they met, and difficulty accessing support. Assisting professionals – potentially including funeral directors – could help not only them, but the families who rely on them.

Ultimately, Dr McDonnell said that while much of her current advice came from

looking into healthcare professionals, there were plenty of lessons that could already be applied to funeral directors. Independents were invited to get involved in research being carried out right now. A survey can be found at supportaftersuicide.org.uk/research

Dr McDonnell added: "If you learn one thing, please learn not to say 'commit', but 'died by suicide'. It can be very difficult, but I would ask you to teach your staff as well."

Political developments

SAIF staff and Executive members have been engaging with parliaments across the UK, and Education Day was the perfect chance to discuss that wealth of knowledge with the wider membership.

Kicking the day off, SAIF Chief Executive Terry Tennens and Scottish SAIF President Mark Porteous held an interactive session on the work the Scottish Government has been doing, including the appointment of Natalie McKail as Inspector of Funeral Directors, and the co-operation between SAIF and the NAFD in engaging with that work.

Terry said: "Natalie understands there can be unintended consequences when regulation

is brought in, and that changes need to be scalable with businesses of different sizes."

Members used the chance to get their thoughts and concerns across. Many funeral directors from outside of Scotland asked questions, aware of the potential impact across the UK, while associate member the Association of Independent Celebrants asked for their situation to be considered within the process, and were assured it would be.

Paul Allcock, Government Liaison Officer on behalf of SAIF, talked about the UK Government's plans. These particularly focused around the Department of Work & Pensions' (DWP) planned changes to Funeral Expenses Payments and the claim process.

He said: "I have been impressed with [the DWP's] endeavour to improve the application process, to make it simpler for funeral directors as well as our clients to go through the process, and ultimately have a swifter understanding of where we stand when someone is claiming this benefit."

He directed people to gov.uk where the Government response to the consultation on planned reforms was expected shortly after the event (see page 30).

Technology marches on

Changes in technology affected lots of strands on Education Day, influencing data protection, insurance, and embalming, as outlined by Kevin Sinclair of GT Embalming Service Ltd.

Kevin's talk on 'medical technology in the funeral service' showed the increasing difficulties for funeral directors in ensuring potentially dangerous implants are removed prior to cremation. Items like pacemakers are growing harder and harder to detect as the size of new models continues to shrink, and some items cannot even be found by metal detectors.

Concerns around this issue from the audience led to the suggestion that pressure could be put on officials to require more stringent standards from crematoria, as many other countries already do.

Kevin referred to gtembalming.co.uk as an extensive resource for information.

Feuding families

Gavin Faber, Partner in Irwin Mitchell's Will, Trust and Estate Disputes Team, shared advice on how funeral directors should avoid being drawn into disputes within families. He said the ageing population,

changing families and only a third of people having a Will all created a "perfect storm for disputes". In particular, he said, "I am getting more cases around ashes and there is little guidance in this area. There is some uncertainty, and there is conflict between the rights of the executor and the rights of the cremation applicant."

He advised that funeral directors not be drawn into extensive mediating and that, while the legal risks were low, there were other risks in getting involved with inter-family disputes.

Disaster recovery

Kenyon International's Robert Rowntree said the disaster recovery service was always open to new team members, with plenty of funeral directors having traditionally taken part in their international efforts.

Robert talked through the varied work Kenyon does across the world, including ongoing efforts at Grenfell Tower, where the personal items collected were already in the tens of thousands.

More detail is available from online at www.kenyoninternational.com

Scottish President Mark Porteous and Terry Tennens, SAIF



PROTECTING DATA

ONE of the biggest and most pressing changes set to affect everyone in the funeral profession is GDPR – the General Data Protection Regulations, set to replace and enhance data protection legislation from May 2018. The new regulations are much more stringent and have the potential to completely change the way some Independents carry out some areas of their work. So it is not surprising that three different Education Day speakers touched on GDPR to different degrees.

Support from SAIF

Chief Executive Terry Tennens emphasised: “I would really strongly recommend you begin to map the journey of how your firm collects data, both in paper form and digitally.”

He continued to note that SAIF would be providing assistance to help funeral directors comply and continue to work effectively under GDPR. Terry said: “We are going to be producing a GDPR toolkit. The arrangement form will be a key document for you; when you are making an arrangement there will be certain phrases included that will enable you to have legitimate contact with your clients after the funeral.”

Insurance

Brian Hart of Unicorn Insurance discussed the increasing cyber-insurance available to SAIF members under SAIFInsure.

He said: “If you go back five years, cyber-insurance didn’t really exist, but we now find that information is money. The cost of global cyber-crime even six years ago was £245 billion, and big organisations like the NHS have been hit.”

On data protection, he said there were responsibilities for funeral director businesses.

“I don’t want to scare anyone, you are not a seriously threatened sector, but you hold data and do need it en masse.”

SAIFInsure now offers ‘third party protection’ for members – meaning if a customer’s details are accessed, the business will be covered. Bespoke further cover is available depending on your business’ needs.

Pre-need data

Alison Wilson, Golden Charter’s Director of



Risk & Compliance, returned to build on last year’s Education Day GDPR presentation. Data protection regulations are more concerned with the living than the deceased, so pre-paid funeral plans are necessarily a bigger data issue than at-need business. Golden Charter is therefore planning various tools to support funeral directors.

Alison said: “The existing Data Protection Act from 1998 doesn’t build upon it, so if you are not compliant with current data protections you won’t be compliant with GDPR. The Information Commissioner’s Office (ICO) website has self-assessment tools that will let you check your compliance.

Then you can build upon it going forward.

“Under GDPR you can only hold data that you absolutely require. That means photocopying pre-need application forms are an absolute no-no when Golden Charter sends you a plan summary already. Payment information like bank details for pre-need should not be kept.

“There are two big issues for funeral directors. The first is consent. At the moment people have to opt out of most marketing activity; from now on you will need an explicit opt-in. Not only do you have to ask ‘can I market to you’, but you actually have to ask how – can I write, email, text, telephone? Customers can choose. Unless you have permission to contact families about further services after a funeral, you will be in breach if you do so. The second issue around pre-need is that with Golden Charter you accept certain terms and conditions, and those will be getting enhanced, more stringent and more onerous. From a legal point of view, you need to be absolutely clear what your obligations are.”

As well as assistance SAIF and Golden Charter can provide, Alison recommended the ICO website at ico.org.uk



MAP THE JOURNEY OF HOW YOUR FIRM COLLECTS DATA

Terry Tennens

Exhibitor list

SAIF would like to thank every exhibitor who took part in Education Day 2017. Exhibiting this year were:

- Association of Independent Celebrants
- Colourful Coffins
- Fellowship of Professional Celebrants
- Funeral Zone Ltd
- FuneralBooker Ltd
- Ghyll House Publishing t/a Polstead Press
- Golden Charter
- GT Embalming
- Guy Elliott Ltd
- IFD College
- I-Netco
- Institute of Civil Funerals
- Irwin Mitchell
- Legacy/Life Expressions
- Mobile Media Marketing Ltd (afuneralnotice)
- National Repatriation
- Professional Help (SAIFSupport)
- Secure Haven Ltd
- Somerset Willow
- The Much Loved Charitable Trust
- SAIFInsure

UPCOMING TOOLS FROM GOLDEN CHARTER

- Enquiry pads to include relevant marketing requirements
- Consent templates
- Privacy Policy templates
- Data statements
- Funeral director terms and conditions
- Links to appropriate support tools – document retention guides, etc.
- GDPR checklist



BEREAVEMENT SERVICE

SAIF took the opportunity to launch the new SAIF Care service to members present in Leicester.

Terry Tennens (pictured above) described SAIF Care as “a bereavement care service offered to your clients by you” with the support of SAIF.

He explained: “This will be a Freephone service, but there can also be face to face sessions with

an accredited person.

“We will be establishing a SAIF charity to help fund this client care. In these changing business times it will offer you a real marketing strength, particularly next year as we plan to launch in the national press at the next SAIF AGM.”

Members will be receiving subscription packs this month with further information.

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AOIC CONFERENCE

Delegates, honoured guests and expert speakers came together in Liverpool for the most successful Association of Independent Celebrants conference yet. Held over two days in late October, the event marked the AOIC's 10th anniversary year. In a special report, we look at the highlights...



Guy Elliot, Nick Wardle, Chris Parker, Paul Bowley, Victoria Lee, Julie Down, Martin Rowley (for Jocelyn Rowley) and Elizabeth Rowley



Kim Parr, Joanne Parker Prescott, Simon Paul, Paul Bowley, Chris Parker, Matthew Gallagher, Nicola Jarmaine and Kate Brew

LIFELONG LEARNING

Graduates and IFD College Membership

Every year the IFD (Independent Funeral Directors) College ends SAIF Education Day by rewarding successful students with their certificates.

This year was no exception, but there were a few more awards to give out too: certificates for those who have chosen to become Members of the IFD College (MIFDC).

Launched a year ago, becoming a member is a way for funeral directors to show their commitment to training, education and continuous development. To remain members beyond the first year, you must complete at least 12 hours of Continuing Professional Development (CPD) over the year.

IFD College Chair Chris Parker said: "It is a way to challenge people when they finish their formal training to continue to learn.

"Completing CPD hours every year is a good way of showing that you are actively learning and taking on the new developments in our sector."

Details about the MIFDC scheme and the IFD College's work can be found on www.ifdcollege.org

Congratulations to all of this year's successful students and members.

SUCCESSFUL STUDENTS

- Julie Down
- Guy Elliot
- Victoria Lee
- Carly McKnight
- Elizabeth Rowley
- Jocelyn Rowley
- Nick Wardle

MEMBERS

- Paul Bowley
- Arran Brudenell
- Kate Brew
- Gareth Crane
- Matthew Gallagher
- Nicola Jarmaine
- Kim Parr
- Christine Parker
- Joanne Parker Prescott
- Simon Paul
- Vic Reeves
- Gordon Wallace

Seamless training pathway

Chris Parker also spoke about how the IFD College was preparing for regulation, and the enhanced focus on training and education that would bring.

She said: "We are putting things in place now so that when the Government comes along we can aim to have everything set up. In order to do that, we have entered into an arrangement with the British Institute of Funeral Directors (BIFD). Between us, we can provide training from the newest entry right up to management level and ultimately beyond, as a seamless pathway of training and education right through the profession.

"Together, we can provide something that nobody else in this sector can, and with both BIFD and IFD College members requiring CPD, we will tick that box as well." ●



Chris Parker and Carly McKnight

CHALLENGES within an ever-evolving funeral profession will be met, as organisations representing all aspects of the industry work together for the good of their members. That was the over-arching view at a special gathering of one professional organisation that is growing in strength across the UK.

Dignitaries from both SAIF and the NAFD were guests of honour at a gala dinner to mark the 10th anniversary of the Association of Independent Celebrants (AOIC). With a membership now approaching 120, the AOIC held its annual weekend conference at Liverpool's Crowne Plaza Hotel – with SAIF President Paul Bowley and the Second Vice-President of the NAFD David Barrington as honoured guests.

Along with AOIC members, they enjoyed an evening's entertainment, which included a stunning performance by classical singer Stephanie Guidera. From Liverpool, Stephanie left her audience entranced with her crystal-clear vocals as she performed a note-perfect solo set.

Earlier in the evening, after a highly successful conference afternoon, both Paul and David were keen to support efforts to further unite the profession.

Paul said: "There has been a huge change in the profession over the years and it is associations such as this which are moving forward and helping their members. In my 38 years in the business I have seen many changes and one of the biggest has been the rise in the popularity of celebrants.

"As funeral directors, that we entrust the families we serve into your care and your help at a time in peoples' lives when they have lost loved ones is something to be proud of. The AOIC, I am sure, will go from strength to strength" he told delegates.

Adding his thanks for the gala dinner invitation, David said: "Over the years funerals have become more complex and as a result the relationship between the funeral directors and celebrants has become more important. You do a very special thing and the work you do is reflected upon us."

Thanking the dignitaries for attending, AOIC Executive Chair Philip Spicksley declared the weekend conference a big success with celebrants from across the UK – and Jersey – attending.

"The Association continues growing and we wanted this anniversary year to be special. As we go from strength to strength we need to invest in resources, knowledge and experience and we will live up to our strapline, 'the voice of the celebrant,'" said Mr Spicksley.

New President

New AOIC President Harry Foster has pledged to support members and work for the greater good of the profession.

Mr Foster was officially declared the Association's new President at its tenth anniversary conference, gala dinner and AGM – held in Liverpool. He succeeds Philip Spicksley who takes up a new role as Executive Chair. Meanwhile, celebrants Emily Rawlinson and Veronika Sophia Robinson were officially declared Vice-President and second Vice-President. A new committee was also formed, to guide the ever-growing AOIC into the next 12 months.

Mr Foster said: "I intend to be a proactive President with an open door policy. If I can answer the question I will or find someone who can. I will not pretend that the role of President will be easy, but I will try my very best to represent our members' best interests."

Welcoming the onset of regulation, he



AOIC President Harry Foster, Dr Sharon McDonnell, Philip Spicksley

added: "Make no mistake, as Celebrants we face many challenges in the future including the rise of direct cremations, the changes in the Data Protection Act and legislation regarding the Marriage Act.

"I am in favour of regulation of our industry because that is what celebrancy has become – an industry. But we must ensure that any regulation is fair and appropriate."

Meanwhile, accepting the role of Vice-President, Emily Rawlinson said: "I am looking forward to representing our members as we work together to move the Association forward."

As he welcomed Mr Foster into the President's role, Mr Spicksley was delighted with the last 12 months and is looking forward to the next year – working with other organisations to look at the likely onset of regulation within the profession.

"It has been a busy and eventful year and I pledge that myself and other Committee members that I will strive to move the AOIC forward during this coming year and I hope that by this time next year I can report a membership double that of today," he said.

The successful weekend included an afternoon conference seminar with talks from Dr Sharon McDonnell of Suicide Bereavement UK and Association Media Manager Michelle Lalor. ●



AOIC President Harry Foster and Executive Chair Philip Spicksley with guests David and Claire Barrington, left, and Paul Bowley and Davina Docherty

SECRETS OF SUCCESS: NEXTGEN PLOTTING THE ROUTE AHEAD

In a fast-changing profession, a new breed of funeral directors are having to keep pace with a host of modern-day challenges. **Sarah Brodie** explains how her family firm is now embracing social media and digital technology to market its business, without losing sight of old-fashioned values of honesty and compassion

WORDS: SARAH BRODIE

Ronald Reagan once said: “Each generation goes further than the generation preceding it because it stands on the shoulders of that generation. You will have opportunities beyond anything we’ve ever known.” Being looked upon as a fourth “NextGen” funeral director, I find this is very relevant to my family’s business and our future in the profession.

I attended the SAIF NextGen gathering in London in September to meet and greet my future peers. Throughout the night we concluded that the funeral profession has drastically changed from how it was in our parents’ time, in particular in the marketing of our businesses. Funerals are no longer a taboo subject, and with the release of the Scottish Government’s funeral planning advice leaflet, I believe it falls to us to educate and inform our clients and community on what is available to them.

The marketing of Brodies had always been the same as our competitors, a black-and-white advert in local newspapers and the Yellow Pages stating merely an address and phone number. As a small to medium-sized family business with no one employed solely for marketing, I have undertaken the challenge of tactfully promoting Brodies through a variety of methods, both old and new. It has been said that doing business without a marketing plan is like driving without a map, risking making wrong turns leading to time-consuming costly errors. Hopefully, with fresh input and a plan in place, we now have sat nav.

With the advice of our Golden Charter Regional Sales Manager, methods of promotion that Brodies has introduced over recent years include the leaflet drop



Sarah Brodie and her dad Jim Brodie. Pictured inset is Sarah's grandfather John

organised through relevant postcodes and clear office signage showing plan pricing and increases. These have boosted plan sales, and in 2015, Brodies won the Golden Charter Funeral Planner of the Year Award for our area. Sales have steadily dropped since, so it was time to try something new.

With funeral directors being notoriously old-fashioned, I felt it necessary to bring Brodies into the 21st century with the launch of a social media presence. As Cameron Dallas recently said: “Social media... it’s the future for the new generation.” Having this online presence seemed the most obvious route. My parents and I debated this route for a long while due to their undeniable concern it may not be well received – a problem I expected to face. Eventually I got us online without their full support, as a trial. Primarily through Facebook, a new-look website, and a TV

advertising campaign, I have begun the process of softly promoting Brodies in our locality with a focus on the funeral plans we offer.

Our website details the plans catered to us by Golden Charter and has a contact form allowing clients to request a brochure, without having to speak to anyone over the phone or in person. I find this works well as many people in our target market are already bombarded with sales calls, junk mail etc. This new feature allows the family to come to us and not feel pressured into a hard sale.

The use of Facebook is completely different from website information; the status posts must be concise, informative and eye-catching to a user. The obvious nature of the industry deems typical engaging images and phrases inappropriate. I did not instantly start using Facebook as a sales tool; my posts



PROFILE SARAH BRODIE

Office Manager
at Brodies
Funeral
Services Ltd

Sarah is a fourth generation funeral director and started with the family business straight from university three years ago. Sarah has a NAFD Diploma in Funeral Arranging in Administration and focuses on pre-need co-ordination and digital marketing.

“WHEN PROMOTING FUNERAL PLANS IN TODAY’S MARKET, IT IS VITALLY IMPORTANT TO BE HONEST AND TRANSPARENT”

were used to connect with our “likers” using old photos of generations before me and of our small villages.

After some research, I concluded financial incentives work well with Facebook advertising. A simple “money off” post with a time frame for the offer and a link back to our website generated positive feedback with comments such as “good to know” and 27 responses from our first “sponsored ad”.

When promoting funeral plans in today’s market, it is vitally important to be honest and transparent. I find clients have

a fear that funeral plan companies are dishonest and will exploit their naivety as they are selling a financial product, not a funeral for their loved one. As funeral directors, we should aim to narrow the gap between the funeral plan providers and the public by providing the information requested from reputable sources.

Modern methods of communication may help us promote our businesses but they do not help us know what to say, it will always be up to us to tactfully promote and educate the public on the best options for them as individuals. ●

DEBATE ON COUNCIL FUNERAL CHARGES

Westminster has debated local authorities' funeral charges, after one MP learned of a "staggering" difference of several thousand pounds in her area.

The debate was called by Siobhain McDonagh, Labour MP for Mitcham and Morden, who spoke about her constituent Rachel, whose mother died this year. When she attempted to have her mother buried in the family plot in nearby Southwark, she learned the cost would treble.

The MP said: "I believe that was unfair; Rachel knew it was unfair; and, fortunately, after a little hesitation the head of the cemetery also agreed that it was unfair. Five days before the funeral, he agreed the family could bury their mother in the plot for a resident's fee, which, at £1,326, is already expensive.

"I, for one, do not think that Rachel or her family should ever have been put in that position in the first place. Rachel believes that the varying costs that

families face from borough to borough is both unjust and unfair, calling it an 'extortionate death payment that is decided by the borough'."

Dr Phillip Lee, Under-Secretary of State for Justice, responding on behalf of the Government, confirmed discrepancies between resident and non-resident burial costs would be examined, and emphasised that "local authority spending priorities are ultimately a matter for local discretion".



Parental bereavement bill

A bill guaranteeing bereaved parents a minimum entitlement to leave from work is one step closer to becoming law, after passing its second reading at Westminster.

Ahead of the debate last month the Government published the Parental Bereavement (Pay and Leave) Bill, which would give every employed parent who loses a child under 18 years old the right to leave. Statutory pay will be available for those with at least 26 weeks' service, some or all of which will be recoverable by employers.

Business Minister Margot James said: "We want parents to feel properly supported by their employer when they go through the deeply distressing ordeal of losing a child. That's why Government is backing this bill which goes significantly further than most other countries."

Conservative MP Kevin Hollinrake, who introduced the bill, welcomed the cross-party support it had received. It will now be examined by a Public Bill Committee.

Funeral Payments to be simplified



Changes to the way families claim Funeral Expenses Payments are to come into force in 2018, the UK Government has revealed.

The news came with the publication of the Government's response to its consultation on reforms to the scheme. Funeral directors, associations and others in the funeral profession including Golden Charter made up nearly a quarter of respondents.

Among the changes, contributions from relatives, friends and charities will no longer be deducted from payments; the claim period has been doubled to six months; electronic application will now be available; and children's funerals will now involve a shorter application form.

Caroline Dinéage, the Minister for Family Support, Housing and Child

Maintenance, said: "We want to make the process of claiming a funeral payment as simple as possible. I want to thank those who responded to our consultation and I am pleased that we will be bringing in all its recommendations to make it easier for people to make a claim."

While the changes were supported by the majority of respondents, many argued they do not go far enough.

The Government's response said: "At this stage [...] we will not be making any changes other than those set out in the consultation document. However, as with all of our policies we will continue to keep the Funeral Expenses Payments scheme under review. We will review the suggestions made by stakeholders to assess their feasibility as part of that on-going process."



BURY THE DEBT

Westminster petitioned over funeral fund by Fair Funerals campaign

Demonstrators appeared in Westminster last month in a blend of mourning gear and campaign T-shirts, calling on the UK Government to "bury the debt" that results from funeral fund shortfalls. Quaker Social Action's Fair Funerals campaign has been among those calling for the funeral fund's £700 discretionary element – which has not risen for nearly 15 years even as funeral costs have outstripped inflation – to be increased and pegged to the Retail Price Index. The campaign is directly targeting

Chancellor Philip Hammond with its call to update the fund.

The petition was submitted by Kristina Soup, who found herself in debt after her mother died.

In the petition, she said: "The government funeral fund used to cover the cost of a basic funeral for families who otherwise wouldn't be able to afford one. Now it covers less than 40%. Many families like mine are being forced into debt and poverty because they can't afford a funeral when someone they love dies.

"My mum was only 46 years when she got diagnosed with a brain tumour and told she had three months to live. I was stunned when the funeral director said it would cost £5,000 for a cremation. I felt shame having to owe people money. Because I was unable to repay the debt and deal with my own emotions, I wasn't able to grieve in peace.

"Now the Fair Funerals campaign is calling on the government to raise the funeral fund and help families grieve in dignity. One in six grieving families get into serious financial problems trying to pay for a funeral."

The funeral fund was debated in Westminster last year, with the £700

discretionary amount coming in for criticism. DUP MP Gavin Robinson, who called the debate, said that between the £700 cap and issues of what was considered "discretionary", the fund had led to a "crisis of funeral poverty".

He said: "I do not find it comfortable that the provision of a representative of the clergy or an officiant at a ceremony is a discretionary spend.

"I do not believe that that spend—whether it is a faith-based clergyman or someone who will simply officiate at an ordinary funeral—should be discretionary, nor do I believe that the hiring of a place of worship should be. We cannot expect it to be a discretionary cost for people at a time of grief and sorrow to sort out a place aside from their home to welcome family and friends who want to pay their respects to their loved one."

Fair Funerals aims to have 1,000 signatures on the petition itself this month, ahead of the budget on Wednesday 22 November.

✓ A video on the subject is available from fairfuneralscampaign.org.uk – where a link to sign the petition online is also available. ●



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SAIF AGM WEEKEND 2018

Friday 9 to Sunday 11 March 2018

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To book directly with the hotel on 01273 224 300 (option 1), quoting **SAIF160318**, the event name and date.

2. DINING:

| | NO. OF ATTENDEES | COST |
|---|------------------|------|
| FRIDAY EVENING WITH ENTERTAINMENT FROM 'ELVIS' @ £40 PP | | |
| 'FISH & CHIP SUPPER' | | |
| 'BUTTERNUT & ROAST BEETROOT RISOTTO' | | |
| NAMES OF ATTENDEES: | | |
| SATURDAY LUNCH @ £15 PP (complimentary for NextGen only) | | £ |
| NAMES OF ATTENDEES (if different to above): | | |
| SATURDAY EVENING BANQUET @ £60 PP | | £ |
| NAMES OF ATTENDEES (if different to above): | | |
| TOTAL COST FOR DINING | | £ |

3. MEETINGS:

Seminars of interest to a wide range of ages and interests, all provided free of charge by SAIF unless advised as below.

| | TIME | ACTIVITY | NO. OF ATTENDEES |
|-----------------|------------------------|---|------------------|
| FRIDAY | 2.30 PM-4.30 PM | CELEBRITY SPEAKER (TBA) | |
| SATURDAY | 9.30 AM | SAIF ANNUAL GENERAL MEETING | |
| | 12 PM | SAIF EDUCATION SEMINAR (Details TBA) | |
| | AFTERNOON | PRE-ORGANISED EVENT PLUS POSSIBLE DISCOUNTED ENTRY AT LOCAL ATTRACTIONS. (Activities and cost TBA) | |
| | 2.00 PM | MEETING OF THE NEXTGEN GROUP | |
| SUNDAY | 10 AM | INSTALLATION OF OFFICERS | |

4. PAYMENT OPTIONS

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NEWS FROM THE FIELD

A new perspective on post-traumatic stress and the road to recovery inspires fresh approach to grief support

WORDS: DR BILL WEBSTER

THEY say every cloud has a silver lining. War is never good. Politically, it may sometimes be necessary, but the toll it takes on human lives, especially those in “the trenches” and their families, is never a good thing. Still, sometimes good can come out of bad.

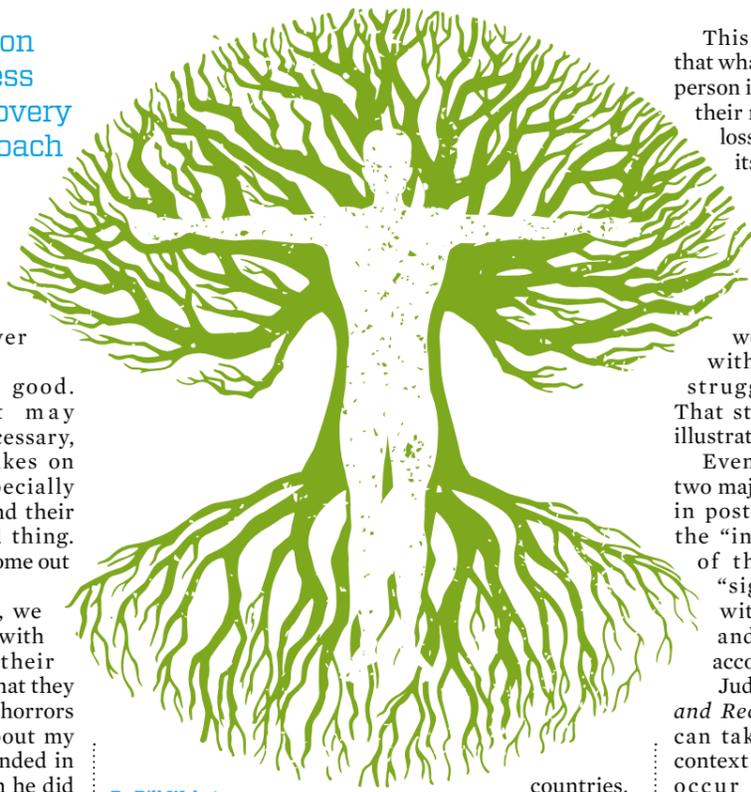
On Remembrance Day, we watch veterans marching with tears in their eyes for their fallen comrades, and for what they themselves endured in the horrors of war. I always think about my grandfather who was wounded in the First World War. When he did talk about it, it was always with great emotion. Even as a young boy, I realised this experience had made a huge, lasting impact on his life.

Yet I also vividly remember him saying: “But I was one of the lucky ones, because I made it home.” Lucky for me too, otherwise I would not be here today to tell his story.

But his survival was at a great cost. The diagnosis of post-traumatic stress disorder (PTSD) would not become official until well after his death, but we all recognised that he had been affected by what was then known as “shell shock”.

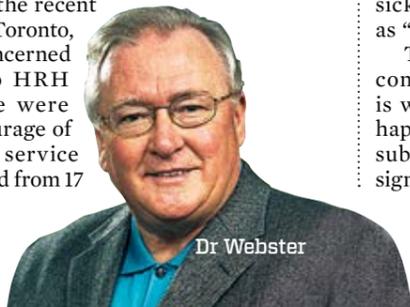
What good can come out of the sacrifice of my grandfather, and the generations decimated through the Second World War, Korea and the wars that have followed every decade since? The effects may not be good, but perhaps some of the outcomes can be seen as a positive.

As we watched the recent Invictus Games in Toronto, spearheaded by concerned veteran and hero HRH Prince Harry, we were inspired by the courage of the 550 wounded service people who travelled from 17



Dr Bill Webster is the author of numerous books and resources for grieving people. He has some innovative resources which funeral directors and professionals can make available to their clients as part of an after-care programme. Check out Dr Bill's resources at his website, www.griefjourney.com

Contact: Linda D Jones, Executive Director of Resources, Grief Journey T: 0333 8000 630 E: linda@griefjourney.com www.griefjourney.com



Dr Webster

This new perspective reveals that what develops from within the person is the significant element in their recovery. Growth after any loss is not a direct result of loss itself; it is how the individual struggles as a result of the trauma and loss they have experienced. This lets us return to a less “pathological” model of grief support, to where we state: “Change is never without struggle; but in the struggle we find strength.” That statement was powerfully illustrated in the Invictus Games.

Even more surprisingly, the two major determinates of success in post-traumatic growth were the “individual characteristics of the person” (40%), and “significant relationships with others” (30%). Therapy and counselling techniques accounted for only 15%.

Judith Herman's book *Trauma and Recovery* stated: “Recovery can take place only within the context of relationships; it cannot occur in isolation. In their renewed connections with other people, the survivor recreates the psychological faculties that were damaged or deformed by the traumatic experience.”

“Significant relationships” were ones where people felt “nurtured, liberated or validated”; experienced “genuine acceptance from others”; and where there was a relationship of trust based on an “assured reliance on the character, ability and strength of the helper”.

Grief support and post-traumatic growth are about instilling and maintaining a sense of hope that not only can a person who has experienced trauma survive, but they can also find a goal to strive for, discover reasons to go on and experience positive life changes.

This doesn't have to be psychological rocket science, or exclusively for professionals. It can happen in enlightened communities among compassionate individuals.

Inspired by Prince Harry, that becomes the new focus of Grief Journey, and we will soon offer you all the opportunity to join us in achieving that goal in your own community. ●

countries. The Latin word “invictus” is translated “unconquered, unsubdued, invincible”.

As Prince Harry said to the competitors: “Right now, you're on a high, at the summit of a mountain many of you thought was too high to climb. But you have done it. This is the moment, right here, right now, shoulder to shoulder: you are Invictus.”

Or as one competitor said: “We can look at each other and know that every single one of us had to fight some battle to get from where we were to where we are now.”

Those words could be a call to arms for all grieving people whose lives have been touched by tragedy.

In post-traumatic stress, a new concept is emerging called post-traumatic recovery. It shifts the view of trauma as an injury or sickness to regarding the ordeal as “impact”.

That paradigm shift moves the conversation away from “what is wrong with you” to “what has happened to you”, away from the substance of the reaction to the significance of the event.



Golden Charter's next phase

As was recently shared with SAIFCharter members, the search is over and Suzanne Grahame has been selected as the next CEO of Golden Charter. Suzanne starts in a few weeks, allowing some overlap in order for Ronnie Wayte to hand over the reins before his final departure.

The appointment of Suzanne was the product of a thorough and extensive search for an individual with the experience of working alongside a multi-stakeholder organisation as well as extensive commercial experience in a competitive environment. Her introduction comes at a time where the pre-paid market has significantly shifted and we, as an association, with the help of our business, are very much focused on defending the future interests of the independent sector. Suzanne's extensive experience in a regulated sector will be a big advantage in that area.

The recruitment process attracted some very capable leadership candidates – it is clear that our company is seen as an attractive, purposeful organisation that has been strongly led by Ronnie for the last 10 years, enabling it to fund growth and drive efficiency through prudence,

determination and discipline.

A change at the top makes for exciting times. But as well as looking to the future, it is important we take this chance to look back at the man who was the driving force behind our company for that decade.

I have had the privilege of working alongside Ronnie for the last four years. Ronnie's energy, directness and infectious enthusiasm is obvious to all that have met him, but for those of us who know him better we see that he is also extremely genuine, exceedingly passionate, exceptionally sincere and loyal. He has personally won Institute of Directors Awards at both Scotland and UK level and the company recently appeared for two years running on *The Sunday Times* Virgin Fast Track 100 league table of companies with the fastest-growing sales in the UK.

When you consider who else is on these lists or who nearly won these awards, it becomes clear that Ronnie has been the right person for our company these last ten years – he leaves not just Golden Charter but also our individual businesses stronger, more professional and certainly more passionate about helping people plan their funerals.

Ronnie has had his challenges – we funeral directors are quite stubborn and would never consider

Pictured above are members of the SAIFCharter Executive with Ronnie Wayte, second from the left

ourselves as selling but rather serving. He has learnt the nuances of the 750 different ways the 750 different members like to operate their businesses, and he has had some significant challenges on the golf course along the way! I witnessed the announcement of his departure to the staff in Glasgow, and it was greeted with stunned surprise and genuine affection by all – he is greatly respected within the business and has successfully fought our corner in the wider market.

Ronnie has left not just a mark but a true legacy of transformation through his time with our company, for which he should be rightly proud, and I think it fitting that we offer our sincere thanks and wish him every success for the future.

Looking to our future prospects, I am confident that under Suzanne's leadership, our company will further transform and evolve to meet the challenges of the dynamic funeral plan market: we each have a role to play in building our future success. These truly are exciting times. ●



Julian Walker

JULIAN WALKER, SAIFCHARTER CHAIRMAN

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ASK THE EXPERTS

MYTH BUSTERS

Employment laws generate a lot of comment. Hardly a day goes by without the media reporting scare stories about the employment rights of UK employees, which are depicted as being anti-competitive, unduly restrictive and in many cases overly generous. In this series, Irwin Mitchell is exposing some of the most common employment law myths and explaining the reality behind them. We are not pretending that employment law is easy – it isn't – but generally it should not be difficult to get the basics right

WORDS: FERGAL DOWLING,
PARTNER, IRWIN MITCHELL LLP

MYTH: It is not possible to retire employees anymore.

FACT: Retirement is still a potentially fair reason to terminate employment despite the abolition of the Default Retirement Age (DRA) and the repeal of the statutory retirement provisions in 2011, which enabled employers to avoid unfair dismissal and age discrimination claims arising out of an employee's forced retirement provided they followed the strict statutory procedures beforehand.

However, while it is still possible for employers to have their own DRA, they will have to clear a number of hurdles first.

Requiring an employee to retire against their will is on the face of it an act of age discrimination. Recent cases, both in the UK and in the EU, have shown that it is possible to justify imposing a retirement age on the whole, or part of a workforce, provided the employer can show that it had a legitimate reason for doing so and that the age selected is a proportionate means of achieving that legitimate aim, i.e. is the right age to meet that purpose. Part of that analysis is identifying that there are no reasonable alternatives. We'll look at each of these in turn:



Legitimate reasons

We now know that an employer cannot simply rely on their own reasons for imposing a retirement age. Instead, they have to show that their reasons link to wider public policies. The courts have accepted for example, that workforce planning, protecting against incompetence, promoting inter-generational fairness and avoiding an adverse impact on pensions and benefits are all capable of amounting to a legitimate reason. Therefore, the necessary link with public policy is not, in itself, particularly onerous, as most private aims are likely to reflect some areas of public policy.

Selecting the right age

There is no age after which it is "safe" to retire an employee. Instead employers have to decide what age is appropriate to meet their policy objectives. It may be necessary to select more than one age to reflect different job types within the organisation, or only impose a retirement age for a certain group within the workforce.

Evidence is required to show that the age chosen is the right one. In the case of performance issues, employers must be able to demonstrate that statistically, performance falls off after a certain age. To be safe, an employer should be able to show that they thought about the justification at the time of setting the DRA, not just as a defensive afterthought, having been challenged.

Reasonable alternatives

Employers must then go on to show that they have considered less discriminatory ways of achieving their objectives than compulsory retirement. For example, if the employer's concern relates to performance, this might include looking at imposing fitness or competency tests, or using performance management techniques to weed out poorly performing staff of whatever age.

Employers must document their reasons for the age they have set and keep this under review as this information will be required to justify their retirement age if it is challenged by any member of the workforce.

This area is complex and is one where employers will benefit from professional help. ●

Fergal Dowling



MYTH: Employers can engage staff on a self-employed basis if they have a written agreement in place.

FACT: It is fairly common in some industries to see agreements between individuals and their employers which expressly state that they are 'independent contractors' in business on their own account rather than employees. However, unless the agreement reflects the reality of the parties' working relationship and the individual is genuinely self-employed, the agreement can be ignored even if both parties have signed it.

Employment law recognises three categories of person: employee, worker and self-employed. The status of an individual is important because employees and workers have employment rights (although workers have fewer rights than employees) that are not available to those who are genuinely self-employed.

These include rights to receive the national minimum wage, paid holiday, rest breaks, be protected against unlawful discrimination and not to have deductions taken unlawfully from their wages. Employees also have the right not be unfairly dismissed, to receive a redundancy payment if they are made redundant and to take time off for family leave (such as maternity, paternity, adoption etc.).

It is often not easy to determine the status of an individual, and the concepts used by the courts to decide cases can sound archaic to modern ears. Courts will look at factors that point towards employment/worker status and those that point towards self-employment and will undertake a balancing act.

That said, there are some factors that are more important than others. For example, to be an employee, the individual must work under a contract and undertake the work themselves (i.e. personally). Employees can't elect to send someone else in their place or refuse to accept work when this is provided to them. In addition, the employer must agree to provide work in accordance with the terms of the agreement and an

employee will be entitled to be paid, even if the employer has no work for him/her to do until such time as she/he is made redundant or laid off. Plus, the employer will "control" when the employee works, what she/he is required to do and how much autonomy she/he has.

Workers also have to work under a contract, (generally) to undertake the work themselves and agree the terms under which work is provided and accepted (known as 'mutuality of obligation'). They do not have to accept work that is offered but when they do work, they will usually be integrated into the employer's business.

A worker will only be considered to be genuinely self-employed for the purposes of employment law if she/he is providing professional or business services to a client or customer. Self-employed workers usually work for a number of different clients, are free to accept or turn down work, can determine exactly when/where they work and the charges they will make to their clients. In addition, while many may do the work themselves, they are free to engage subcontractors to help them or complete the work for them.

It is worth noting that even if HMRC agree that a worker you engage is self-employed for tax purposes (and s/he has been responsible for their own tax and NI liabilities) an Employment Tribunal or court can reach a different decision for employment status purposes. HMRC only recognises two categories of worker for tax purposes – employees and self-employed, and this distinction can lead to genuine misunderstandings about the legal status of an individual.

Finally, if the parties are considered to have unequal bargaining power (usually the employer is considered to have the most power as it decides who it wishes to employ and sets out the relevant terms) the courts will be particularly keen to look beyond the strict wording of the agreement to find/interpret the true nature of the agreement between the parties.

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Extra login security for HMRC services

Two steps to verify: HMRC's two-step verification (2SV), has been around for a while, but until October 2017 using it was voluntary. Now, if you want to access your online tax account for PAYE, corporation tax and other HMRC business services, you'll need to use 2SV.

How does 2SV work? After you've entered your username and password, 2SV requires you to enter an access code. The code, which changes each time you log in, is sent to you by HMRC in a text message to your mobile phone, as a voice message over a landline or through the HMRC app. That sounds simple enough, but if more than one person in your organisation needs access it can be tricky.

Login trouble: Let's say that you and your bookkeeper need independent access to your HMRC services. 2SV requires you to choose a single landline, mobile phone or device to send the access code to. This means sharing login details, which might be a problem.

Solution: It's now relatively easy to set up additional access to HMRC accounts. Your bookkeeper and anyone else can be registered as a user in just a couple of minutes. They'll receive their own user ID and can create their own password (which can be the same as yours if they want). They can then register their own details and will receive an access code direct when they need to log in.

Use the app: The HMRC app can only be used with Android and Apple devices.



MAKING TAX DIGITAL

You may have heard that HMRC has delayed the introduction of Making Tax Digital (MTD) for direct taxes until at least 2020. However, it will apply to VAT from April 2019.

Are limited companies included? Corporation tax is not currently part of the MTD project and this has led some companies to assume that none of the requirements relate to them. Unfortunately, this is not the case. From April 2019 all businesses (unincorporated and incorporated) over the VAT threshold (currently £85,000) will be required to keep their VAT records digitally, using MTD compatible software, and update HMRC quarterly. HMRC has confirmed that the submission will include the same nine boxes on the current VAT return and no business will be required to provide extra data or

give information more frequently than they do at present.

Will you be able to file returns using HMRC's software? This is the big change - there will be no free HMRC products. So if you currently submit your VAT returns online through HMRC's online portal, you won't be able to do this from April 2019. Instead, you'll need to use MTD-compatible commercial software which produces the VAT return from your digital accounting records and submits it to HMRC quarterly. Speak to your accounting software provider to find out what they are doing to ensure their product is compliant with filing VAT information from April 2019.

Will the quarter end dates be different? No, the MTD quarterly submission dates can be linked to your existing VAT return periods.

Free toolkit for health and safety

The Institution of Occupational Safety and Health (IOSH) has published a free toolkit to help employers to understand occupational health issues. It addresses stress, musculoskeletal disorders, diabetes, heart disease, stroke, cancer, pregnancy, etc.

It can help you to:

- identify the early signs of occupational illness
- manage employees affected by illness
- understand how to get staff back to work once they are ready.

If an employee is returning after a serious illness, or if they are suffering from a long-term health condition, this will be useful when rehabilitating them back to work. The link to the toolkit is available from the HR Resource Centre in the members' secure area.



LAUNCH OF 'SAIF HR'

SAIF is pleased to be introducing a new service for all members - SAIF HR. Having previously worked in HR, I know how valuable an asset your staff are in delivering a high-quality and professional service to your customers.

It is therefore vital that your staff are motivated and effective and that any HR processes and issues

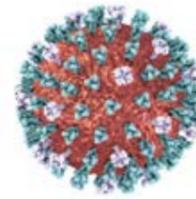
New online resource to help you to hire, manage and develop your employees

are managed quickly and effectively. This new service can provide you with the support, information and guidance to help you manage your workforce.

The members-only area of the website (HR Resource Centre) will be offering a wide (but not exhaustive) range of resources to support funeral directors and staff

with all aspects of employment practice, such as hiring through to managing and developing staff.

Additionally, there will be a provision offered of up to six hours' free telephone or email support for members who require a more personalised service, by phoning 01279 726777 or emailing claire@saif.org.uk



Winter is coming: Managing seasonal health and safety risks

Simon Bloxham, Health & Safety Strategist for Safety for Business

With the nights drawing in and temperatures dropping, one thing is certain: winter is coming. As tempting as it is to be drawn in by the season's celebrations, businesses should not rest on their laurels and must recognise the unique challenges presented during the winter months.

Not only can low temperatures, minimal sunlight and Seasonal Affective Disorder (SAD) associated with the time of year put a serious dampener on workforce moral, they can also prove a serious threat to staff safety and wellbeing. Additionally, adverse weather conditions are a particular health and safety concern for businesses employing workers operating outdoors, who need to be able to conduct everyday tasks comfortably regardless of wind, rain and the cold.

No complacency

Health-related absenteeism has long been a concern for businesses over the winter months, and while recent years have seen a drop in the number of people taking time off work due to ill health, this should not cause organisations to become complacent as UK businesses still lost a collective 4.3 days per worker in 2016. A recent study by *The Lancet* found that a total of 77% of flu carriers displayed no symptoms whatsoever, making it vital that steps are taken to prevent cross-contamination throughout the workplace.

In their attempts to decrease absenteeism, employers often make the mistake of discouraging sick days. In forcing employees who are ill to come to work, employers are extending the sickness period of the staff member in question, who may not be allowing themselves to rest and recuperate sufficiently, putting all other staff at risk of infection. As a result, organisations can end up losing entire swathes of the workforce rather than the odd one or two employees, and may find themselves running on skeleton staff. If employees know they are ill, and suffering from a fever, they should stay at home until at least 24 hours after the fever has gone, limiting the risk of contagion and also ensuring the unwell employee is fully recovered before returning to work.

Comprehensive tactics

Instead of trying to limit an already existing problem, however, planning and implementing comprehensive tactics ahead of time is the best way to minimise illness-related disruption.

One important factor to bear in mind is heating. A cold premises can not only be a health hazard but can also damage employee morale. It is best to consult Government guidelines and make sure to keep offices at the required minimum temperature of 16 degrees, while regularly consulting staff as to preferred comfortable working temperatures.

Similarly, it is important not to allow premises to become overly warm. Stuffy workplaces are uncomfortable, can lower productivity and are potentially breeding grounds for germs, so striking a balance is key.

Compliant PPE

Employees who frequently work outside in the open air experience higher risks to their physical safety, especially during harsh or unpredictable weather conditions. As such, it is vital that adequate Personal Protective Equipment (PPE) is provided. Since 1992, employers have been legally required to provide workers with adequate equipment related to their specific working conditions and must make every effort to check that all PPE is compliant and suitable to the working environment in which it is used.

For instance, in the cold of winter, employers may be quick to assume that thick gloves are imperative for their employees' comfort. However, many outdoor jobs require manual dexterity for the operation of equipment or completion of tasks requiring fine motor skills and large or bulky clothing may not be appropriate. This is why planning and awareness of available products is vital. In this case, employers should seek out alternative gloves, made of material which is protective but also allows for freedom of movement, while also protecting from the cold.

Waterproofing is also important and it goes without saying that wet

weather should be a consideration for businesses employing outdoor workers, especially during the winter. Staff need to know that their PPE will guarantee them protection from wet weather related illnesses, while keeping them warm and dry, without allowing them to overheat.

The UK's winter weather is famously temperamental and hard to predict. Employers should plan for every eventuality, as well as considering every aspect of indoor and outdoor workers' needs

to ensure their wellbeing and productivity are not affected over the colder months. By planning ahead carefully in this way, businesses can avoid suddenly finding themselves unequipped, unproductive and understaffed and can ensure a smooth and safe transition into the winter season.

Help is at hand

Safety For Business Ltd has been providing health and safety advice to SAIF members for many years. But what help is available?

Well firstly we provide free telephone and email guidance to all members of SAIF, it is part of your membership plan. If you are uncertain about a matter of health and safety, you are entitled to use our support service completely free of charge. We will not send you an invoice or try to get you to join a membership scheme. You have already done this by being a member of SAIF.

If you think you need a more permanent relationship, we can do two things. We can visit to see where you are with health and safety, and provide you with a full report on what we found and what you need to do (if anything). This costs just the price of travel. You can leave it and have an action plan to work on. But, if you do want our assistance to comply fully with health and safety legislation, the next thing we can do, as part of your SAIF membership, is offer a sizeable discount on our fees. This stands at 20% at the moment so talk Safety For Business by calling 08456 344164.



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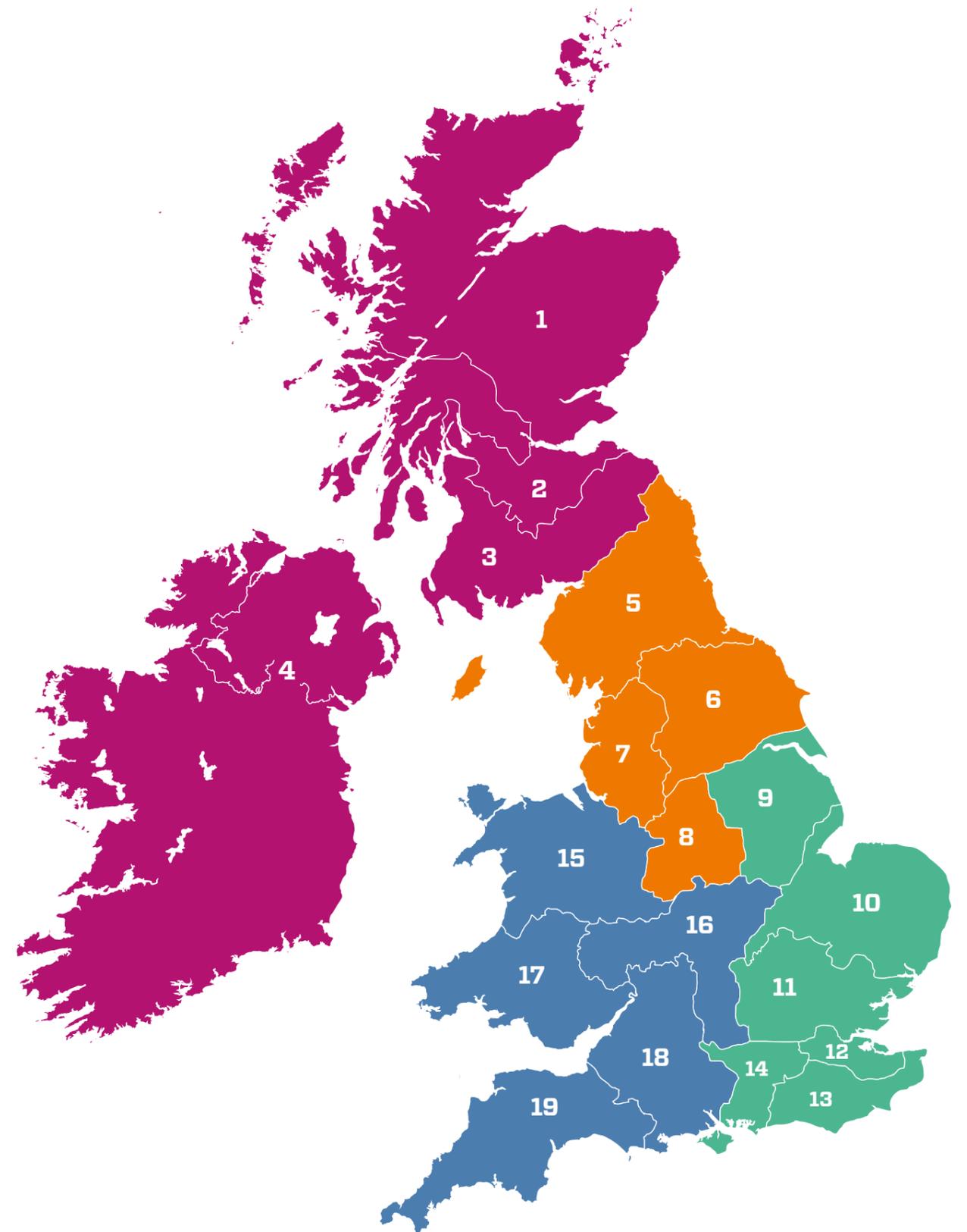
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The map shows the numbered regions that our Regional Sales Managers (RSMs) cover. See the RSM list opposite for your region and their contact details. You can get in touch with your RSM regarding anything you need to know about Golden Charter.

If your business doesn't have an assigned Regional Sales Manager, speak to Golden Charter's Business Development Managers (BDMs) about growing your business. Your local BDM can help you to identify your business requirements. To get in touch with the BDM for your area, use the contact details on the map.

SAIF Associates Directory 2017

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Brahms Electric Vehicles Ltd
Mr S Cousins & Mr A Briggs (Milton Keynes)
01536 384261
electric@brahmselectricvehicles.co.uk
www.brahmselectricvehicles.co.uk
D A Gathercole Funeral Carriage Masters
Mr D Gathercole (Wisbech, Cambridgeshire)
01945 583974
Superior UK Automotive Ltd
Mr Peter Smith (Aldermaston)
0118 971 4444 • info@superioruk.com
www.superioruk.com
Woods Garage (Carriage Masters)
Mr D Wood (Sevenoaks)
01732 453256 • woodsgarage@outlook.com

CASKET & COFFIN MANUFACTURERS

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Colourful Coffins
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www.colourfulcoffins.com
DFS Caskets
Mr Martin Smith (Annan, Dumfries & Galloway)
01461 205114 • dfscaskets@aol.com
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W Gadsby & Son Ltd
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01278 437123 • coffins@gadsby.co.uk
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Urns UK Ltd
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Herongate Wood Cemetery
Ms J Sawtell (Billericay, Essex)
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Keltic Clothing
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www.kelticclothing.co.uk
Waterfront Manufacturing Ltd
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EDUCATION & TRAINING

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Fibrous
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Funeralmap Ltd
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THW Refrigeration Ltd
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