

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight

**BOOK NOW
FOR THE
SAIF AGM
PAGE 33**

**SAIFCHARTER:
PROTECTING
INFORMATION
PAGE 35**

POISED FOR CHANGE

**GOLDEN CHARTER CEO SUZANNE GRAHAME
IS COMMITTED TO HELPING INDEPENDENTS**



Merry Christmas and Happy New Year to all our readers. It's time to celebrate an impressive 12 months and look forward to more business success in 2018



Insight

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CONTACTS

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

National President:
Paul Bowley
pabowleyfs@aol.com
Chief Executive:
Terry Tennens
terry@saif.org.uk
Scottish President:
Mark Porteous
mark@porteousfunerals.com

GOLDEN CHARTER
Head Office
Canniesburn Gate
Bearsden G61 1BF
Telephone: 0141 942 5855

Chief Executive Officer:
Suzanne Grahame
suzanne.grahame@goldencharter.co.uk

EDITORIAL
Claire Day, co-editor
claire@saif.org.uk
Michael Fern, co-editor
michael.fern@goldencharter.co.uk

PRODUCTION
Produced by:
Connect Publications (Scotland) Ltd
Managing Editors:
David Cameron
david@connectcommunications.co.uk
Roisin McGroarty
roisin@connectcommunications.co.uk
Design: Ryan Swinney

ADVERTISING
Advertising sales:
Jane Deane
jane@connectcommunications.co.uk
Telephone: 0131 561 0020

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Now's the time to start talking

Introducing our new campaign for January to March 2018

Our new marketing campaign for January to March highlights the importance of talking about funeral arrangements. It positions independent funeral directors as the experts to help you get that conversation started in an easy, relaxed and appropriate manner.

The new point of sale kit to support the campaign, including posters, message boards and leaflets, is available to order now.



New point of sale available now

To find out more, contact your local Golden Charter representative or call **0800 833 800**.



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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



TERRY TENNENS
SAIF CHIEF EXECUTIVE

A strong future

Family businesses will not only survive, they will thrive

Futurists or futurologists like Dr Patrick Dixon, a top 20 Global Change leader, depict the indicators of the future to include more boom and bust. Their research also suggests the future will be:

Fast – technology will develop at an even quicker rate. There is a description of large tubes, which will take human capsules across continents at the speed of 700mph.

Urban – as population flows we are seeing the urbanisation of towns and cities with dense populations. What surprises me is that we hear little of the increased annual death rate in the UK, currently at approximately 550,000 pa, yet we are expecting a population increase to 75 million by 2025. This will increase demand for cemetery space and funeral services.

Tribal – people will be identified less by their birth origin, education or gender; but by their affiliation to causes such as human rights, sporting allegiance or music.

Universal – English has become the global language. When I was at school in the 1970/80s, it was predicted that German would be the world language. However, with globalisation and the internet, we are seeing global phenomena such as McDonalds across continents, which see emerging youth sharing western tastes in music, film and food.

Radical – despite being more ‘universal’, we are seeing more counter cultural groups, some of which have violent means for their ends. In the funeral profession it can be expressed in alternative funeral options, even low-cost ‘direct cremation’ funerals, which minimises human ceremony and celebration of life.

Ethical – society is more interested in a values-based manufacturing and service sector that has slave-free procurement of materials, that have environmental credentials and philanthropic ends.

“I’VE LEARNED THAT PEOPLE WILL FORGET WHAT YOU SAID, WHAT YOU DID, BUT THEY’LL NEVER FORGET HOW YOU MADE THEM FEEL”

Maya Angelou

As the microchip has brought far reaching effects in communications and technology, products have been minimised and are portable, requiring less battery consumption. The next shift will be **AI (artificial intelligence)** – imagine your local crematoria no longer having human staff but robots who welcome mourners.

SAIF is privileged to have the leading innovators in the funeral profession, men and women who have reflected the following attributes that have enabled their family businesses to not only survive but thrive to be leaders.

Entrepreneurial – by that I do not mean the ‘disruptors’ that we are seeing across the UK. Some of these disruptors are merely in the funeral business for capital gains. The entrepreneurs that I observe as Independents are fearless in adapting, using contemporary methods of marketing and business development while maintaining their ethos by putting their clients at the centre of the funeral experience.

Client centred – those who are left behind are funeral directors who stay behind their desks. Client centred means that the staff are relational. Getting out

and investing yourself in the community; remembering to put a smile on your face and to be authentically interested in people.

Family businesses matter – On BBC Radio 4 there was a documentary on how German family businesses are not only surviving against the global brands, but thriving – growing their reach. This is what we are seeing in the UK with the rise of family firms, plus the establishment of more Independents. Family names matter, especially when the ethos and client centred approach is maintained. In the SAIF NextGen group, we have the emerging leadership speaking of both the desire to succeed as their parents have, but also to be even better.

Inter-dependence – this is why SAIF really matters. The threat to our society is that, by nature, we are a group of independently minded private businesses. Owners are masters of their own destiny. Yet our greatest strength is our interdependence, our solidarity amidst the threats in the marketplace.

One way SAIF is seeking to offer advantage is our latest client counselling service, **SAIF Care**. We believe it can become a national branded service, so the more who join, the greater impact to SAIF member firms. Therefore, more than ever, we shall need to collaborate in the face of competition in all its shapes, means and sizes.

Stay engaged with our news via *SAIF Insight*, *Spotlights* monthly emails and regional meetings, and please book into the SAIF AGM for March 10 2018 in Brighton. ●

Warmest Christmas greetings,

terry@saif.org.uk

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they wished for.....

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MAGNUS SWANSON
GOLDEN CHARTER CHAIRMAN

One very clear objective

This is an unusual month, where Golden Charter finds itself at the changeover of Chief Executives, and to mark that blessedly rare occurrence this is a unique column in that it comes from the Chairman and not the CEO. I should include my thanks to Ronnie, who stepped down at the end of November, and I know he would like me to thank the many friends he made in the profession who helped him succeed and kept him right over the years.

Ronnie's SAIFInsight debut article appeared almost exactly a decade ago. It was entitled 'One very clear objective', and that objective won't be a surprise to anyone who has read his subsequent writing.

His key question was this: "How collectively do we set about achieving market leadership?" At that time he mentioned that the foundations were in place - that Golden Charter had an in-built advantage over the conglomerates because the majority of sales were through independent funeral directors.

“I BELIEVE THAT GOLDEN CHARTER AND OUR OWNING INDEPENDENT FUNERAL DIRECTORS REMAIN WELL PLACED TO PROSPER IN THE NEW WORLD”

Magnus Swanson

Your income was driven by your own efforts, and that, Ronnie believed, made you a better bet for growth than the Co-op and Dignity. It's fair to say he was right.

We reached that objective and maintained market leadership for years on end. We are in an undeniably competitive environment right now, and as the conglomerates put their weight behind pushes to take your share of future funerals, the fact that you all came together to sustain such success proves that you can work together and protect our collective future.

This pressure from competitors hasn't come at zero cost to the conglomerates. Dignity has displayed no great appetite to reduce its funeral prices. Why would it? I smiled when a delegate who attended the recent FDSA trade show in Boston related that Dignity's US management refer to the UK as 'Treasure Island'.

Well that description may be about to change. After 13 years of straight-line progress since floating the company in 2004, Dignity's share price fell by 20% in mid-November, closing at its lowest since April 2015. This was a result of the company warning of "increasing price competition and new competitors". Many analysts ditched their 'buy' rating for the shares.

The analysts who commented were clear that their decisions were based on long-term dangers, rather than trading in the current year. This change will focus minds in the company, but it also reflects the changing world we operate in.

Consumer commentators are questioning value and transparency for consumers, social commentators are asking questions fuelled by the funeral poverty debate, and now the City is forecasting thinner earnings in the funeral profession as a whole. All that will maintain the pressure on the profession

to become lean and efficient. On top of that, we have seen Avalon's call centre featured in the worst light, damaging for the entire sector but vindication of the cautious stance on third parties we have adopted since the start of 2016.

I believe that Golden Charter and our owning independent funeral directors remain well placed to prosper in the new world. We will all have to evolve; we will all have to face difficult choices. We can't stop the world spinning on its axis, but we can work to achieve the best outcome.

Our new CEO, Suzanne Grahame, will be writing this column next month. Her background is in accountancy and law, with the leadership of commercial enterprises sprinkled through her CV. Her appointment is part of that evolution, as we seek to keep Golden Charter relevant and dependable for funeral directors.

Those of you who know Ronnie well would expect him to be relentless and energetic. He remained true to what he promised all those years ago by looking at ways to accelerate the growth in market share for Independents. Today the landscape has changed; today we see increasing plan sales made by your businesses as the most sustainable route to continued success. It's in your hands but not fully in your control: the market remains the driver of trends. We have to adapt together to stay ahead of the game.

Treasure Island author Robert Louis Stephenson also penned *Kidnapped*. Golden Charter and you, our shareholders, must continue to work together in the next period to ensure that is not what happens to the market share which we all fought so hard to win. ●

Magnus P. Swanson

Festive donation of £1,000 to the Salvation Army

David Gallagher Funeral Directors is dedicated to supporting its community

David Gallagher Funeral Directors has placed its Christmas tree at Airedale House and supported its chosen charity for 2017, The Salvation Army.

Adele Gallagher said: "The Salvation Army are committed to transforming the lives of people within our community and play a huge part in bringing people together to join in their weekly activities,

offering support to those in need.

"We see how hard the team work and how passionate they are in raising funds to assist the people of Keighley.

"We want our clients to know that we are remembering them during what may be a difficult season," explained David Gallagher, "and in memory of their loved ones, white lights will shine on our Christmas tree and a

donation of £1,000 will be forwarded to The Salvation Army."

Chris Brown of The Salvation Army said: "We are only able to continue with our work in the local community because of the generosity of supporters like David and Adele Gallagher. On behalf of everyone at the centre we would like to thank them for their wonderful donation and continuing support."



David Lawson, Suzanne Birstow, Chris Brown and Simon Wheeler presenting the cheque to Chris for the £1,000 donation to The Salvation Army - in memory of all the deceased who have been in their care during 2017



IFD College 2018 schedule

The Independent Funeral Director (IFD) College Administrator is currently working on a schedule of courses for early 2018.

If you are interested in having courses run in your area, please contact Corinne@saif.org.uk and register your interest. Courses are scheduled where the IFD College knows there is likely to be sufficient demand, so it's important for the college Administrator to have your details.

Details can also be supplied by calling 01279 726 777.

App support for members

SAIF members can keep up to date on the move with a smartphone app.

The SAIF app is available to iPhone and Android users.

To install the mobile app, members can visit the SAIF website at saif.org.uk or via the Apple app store, searching for 'SAIF funerals', and on Google Play by searching for 'SAIF'.

If members have any problems installing the app, or would like to provide SAIF with feedback, please contact SAIF Business Centre on 0345 230 6777.



BOXING DAY FOR CHRISTMAS GIFTS

Christmas has arrived early for G Wathall & Son.

The staff entrance at the funeral director's main base in Derby has seen an influx of boxes - shoe boxes that is.

This year the firm has chosen to help the Samaritan's Purse's 'Operation Christmas Child' by having its premises as a drop-off point for members of the local community to deliver their shoeboxes filled with a variety of Christmas gifts, which will then be sent out to

needy children all around the world.



'Operation Christmas Child' has been running since 1990 and has reached more than 146 million children in that time. The company said it was great to see the campaign and watching the boxes pile up to more than 7ft high, giving everyone that warm and fuzzy feel good Christmas feeling!

Shoeboxes full of gifts at the G Wathall base in Derby

Christmas newsletter for the bereaved

Dr Bill Webster has not only been busy with his usual articles, his daily blogging and his online e-book: he has now produced a Christmas newsletter for the bereaved.

Executive Director of Resources at Grief Journey Linda Jones said: "The newsletter has been very well received by many independent funeral directors across the country, who are adding this to their already excellent service as aftercare for those grieving their first Christmas without their loved one.

"With Christmas memorial services almost upon us, what better way to show your families that aftercare is also a major concern for your business? The newsletters are exceptionally good value for money and such a fabulous marketing tool for your business, and contain two very significant articles."

The newsletters are being offered next year as a quarterly bulletin containing two relevant articles available for distribution to families as an aftercare service.

Please contact Linda Jones for more information on the current Christmas newsletter, and for more information on the quarterly offer next year. linda@griefjourney.co.uk Tel: 0333 8000 630



SAIF festive hours

SAIF Business Centre opening hours will be different during the festive season.

The office opening times are as follows:

- Friday 22 December: Close at 4pm
 - Monday 25 December (Christmas day): Closed
 - Tuesday 26 December (Boxing day): Closed
 - Wednesday 27 December: Open 10.00am to 2.00pm
 - Thursday 28 December: Open 10.00am to 2.00pm
 - Friday 29 December: Open 10.00am to 2.00pm
 - Monday 1 January: Closed
 - Tuesday 2 January: Open at 9.00am.
- Normal working hours of 9.00am to 5.00pm will resume from Tuesday 2 January.

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Guy Turner

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Trials for Woodland Burial Funeral Plan get the green light

Regional launch for two new offerings from Golden Charter and GreenAcres Woodland Burials

In recent months, Golden Charter has been working closely with GreenAcres Woodland Burials to develop a Woodland Burial Funeral Plan, and can now announce a new range of guaranteed funeral plans for sale within a trial region.

Golden Charter's Director of Funeral Director Sales, Malcolm Flanders, explained: "The product range was formally launched at an event hosted by GreenAcres on 14 November, at its lovely woodland site in Beaconsfield, with a number of local funeral

directors attending." At the event, presentations were delivered by Golden Charter staff, alongside Andy Tait and Marisa Isaacs of GreenAcres, and Adam Ginder, funeral director.

There are two types of Woodland Burial Funeral Plans available, offering customers plot choices for both burial and the interment of ashes. There are a range of pricing options



dependent upon the location of the plot chosen by the customer and the range of funeral director services selected.

The products will be available for sale from Monday 4 December 2017, and can be offered by funeral directors who are local to the Chiltern site only.

Malcolm added: "This product is being trialled with this one

site for now in order to allow Golden Charter to gauge both customer and funeral director feedback, prior to a full launch across the other GreenAcres sites in due course."

✓ If you would like to know more about this exciting new product development, please contact your local Golden Charter representative.



Malcolm Flanders

NEW VEHICLES TO HELP SERVE LOCAL FAMILIES IN THEIR TIME OF NEED

As one of Rothwell's longest established - and only family-owned - funeral directors, R Fox & Sons approaches its position in the community with utmost respect and responsibility. For more than 100 years, the family has been serving those in Rothwell and the surrounding areas in their time of need. The firm takes great pride in its premises and chapel of rest, as well as its funeral fleet, which has been consistently Coleman Milne since 2001.

The classic Norwood hearse and Rosedale limousine are perfectly crafted vehicles to suit the high standard demanded by such a long-standing company. The full leather interior assures comfort for both driver and passengers alike while wide opening doors and exceptional leg room allow



Richard Fox from R Fox & Son with Eddie Marsden

for a dignified journey. The classic hearse boasts an expansive glass roof through which swaths of light crown around the coffin.

The funeral director has a strong sense of pride, which stretches through every aspect of what the company does - from its Monumental Mason Service, to its peaceful chapel of rest and through to its vehicles.

Coleman Milne is proud to have been a partner in

the firm's service. For more than 15 years, R Fox & Sons has chosen Coleman Milne to provide its ceremonial vehicles. Richard Fox said: "Coleman Milne have always been at the forefront of funeral vehicles, we chose them for the quality of the craftsmanship, the comfort and style. We both share a long history in this industry and there's a quality that comes with this much experience."

Festive hours

Golden Charter head office will close on the afternoon of Friday 22 December, re-opening on Wednesday 3 January.

To ensure any urgent issues are addressed, there will be limited availability between Wednesday 27 and Friday 29 December, with some head office staff available to be contacted on 0800 833 800 during these days.

Merry Christmas from everyone at Golden Charter!

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& Happy New year
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A GRAVE PROTEST

A 62-year-old man has been buried alive in a bid to raise awareness of drug addiction.

John Edwards is enclosed in an eight by three foot coffin in the dirt outside River at Tampa Bay Church, in Florida, to highlight the opioid epidemic in the United States and around the world.

According to the *Miami*

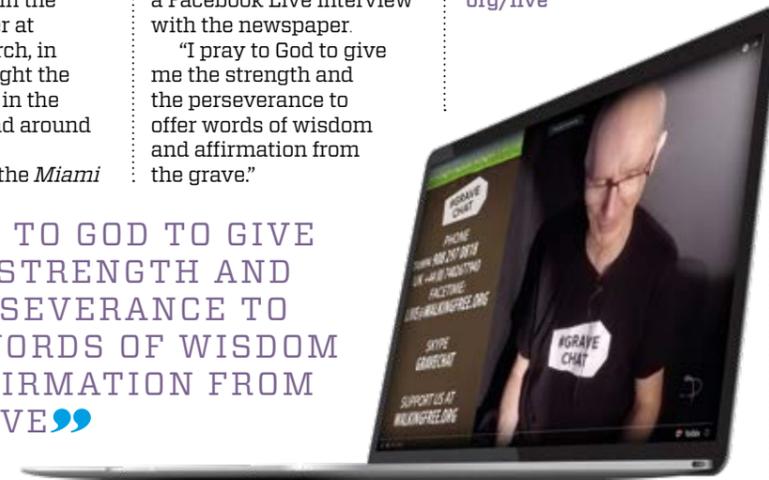
Herald, it was John's third venture underground to bring awareness of people who are suffering.

"I'm determined to bring a message of hope," he said from five feet under during a Facebook Live interview with the newspaper.

"I pray to God to give me the strength and the perseverance to offer words of wisdom and affirmation from the grave."

You can view John's #Gravechat on Facebook Live [facebook.com/johnedwardswalkingfree](https://www.facebook.com/johnedwardswalkingfree) as well as on his website www.walkingfree.org/live

“I PRAY TO GOD TO GIVE ME THE STRENGTH AND THE PERSEVERANCE TO OFFER WORDS OF WISDOM AND AFFIRMATION FROM THE GRAVE”



BHF charity

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

Loyalty that lasts

John Corner Funeral Service of Whitby, North Yorkshire, has once again trusted Coleman Milne for its ceremonial vehicles.

For the past 42 years, John Corner Funeral Service has been providing support and care in the north-east coastal town, with Coleman Milne supplying its fleet. The firm opened with a Ford hearse and has just taken its latest delivery of a MK II Cardinal Classic hearse.

The company was started by John Corner in 1975 and is now run

by his daughter and son-in-law, Wendy and Kevin Robinson, who maintain the company's reputation for professionalism and outstanding care for its clients.

Wendy said: "When you find a company you can trust, you stick with them. Coleman Milne has always delivered on high-quality cars that we can rely on."

Coleman Milne added its thanks to John Corner Funeral Service for its continued loyalty and hopes to be providing its vehicles for another 42 years.



Wendy and Kevin Robinson with the Mk II Cardinal Classic

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New client bereavement counselling service

SAIF members can now sign up for a new bereavement counselling service which can be offered to clients who are struggling to cope with the death of a loved one.

SAIF Care will provide free and confidential help for family members or close friends who feel they need extra support. The service includes a telephone helpline, email advice, online chat facility and six face-to-face sessions.

Members who join will be able to provide the service to their clients free of charge – further showcasing the professional and personal approach they offer as Independents. Members who

offer SAIF Care will pay a small annual cost based on their membership grade.

The scheme, which will be run by Professional Help, an organisational member of the British Association of Counselling & Psychotherapy, will officially launch in March 2018. But firms that sign up now can enjoy several benefits.

The launch comes when there is growing recognition of the number of people in the UK who struggle with their mental health following the death of a loved one. A recent survey by Child Bereavement UK revealed that one in four British adults who have been bereaved of a close family member said they felt lonely



SAIF Care member benefits

- 10% discount on the SAIF Care subscription cost for the first 50 members to join by 5pm on Friday 5 January
- Prize draw with the winner receiving a free advert design worth £350 to promote their firm (does not include cost of placing advert)
- Free press release for your local media (members will need to issue themselves)
- Use of the SAIF Care logo in marketing materials
- Listed as a member who offers SAIF Care on the SAIF website
- Included in SAIF social media posts as a supporter of SAIF Care
- Opportunity to provide a guest blog promoting your firm on the SAIF website and in SAIF Insight

and 23% wished their friends had called to talk with them.

Terry Tennens, Chief Executive of SAIF, said: "Mental health is an issue close to the heart of many of our members. I am very pleased that we are able to provide this exciting and very important new service to support bereaved families

during a difficult time. SAIF members who sign up to offer SAIF Care can further demonstrate the professional and personal service they offer as an independent funeral director."

For more information, contact 01279 726 777 or email info@saif.org.uk

ADVERTISING FEATURE

Brahms Electric Vehicles is creating hearses for the future

Brahms Electric Vehicles is the UK's first and only electric hearse manufacturer and is a new supplier Associate Member of SAIF. Brahms is keen to work with SAIF funeral directors to deliver a gentle and, even dare we say modern, funeral transport for the bereaved. "We began making hybrid hearses in 2011", said Brahms Director, Steve Cousins. "Since 2013 we have been able to offer a fully electric hearse based on the Nissan Leaf. The car has a great sense of dignity without being ostentatious – and that suits many situations for families and their loved ones."

Of course, the vehicle has great green credentials as the fuel used in the transport is a major part of the environmental impact of the funeral. However, the role of the electric hearse is much more than this. It is about choice. Steve added: "It signals what was important in the life of the person and how they lived life. This is one of the last messages that the older generation

can pass to their descendents – we are going to have to use the Earth's resources more carefully in the years ahead or great problems will ensue."

Brahms has sold hearses to new start-ups, as well as to the oldest funeral company in the land. It has sold to independents and to the largest companies too. The human scale of the hearse has suited the frail that have died, as well as children and babies; the long deck means that the tallest of deceased can be accommodated with 6ft 10inches the longest coffin so far.

The Nissan Leaf is built in Sunderland and made into a hearse at Brahms factory in Northamptonshire. This is the world's most abundant and reliable electric car and the range is 120 miles and an 80% rapid recharge takes 30 minutes for an extra 95 miles. Costs to buy and operate are low in comparison to those diesel hearses that are being pilloried for creating dirty air in our cities.



ADVERTISING FEATURE

Ceremony choice

New cremation services at GreenAcres cemetery and ceremonial parks

GreenAcres has launched an all-inclusive cremation service at its Colney, Chiltern and Rainford cemetery and ceremonial parks, which will provide a real alternative for those families looking for a cremation service with a difference.

Pre-cremation services have been held across the Group for many years, with families opting for GreenAcres as an alternative venue for their service, and then moving on to a crematorium for a committal. With the new service, funeral directors can book a cremation with their local park, which includes both the cost of cremation and hire of the Woodland Hall.

Once the service has concluded and the family have dispersed, GreenAcres will arrange for the transportation of the deceased in a private ambulance to a licensed, named crematorium, where the cremation will take place. Working alongside the funeral director, they will ensure the ashes are collected and returned as per the family's wishes.

Following the cremation, if the family is considering an ash interment



or scattering, GreenAcres has options for doing so within the park. GreenAcres offers distinctive and unique buildings with walls of full-length glass panels that invite the calm and tranquil nature of their settings into the building.

Andy Tait, Managing Director, said: "We often hear families tell us that if they had known about our beautiful Woodland Halls they would have chosen our venues for their cremation service. We are very pleased now to be able to provide this option for both our families and their funeral directors."

Contact the Park Managers: Chiltern, Buckinghamshire – Marisa Isaacs: 01494 872 158; Rainford, Merseyside – Karen Halpin: 01744 649 189; Colney, Norwich – Sam Curtis: 01603 811 556.

Badgers blamed for grave damage

Badgers have been blamed for damage to a man's grave.

According to BBC News, a family discovered turf had been pulled off their father's grave in Fenton Cemetery, Stoke-on-Trent in November. The family said staff told them there was a badger sett at the council-owned cemetery. Badgers are a protected species and care must be taken to avoid disturbing them or damaging their setts.

Randy Conteh, the council's cabinet member for communities, said: "We sympathise strongly with the family at what must be a very distressing time.

"We are aware that the cemetery is occasionally visited by badgers and have taken advice from experts about how best to deal with the problem.

"This has included improving fencing to prevent the animals from getting access to the graves."

What can you do on your website?



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Change with the times or face extinction

Joseph Murren, an Executive Member of SAIF Scotland and a Quality Assurance Inspector for SAIF, examines the funeral profession and the need to adapt to survive...

WORDS: JOSEPH MURREN

History is littered with industries and organisations that could not adapt to a changing world or environment. In 1760, there was the start of the Industrial Revolution. Fifteen years later, the American War of Independence, and in 1789 the French Revolution. Closer to home, and more recently, the early 80s saw the demise of the coal industry; 20 years earlier it was the start of closures to the iconic shipbuilding companies on Clydeside and other shipbuilding areas around the UK; during these years British Steel started to decline leading to its nationalisation and eventual closure; and the closure of household names on the high street like Woolworths and British Home Stores (BHS).

There are various reasons for all these major events and changes: public pressure, emerging competitors providing cheaper products, environmental concerns, high energy charges, recession and developing technology are among those reasons. However, the common theme running through all is the reluctance or inability of those involved to recognise and adapt to a changing environment.

Mill workers protest against the loss of traditional skills; the British resistance in America; the French Aristocrats; the miners' strike in 1984; the workers' sit-in at Scotstoun Shipyard; thousands of steel workers protesting; staff and pensioners



of stores lobbying Government. Sadly, it was all to no avail; the changes and closures went ahead.

If there is one thing we can learn from history it is that you cannot stop change to the working or social environment, whether that change comes about by technical development or public pressure.

However, those who have adapted to recent changes show you can survive major shifts in working environments. Some smaller shipyards have developed into alternative product production using traditional shipbuilding skills; the takeover of Motherwell Steelworks and installing a new working concept have given those steelworkers some hope.

Changing times

I will not attempt to equate the changes taking place in the funeral profession today to those world-changing events; however, for those involved, the effect may be the same. The funeral profession is changing and we ignore it at our peril. As well as the Scottish Government enacting a Bill to regulate the profession - a lead the Westminster Government may follow - we also see a Government Committee on funeral poverty (a term I dislike and would prefer funeral affordability). Resulting from that we have various community action groups setting up direct funeral services; local councils once again developing municipalisation and similar schemes; the emergence of low-cost companies offering direct services and the caring sector

asking questions about how to address what they see as a major developing problem. A problem like: "If you cannot afford to heat your home or are having to use foodbanks, how do you find £3,000 or even £5,000 to pay for the funeral of a loved one?"; "When the Department of Work and Pensions takes four weeks or longer to make a decision and then only cover £700 of the funeral director's cost, what do you do?" and "With more funeral directors asking for deposits and you have no money, where do you find it?"

In addition, we have a profession which does not have a very good public image. Do not misinterpret what I am saying; I am sure all SAIF members enjoy a very good reputation locally. However, nationally, we suffer from daily attacks to our reputation and image. Whether it is articles claiming "funerals are expensive" or unregulated pre-need companies on the internet making unsubstantiated statements about "greedy funeral directors in an unregulated business ripping families off", it does our image no good. It was Joseph Goebbels that said: "If you tell a lie often enough and keep repeating it, people will eventually come to believe it."

However, we must shoulder some of the blame. In order to help we pay all disbursements and then charge them out on one account. They may be separated, however they are all shown under one company name. So, the perception is that it all goes to the funeral director.



Joseph Murren

Perhaps we need to send two separate accounts or show not only the disbursement but also the company or person making the charge. We subscribe to a simple funeral and we pat ourselves on the back and say, "look we are addressing the problem". Ask yourself, how many "simple funerals" do you actually perform? I would suspect not many. Is this because we deliberately set the content and conditions at a level that will be unattractive? Are we really addressing the problem?

It is not in our nature to make a fuss or take issue publically. We go about our work in a quiet dignified way and do not wish to create conflict and cause further distress to bereaved families. However, there comes a time when we must stand up, defend ourselves and challenge the misrepresentation of our profession and I would say that time is now. Every day, up and down the country, our members help those who cannot afford the full costs of a funeral. This may be helping to claim benefits, allowing families to make weekly payments, advising

ways to reduce cost without it becoming apparent to others, giving some extra service with no charge, or ultimately making substantial reductions to our own charges. We have the answers to funeral affordability. We can adjust our offerings to address funeral affordability and we do it daily. So, why are we not engaging with those who are trying to find the answers?

Engagement

Together with two colleagues, I attended a meeting in Dundee arranged by a local action group to discuss funeral affordability. All interested parties, including local funeral companies, were invited to attend. Out of 68 attendees, there were four funeral directors representing three companies. In this catchment area there are at least 15 funeral companies - where were they? You may think that you have your Executive to deal with these matters. However, they can only deal with them at a national level. These questions are being debated at a local level and it is the responsibility of each of us to get involved.

We must start to engage locally with these agencies and help them find solutions. We must explain the costs in setting up and operating a full funeral service; the costs of employing staff who have the ability and can deal with difficult situations and provide a full 24-hour, seven-days-a-week service.

We must educate people to understand the components of the whole funeral and the problems of rapidly rising cremation and burial costs. The overall rise in costs has much to do with these disbursements. The fact that there is VAT on newspaper obituaries and funeral flowers and other disbursements - why can this not be changed?

We must get them to accept that the solutions they are currently looking at are only dealing with the symptom and not the cause - with many people no longer making provision for the inevitable end of life. They must also find ways to help address this or in 20 years' time we will again be having the same discussions.

In addition, we must also examine our own business and profession. The businesses in the past that failed did not recognise the changing needs of the marketplace and did not position themselves to address them; that led to their demise.

Some funeral companies are still operating as they did when established. Yes, they may have updated vehicles, facilities etc., and may have embraced technology to improve logistics. The firms may even have improved their product offerings, but how many have actually examined their business model and asked if it is still right for their current market?

Communities are changing; people are moving from their roots and are establishing themselves in new areas. This may change traditions and cultures within communities. Many communities have seen

the influx of people from other countries who have different traditions and requirements; are we addressing those?

Companies who in the past were reluctant to provide proper facilities for other communities eventually lost that business to others. Society is changing. We have seen the rise of the

compensation culture, rises in austerity and other social changes. The funeral profession is not immune. The new entrants offering reduced services will only succeed if the traditional funeral companies do not

address those needs and provide the solutions.

If we ignore the issues facing us, if we do not engage with these agencies then we will allow others to find the answers and any resulting solutions will be imposed upon us and some, like the dinosaurs, may become extinct.



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SPOTLIGHT

Supporting the whole community

Independents working with Golden Charter can offer a wide range of choices, ensuring families' different needs are met as effectively as possible, thereby supporting customers and funeral directors

Providing the best of both

As families' funeral choices continue to diversify, Independents and Golden Charter have been working together online to ensure their different needs can be met as effectively as possible.

Independents working with Golden Charter can offer families a suite of alternative choices, either through the different levels available with set plans or the even wider choice offered through Independent Way.

One key part of this process is the way different websites prioritise different types of customers and these groups are presented with the information and sales process that best suits them.

Golden Charter's site

Golden Charter's Director of Communications, Gordon Swan, explained: "Through going to their local independent funeral director, people can access bespoke local pricing and service, and Independents can help people who want a tailored service to get exactly what they are looking for.

"By comparison, the set Golden Charter range is presented online with fixed prices and a clear explanation of the guaranteed service. That means families have access to the kind of information that lets them make a direct comparison with the set plans of other

providers like the Co-op and Dignity. Often, these people are coming from those other sites and want to see that direct comparison.

"We know from the funeral poverty debate, and from campaigns on price and consumer transparency, that it is important to give families clear, comparable information on what they can get and for what price. But beyond that, we have done in-depth research and tested other ways of doing things, all confirming one key fact: customers prompted to respond to Golden Charter branded activity want to interact directly with Golden Charter."

At the same time, Golden Charter's independent funeral director ownership is a major, unique benefit, and getting that point across does significantly increase trust in the company. The plan provider has been including this messaging in TV advertising, and is currently testing how to best get that message across online.

Online options

Six years ago, Golden Charter went further than that online by launching yourfuneraldirectors.co.uk to directly advertise funeral directors, which is still supported online. This year,

the company is going further again with a new website pilot.

Gordon said: "Your Funeral Directors has a simple purpose – giving Independents a centralised forum to place their specific details and services online. The site is promoted for those families who want to interact directly with funeral directors, and gives them as much information as possible ahead of doing so.

"Similarly, the new LocalFuneral.co.uk site being piloted now with SAIFCharter members acts as a way for customers to find an Independent in their area, with personalised details online, and go on to deal directly with that local funeral director.

"These sites have provided an elegant solution to customers' varied needs. Featuring hundreds of local, independent businesses on any website is a challenge, and the work Golden Charter has been doing on the customer journey has made the necessities of maintaining a clear, straightforward process for customers on the Golden Charter website very clear.

By maintaining Your Funeral Directors and building on it with this year's innovative pilot, families are increasingly receiving the best of both worlds."



Gordon Swan

MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Mr R & Mr J Giles
James Giles & Sons Studley Ltd
26-28 High Street
Studley
Warwickshire
B60 7HJ

Previously advertised on website.
Close date:
28 November 2017

Miss B Elrick
Unique Funerals
11A Memorial Road
Walkden
Manchester
M28 3AQ

Previously advertised on website.
Close date:
15 December 2017

Mr T Spohrer
Attwood Funerals
Attwood House
220 Marlpool Lane
Kidderminster
DY11 5DL

Previously advertised on website.
Close date:
15 December 2017

ACCEPTANCE INTO FULL MEMBERSHIP

Mr J Wilson
John Wilson & Son Ltd
St James House
Boroughbridge
YO51 9AR

FULL MEMBER NEW BRANCH

Mrs L Titcombe
Watership Independent Funerals Ltd
8 Swan Street
Kingsclere
Newbury
RG23 8LL

Mr Lee-Bapty
South Downs Funeral Service
43 Drift Road
Clanfield
Waterlooville
Hants
PO8 0JS

ASSOCIATES CHANGE OF ADDRESS DETAILS

Love2Donate: In Memory
Maple House
2 Orchard Close
Bromham, Beds
MK43 8HN
Formerly:
PO Box 3709
87 Weston Road
Olney
MK16 6BL

ASSOCIATES NOT RENEWED

Mr W A Taylor-Beales
Hushland Portraits
52 Wellesley Road
Colchester
Essex
CO3 3HF

Note: All pending members & 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.

SAIF members' applications

SAIF members are encouraged to comment on new applications where they see a potential problem with the company applying. Currently we print the applicants' details in *SAIFInsight* and if any SAIF member knows a reason that would prevent membership being granted, they're asked

to contact SAIF Business Centre within four weeks of *SAIFInsight* publishing. Due to the difference in time from when an application is received to the publication date of *SAIFInsight*, applications can be delayed.

The procedure is:
■ Application is received at SAIF Business Centre
■ The applicant's details are posted on the members' secure area of the website giving the deadline for responses (four weeks from the posting)

■ Notification about a new application will be posted on the website's news area
■ To check the application: log in to the members' area, select 'membership pending' from the left-hand menu, and check the applicant's details and the date by which responses must be received.

If you would like to make a comment, please contact Administration Manager Claire Day with substantiated evidence against the applicant to arrive no later than the date shown, either:

■ By email to info@saif.org.uk
■ Or by post to:
SAIF Business Centre,
3 Bullfields, Sawbridgeworth,
Hertfordshire CM21 9DB

New applicants will still be published in *SAIFInsight* but the deadline for responses will be the dates given on the website.



Bespoke packages for football fans



G Wathall & Son has unveiled a bespoke package for supporters of Derby County Football Club. The city's oldest independent firm of funeral directors now offers a package that includes a dedicated service at the Pride Park stadium, a unique coffin depicting the main stand, special floral tribute and coffin sprays featuring the Ram mascot or team shirts.

Mourners can also make use of catering services in the club's Avensis suite, with guests offered a tour of the stadium during the day. All of the funeral packages are flexible and can be adapted to suit the family's wishes.

Managing Director Helen Wathall is the fifth generation of her family to run the funeral directors in Macklin Street, Derby, and has branches in Ashbourne, Borrowash and Alvaston. Helen said: "We are regularly asked by bereaved families to theme a funeral with black and white flowers reflecting their loved one's passion for the Rams and I am delighted that we are now able to offer this special package exclusively with Derby County.

"Although a funeral is obviously a sad occasion, it is also a celebration of someone's life and this will be very fitting for the many thousands of Derby County fans who have supported the club throughout their lives."

The options are available as part of a funeral pre-payment plan for someone that is in the process of planning their own funeral or to the bereaved family after their death.

Ashley Peden, Derby's Head of Partnerships, said: "We are delighted to link up with a company that has been established in the city as long as G Wathall & Son to work together and offer these services. For so many supporters, this football club is a huge and integral part of their lives and we are pleased that we can now offer supporters, and their families, a unique and memorable funeral service to celebrate their loved one's life and memory.

"This initiative will also work with our RamsRemember scheme, which helps supporters pay tribute to their loved ones in a special way on a match day, with their names being shown around the stadium before kick off."

Update

NEWS FROM KINDRED ASSOCIATIONS

While we change some things stay the same

I went to an Amy Winehouse tribute concert recently. While fortifying myself in a bar packed to capacity, my friend pointed out a chair with a cross in the backrest and a pocket for books on the rear of the seat - it was clearly an old chapel chair.

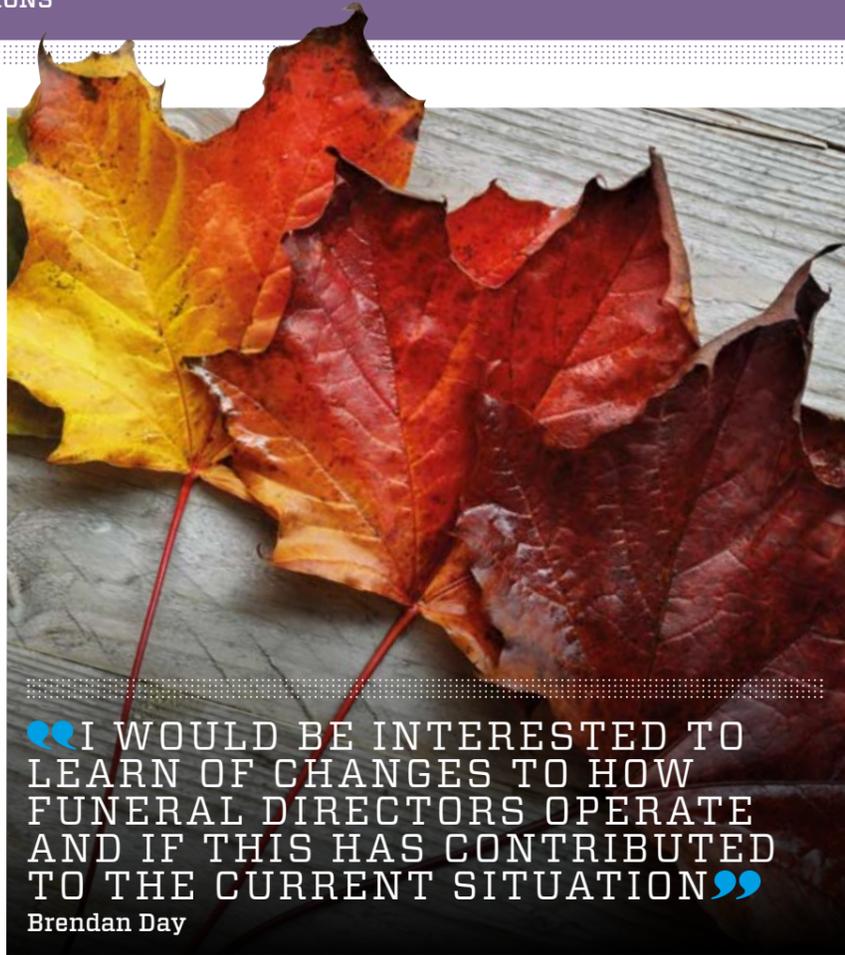
It reminded me of when I first started in bereavement services in 1980, the annual call from our local newspaper regarding capacity and the debates around the benefits of chairs over pews.

Each year when we returned to work following Christmas, the call from the local newspaper would come: 'How long is the wait for a booking at the crematorium?' It would be about two weeks, and the question would arise: 'What are you going to do about it?' The answer being that we would add additional times. This would satisfy the reporter, so we would respond in a similar manner in subsequent years.

However, at some time, I know not when, the phone calls stopped coming. It would appear that capacity, apart from the odd occasion, had met demand. It was believed to be partly down to the introduction of the winter flu jab. The situation remained like this for some time.

Yet, in recent years, it would appear a two week delay for a cremation has become a regular event throughout the year. However, we have far more crematoria than ever and the death rate, while rising, has yet to reach the levels of the 1980s.

There are many reasons suggested for this and I am aware of those regarding the reduced number of slots at crematoria as extended service times have been introduced, the dislike of certain available times at the crematoria and reduced times available at the registrar's office due to cut backs, etc. But is this the entire picture? I would be interested to learn of changes to how funeral directors operate and if this has contributed to the current situation. For example, the decline of independents, the ever-increasing prevalence of



“I WOULD BE INTERESTED TO LEARN OF CHANGES TO HOW FUNERAL DIRECTORS OPERATE AND IF THIS HAS CONTRIBUTED TO THE CURRENT SITUATION”

Brendan Day

multinationals operating shop fronts with central depots and extended fleet management.

Maybe we could commission some joint research to look at unblocking any bottlenecks wherever they appear in the process?

We had pews in our early 1960s chapels, as I would assume had most crematoria of that era - and probably before, as they would be largely based on religious buildings. However, through the 1980s/90s the fashion switched to individual chairs.

Providing each mourner with a chair was believed to be preferable, and not only that, the chairs could be moved around to allow the chapel to be configured in a way that was more conducive to mourning. Instead of theatre seating, looking at the back of the head of the person sat in front, the way forward would be a horseshoe shaped layout so the bereaved could look at the faces opposite. This would help the bereaved support each other, as they do when they stand around the grave. I still think there is some merit in this, but



again for a variety of reasons the idea never quite came to fruition.

In recent months, I have had the pleasure of attending the opening of two new excellent crematoria, both of which have pews. The main reason being that if there are eight seats and nine close family members, one has to sit in the row behind - whereas the pew allows another one to 'squash on' the end. A far more practical reason for pews than the horseshoe configuration suggested for chairs?

Another thing which seems to change is Christmas, no more snow, the decline of the TV Christmas special, the shrinking of various chocolate treats while the cost continues to rise and sales - before, during and after Christmas! But one thing which does remain the same is the central message, peace on earth and goodwill to all men. So, on behalf of the President of the Federation, Cllr Ted Latham, I should like to wish SAIF and all its members a joyous Christmas, a peaceful new year and I look forward to working with you in 2018.

BRENDAN DAY, TECHNICAL COORDINATOR
FEDERATION OF BURIAL AND CREMATION AUTHORITIES

A year of achievement for BIFD

As we come to the end of the year, I thought I would look back at what we had achieved with education. The past 12 months have been very exciting for the British Institute of Funeral Directors (BIFD). Both the Certificate and Diploma in Funeral Service courses have attracted many students who have achieved the grade required to pass.

The BIFD is accredited by Greenwich University still with the high level 4 qualification and we were very pleased to have Charne Green attend from the university to hand out the Diploma Certificates where the students were dressed in the BIFD graduation gowns.

Accreditation

The BIFD is now accredited to provide Continuing Professional Development through the CPD standards office, which is provided at the same high standard of level 4 used



for teaching, in turn giving weight to the licence we provide, for which 12 hours of CPD is required.

Finally, as I'm sure you are all aware by now, the BIFD is working alongside the Independent Funeral Directors (IFD) College. Between our two organisations we can now provide a full range of learning qualifications across

a broad spectrum ranging from our drivers/bearers to fully qualified funeral directors.

May I wish you all a merry Christmas and a happy New Year from the British Institute of Funeral Directors.



BY CLIVE PEARSON, PAST PRESIDENT
BRITISH INSTITUTE OF
FUNERAL DIRECTORS

NAMM Annual General Meeting and Banquets

NAMM's Annual General Meeting was held on 28 October 2017 in the beautiful Warwickshire Countryside at Coombe Abbey. It was a lively and entertaining weekend, as well as informative, giving members a chance to meet and network. The event took place over two days with members enjoying two banquets as well as the AGM.

The AGM was well attended and each member of the management team spoke about what they have been doing for the Association over the past 12 months. Outgoing President Johan Else introduced the two new full time members of head office staff, Office Manager Diane Gregory and Technical and Educational Officer Peter Hayman, who spoke about the

ongoing projects they are involved in.

Guests at the Saturday Evening Banquet were entertained by a local theatre group singing songs from shows as they arrived and the after dinner entertainment was provided by *The Swing Pack* providing a *Singing Waiters* show. The

guests welcomed the new President Sharon Green in the ceremony of the chains, and also the new Junior Vice President, Russell Brooks and Senior

Vice President Darrell Williams. The evening carried on with a silent auction and raffle which raised over £2,000 for the President's nominated charity. A good AGM and Banquet with an exciting year ahead for NAMM.

NATIONAL ASSOCIATION
OF MEMORIAL MASONS



NAMM Banquet



Recent Past President Johan Else





EXCITING NEW OPPORTUNITIES IN CHANGING TIMES

Golden Charter's new Chief Executive Officer sees great potential in the market's growing demand for choice and is committed to helping independent funeral directors develop further

WORDS: TIM POWER

Throughout her career, Suzanne Grahame has gained great satisfaction from helping organisations develop and grow. For the past 10 years she has been at the helm of Edinburgh-based law firm HBJ Gateley and recently led the successful merger with England-based Addleshaw Goddard, creating a UK-wide business four times the size of the original company. That's why she is excited about taking up the role of Chief Executive Officer of Golden Charter – she sees the special relationship between the company, its shareholders and the independent funeral director sector as a

whole as a strong foundation for developing the pre-sales market further. She believes the market is poised for significant change, as she explained: "I believe that society's attitude to funerals is changing and that Golden Charter has a role, through supporting independent funeral directors, to take advantage of this new development. "There is a growing willingness to talk about the future and discuss plans for death. From my observations, I see more people taking a different approach to death, making it more about the event and celebrating a loved one's life beyond the ceremony. People are increasingly influenced by what celebrities

do and this is quickly disseminated by social media, so people want more choice when it comes to a funeral. It's not everywhere yet but it's a growing trend – just look how weddings have changed over recent decades." She believes this growing demand for choice will also create opportunities in the market and greater competition. It might be competition in the sense of other funeral providers, but it may be broader in terms of the regulation and potential constraints, so there are also challenges to be met. "There are lots of things happening in the market so it's all about understanding

the development and bringing all the parts of the jigsaw together." Suzanne believes that Golden Charter has an important role in supporting independent funeral directors to help them be prepared for this changing marketplace. She said: "I think this is something that we can definitely help with but we have to be mindful that independent funeral directors will be at different levels of market demand and adaptability for change. "I think it's our role to open the door to a new way of thinking which will allow them to change comfortably with

“FROM MY OBSERVATIONS, I SEE MORE PEOPLE TAKING A DIFFERENT APPROACH TO DEATH, MAKING IT MORE ABOUT THE EVENT AND CELEBRATING A LOVED ONE'S LIFE THAN JUST ABOUT A CEREMONY”

the market as it moves. We need to provide them with a framework to do that at a time and at a pace that's right for them, their market share and their own business. "Some independent funeral directors will

be quite ready for that now while for others that may be some way down the line for them. "It's important we are mindful of these differences within our stakeholders' local markets."

“I THINK IT’S OUR ROLE TO OPEN THE DOOR TO A NEW WAY OF THINKING WHICH WILL ALLOW THEM TO CHANGE COMFORTABLY WITH THE MARKET AS IT MOVES”

Suzanne Grahame

Suzanne understands the demands of working for a multi-stakeholder organisation, from her time as Group Finance Director with a listed company involved in livestock auctions.

She explained: “The vast majority of our shareholders, by number, were farmers, who ran their own farming businesses, and supplied sheep and cattle for our auctions, which we sold on their behalf.

“It’s a very similar business model, as our customers are in the supply chain but also owners of the company.

“And, like independent funeral directors, we had within our agricultural shareholders a great range of businesses from very large businesses right down to smaller sizes, and including fourth or fifth generation family farms.

“That meant there were a lot of different demands – the larger providers looking for different things from us as a company than the smaller ones, in terms of guidance and access to different resources.

“We had to listen to all types of businesses to understand their own space in the market – so there are great similarities with Golden Charter.”

Growing regulation may be a worry for many in the sector, but for Suzanne it’s par for the course. As head of a law firm that has financial products, she has been comfortable working in a regulated environment governed by the Law Society of Scotland, the Solicitors Regulation Authority and the Financial Conduct Authority.

She said: “It’s a highly regulated



environment that requires a great deal of compliance to make sure the business is working to meet the highest standards on every occasion. In addition to external audits, all of our people are trained, monitored and assessed against those high standards on a very regular basis.

“For me, it’s about behaving appropriately, so whether it’s a voluntary or regulated environment it’s all about acting to the highest level of integrity.”

And Suzanne believes it is integrity

that gives independent funeral directors their “unique selling point (USP)” in their local market.

She said: “I think their great strength is the personal relationships that they create with their local communities which also enhances their reputation. They will be judged on the quality and experience they give their customers: is a funeral service seen as a mechanical or impersonal process, or does it feel like something that is sensitive, personal and appropriately pitched to meet the desires of the family?”

“Independents are far better placed and motivated to provide a personalised service than a corporate – they can choose how they interact with their customers, which gives them a significant market advantage over the competition.

“Equally, the strength of Golden Charter and our shareholders is the fact that we have independent funeral directors at the heart of everything we do.

“We need to harness that competitive advantage and make sure we support them in their own marketplace to take on the changes that are coming in this sector – to help make the most compelling offer

to the consumer. So I see it as a market with a lot of potential, and also with a lot of change on the horizon. The use of social media and growing market awareness has created a willingness for people to talk about funerals and to think about planning this part of their life.

“I think we are at a significant point of change in the marketplace – and that’s exciting.”

Golden Charter
Smart Planning for Later Life

“THE STRENGTH OF GOLDEN CHARTER AND OUR SHAREHOLDERS IS THE FACT WE HAVE INDEPENDENT FUNERAL DIRECTORS AT THE HEART OF EVERYTHING WE DO”

SUZANNE GRAHAME

Location:
Dunblane

Suzanne is an accountant by training and became a Fellow of the Chartered Institute of Management Accountants in 1993 while working in the energy sector.

She undertook an MBA in International Marketing at the University of Edinburgh in 1998 to gain more business experience and develop her career in more senior corporate positions.

After seven years as Group Finance Director at the UA Group she was appointed Chief Executive of HBJ Gateley in 2006.

Suzanne lives in Dunblane with her husband and three daughters and son, and loves to spend her free time with her family, particularly getting out and about to enjoy the Scottish countryside.

This year she has walked the West Highland Way with her family and recently spent a week with her husband exploring the north-west of Scotland following the North Coast 500 route.



ACTS OF REMEMBRANCE

From planting poppies to holding fundraising events, independent funeral directors and Golden Charter staff paid tribute to the fallen and raised a total of £3,500 for charity



Victoria Wershof of The Royal British Legion accepting a cheque from SAIFCharter Chair Julian Walker



Russell Cooper, Iain Catchpole, John Crewe (West & Coe), Michael Tiney (Southall Funeral Service), Neil Hodgson, Steve Bennett, Julie Cain and Simon Cain (A Cain Funeral Services) Westminster Cross Planting

at six fields across the UK, each carrying a personal message to someone who lost their life in service to their country.

Team member RSM Russell Cooper said: "Westminster has a total of 67,000 crosses, planted over two days and arranged in plots reflecting regiments, ships and all types of associations connected to the services and various conflicts.

"It was humbling and a privilege to do, as agreed by all that attended."

The next day Golden Charter entered Poppyscotland's Corporate Raid in Glasgow. This is the second year that a team from the company has braved the freezing November temperatures to offer poppies to the public for a donation. The team raised £560.16.

A fundraising fair and raffle was also held at Golden Charter's head office on 10 November, where staff donated books, DVDs and home baking to be sold. Raffle prizes included a two-night stay in Tewkesbury donated by Country Cottages, tickets to the Irn-Bru Carnival, with thanks to Irn-Bru, and treats donated by Tunnocks. The fair raised £616 and a company donation brought the total to £1,200.

On the same day, the Communications Team visited Lady Haig's Poppy Factory in Edinburgh to deliver a cheque for £864.77 to Poppyscotland. This follows Victoria Wershof, The Royal British Legion's Corporate Partnerships Manager, visiting A B Walker & Son to accept a donation of an equal amount to The Royal British Legion, presented by SAIFCharter Chairman Julian Walker.

These donations were part of larger funds raised at Golden Charter's Funeral Planner of the Year Awards in September, where funeral directors and 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.

Last year, Golden Charter raised more than £139,000 for The Royal British Legion and Poppyscotland, and aims to take

this total to more than £250,000 during the second year of partnership.

Claire Rowcliffe, Director of Fundraising at The Royal British 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."



Independent funeral directors and Golden Charter staff took part in numerous events to raise money for The Royal British Legion and Poppyscotland in the run-up to Armistice Day. Managers teamed up with funeral directors from West & Coe Ltd, Southall Funeral Service and A Cain (Funeral Services) Ltd to take part in cross planting at the Westminster Abbey field of remembrance.

On Tuesday 7 November, three Golden Charter Regional Sales Managers teamed up with funeral directors from West & Coe Ltd, Southall Funeral Service and A Cain (Funeral Services) Ltd to take part in cross planting at the Westminster Abbey field of remembrance. The team helped to plant some of more than 100,000 tributes that were laid



Malcolm Flanders, Paul Bowley and Neil Hodgson



Stuart Lang from Poppyscotland, and Linda Ventry and Fiona Dykes from Golden Charter, with the poppy factory's John Parkinson and David Adamson



Golden Charter staff Mark Boyle, Karen Scott, Karen Trickett, Fiona Dykes, Grant Miller, Paul Hodgson and Martin Smith

Remember you can continue to support The Royal British Legion and Poppyscotland by continuing to add the £25 donation to your funeral plans beyond the period of Remembrance. The armed forces community requires support 365 days a year, and these donations can make a major impact all year round.

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Presentation Matters

We also supply Donation Boxes & Cremated Remains Bags. Please contact us for samples.

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JOCA: JUST ONE CLICK AWAY

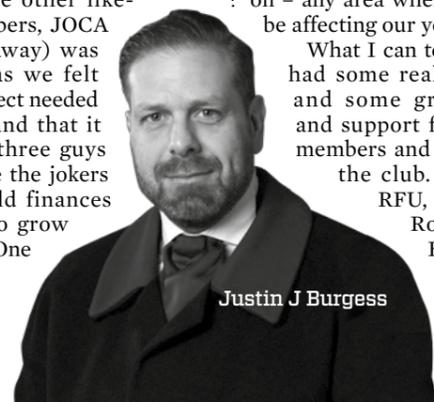
For one rugby club, tackling mental health issues has become a winning cause, as Justin Burgess explains

WORDS: JUSTIN J BURGESS, JOCA & WELWYN WELFARE COMMITTEE CHAIRMAN

Following the tragic loss of three playing members of my rugby club, Welwyn, in Hertfordshire, in 18 months through suicide, I felt we had a social responsibility to offer support, guidance and a friendly ear to one another to do our utmost to prevent this from happening again.

I also wanted to take steps to help destigmatise mental health among young men and women. Equally, I wanted to raise the importance of mental wellbeing among our players and to make it equally as important as physical fitness. Mental illness is often not spoken about, and is sadly the biggest killer of young men in the UK aged 22 to 42. If you have a physical injury, you report it to your coach and seek advice and go see the club physio, but with mental issues many soldier on and hope it goes away.

Helped by some other like-minded club members, JOCA (Just One Click Away) was born. So called, as we felt that the whole subject needed a light approach and that it was felt that the three guys we lost really were the jokers of the pack. Should finances permit we hope to grow this service to Just One Call Away.



Justin J Burgess

We have also encouraged our senior players to buddy-buddy with someone – and not the most obvious person that you would normally pair up with – and to contact each other weekly outside of the normal club nights.

There has also been significant interest from other local clubs to adopt the JOCA committee and we have started a Pass It On! programme, where we pass a JOCA-branded rugby ball to a club and they have a week in which to hold a mental health/mental wellbeing event; once completed they pass the ball to another rugby club.

We fully appreciate and understand that suicide is the extreme here – through our website we will also be offering advice and guidance on issues of sexuality, addiction be it alcohol, drugs or gambling, advice on financial matters, applying for a job, writing a CV, attending interviews and so on – any area where life's pressures may be affecting our young men and women.

What I can tell you is that we have had some really positive feedback and some great encouragement and support from our players, and members and the public away from the club. The Herts Refs, the RFU, Marks & Spencer, the Rotary Club of Herts Beds & Bucks, MIND and the Samaritans



JOCA:
Just
One
Click
Away

have all been hugely helpful and are championing our cause. Supporters have also taken part in marathons, half-marathons, Tough Mudders, etc. to raise awareness and much-needed funds.

Our greatest accolade is that we have our very own specialist counsellor to whom we can get access – within 48 hours – for anyone who turns to JOCA for support. This is some going when you consider that the current NHS waiting list to see a counsellor is up to 10 weeks.

Since our foundation, 18 lads facing varying issues have gone through the JOCA system, and we have been asked to assist MP Grant Shapps to complete

a White Paper of Mental Health support across the UK.

Fundraising

We have held a one-day music festival, which was attended by more than 710 people and all 10 bands that performed did so for free. In November, we held an evening with three rugby stars – Alistair Hargreaves, Jim Hamilton and Will Fraser – each cooking one course. The whole evening raised a staggering £16,000, which will enable us to push on to the next level.

Plans are also afoot for a family fun run, another music festival in 2018 and other awareness events.

In an attempt to boost the profile of JOCA and get more people talking about the charity, we have set a challenge to photograph a celebrity wearing a JOCA wristband and each image uploaded to the JOCA Facebook page will gain us £5 through a sponsor.

Ultimately, our Pass It On! project aims to pass on a JOCA-branded rugby ball from club to club in Hertfordshire. The aim of this is to get every club talking about mental wellbeing with their players. We launched Pass it On! on Saturday, 3 December by holding two charity games at Welwyn. The launch was a great day and really brought players, members, friends and family together. In the process we raised more than £2,500, which will go toward providing immediate access to JOCA's very own fully trained counsellor.

Contact

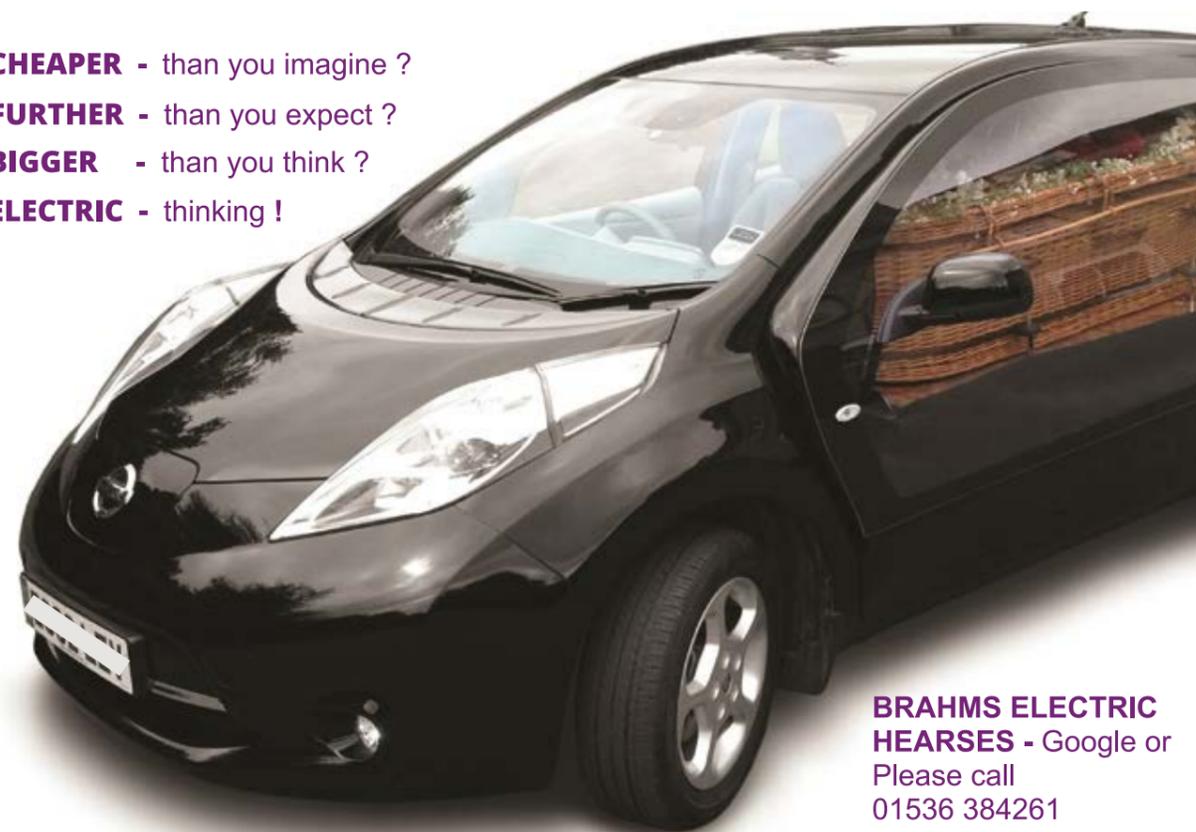
If you would like to get involved or you can offer help and support in any way please contact me directly at justin@jburgess.co.uk or any of the JOCA team at joca@welwynrfc.co.uk

JOCA
Talking Mental Health and
Promoting Wellbeing
Because no one has to Try alone!

“WE FELT THAT THE WHOLE SUBJECT NEEDED A LIGHT APPROACH AND THAT THE THREE GUYS WE LOST REALLY WERE THE JOKERS OF THE PACK”

Justin J Burgess

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Children's funeral fund

Carolyn Harris, Swansea East's Labour MP, brought up children's funerals at Prime Minister's Questions last month.

Ms Harris has been campaigning for a children's funeral fund this year, having spoken publicly about her own experience of losing a child. Earlier this year, Welsh Labour confirmed that a fund would be set up in Wales following her "tenacious and dignified campaign", and she had since been advocating for the same in Westminster.

The MP called for Chancellor of the Exchequer Philip Hammond to include funding for children's funerals in last month's budget, but ultimately the budget did not touch on funerals.

The Prime Minister said: "We recognise what an incredibly painful experience it is to lose a child, and I know that the whole House is in sympathy with those who do experience such a tragedy each year; sadly, thousands of families do."

"We have put in place a piece of cross-Government work to look at the whole question of how we can improve support for bereaved parents in a variety of ways."

She said: "We are already supporting the private member's bill on parental bereavement promoted by [Kevin Hollinrake MP]. We are making it easier for parents to apply for financial support, and we are also ensuring that support from across Government is brought together so that it is easily accessible for bereaved parents at what we know is a very difficult time."



Carolyn Harris MP, Swansea East



FUNERAL PAYMENT RESPONSE

The Department for Work and Pensions last month confirmed there were "no plans" to expand the £700 element of funeral payments. The Government was responding to a written question from Caroline Lucas, Green MP for Brighton Pavilion, who asked two questions on funerals.

Q: Caroline Lucas: "To ask the Secretary of State for Work and Pensions, if he will make it his Department's policy to raise the funeral director's fees element of the funeral fund in line with inflation; and if he will make a statement."

A: Caroline Dinenage, Department for Work and Pensions: "The Social Fund Funeral Expenses Payments scheme comprises two elements."

"The first element covers the 'necessary' costs of arranging a funeral, which can include: the purchase of a grave; necessary burial or cremation fees; the cost of any medical references or the removal of active implanted medical devices for cremations; reasonable costs if a body has to be moved more than 50 miles; and travel costs for the applicant to arrange and attend the funeral. These 'necessary' costs are paid in full and there is no maximum contribution."

"The second element covers all other costs, including the funeral director's fees. These other costs are subject to a maximum of £700. We have no plans at this time to review this component of the scheme."

Q: Caroline Lucas: To ask the Secretary of State for Work and Pensions, what assessment he has made of data in the Royal London National Funeral Cost Index 2017 on the difference between average funeral costs and average Social Fund Funeral Expenses Payment (SFFEP) awards; what assessment he has made of trends in the difference between average funeral costs and average SFFEP awards; and if he will make a statement."

A: Caroline Dinenage: "We continue to monitor the Social Fund Funeral Expenses Payments scheme and work towards improving it, while supporting the most vulnerable with their funeral expenses. As part of this work, my officials have worked extensively with representatives of the funeral industry and the Royal London is one of these."

"In the past 10 years, the average Funeral Expenses Payment has increased in value by about 28% from £1,117 in 2006/07 to £1,427 in 2016/17 while inflation measured by the Consumer Price Index measure increased by around 26%."

SCOTTISH POLITICS UPDATE

As the Scottish Government moves forward with social security devolution and funeral regulation, Scotland has been a hive of activity. Here, *SAIF Insight* collects some of the latest developments.



SOCIAL SECURITY RESEARCH PUBLISHED

People with experience of funeral expenses payments want advice and support to claim, findings from the Scottish Government's recent "About Your Benefits and You" experience panel survey have revealed.

Of the 1,144 panel members from across Scotland with experience of various benefits who responded to the survey between July and September, 60% rated their experience of the current UK benefits system as "poor" or "very poor", with 71% confirming that "advice and support about claiming" must be a priority for Scotland's new social security system.

The research looked into specific benefits, including funeral expenses assistance. It found that 55% of people called their experience with funeral expenses assistance "poor" or "very poor", and less than a fifth (17%) said it was at least "good".

The survey allowed respondents to rank their priorities for individual services' improvement. The number of people saying

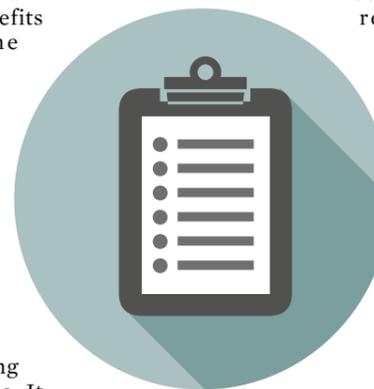
that "advice and support about claiming" must be a priority was higher for funeral assistance than for any other benefit, at 82%. Also key to the majority of people was improving the process of applying for a benefit – 53% called that a priority.

Social Security Minister Jeane Freeman said: "This report reinforces what all our consultation and work so far has told us, that the UK system does not treat people well and there is a great deal to improve on."

"Our unique social security experience panels will play a key role in the design of Scotland's new service that we are building with the people who will use it."

"Their lived experience will help to focus our work on the most important areas for improvement as we build a rights-based social security service founded on the principles of dignity, fairness and respect."

The research findings are available online from register.scotland.gov.uk



Dundee funeral poverty changes proposed

A Funeral Poverty Action Group has met in Dundee to propose solutions to funeral poverty in the area, including a "simple funeral" service.

Dundee has the most expensive funeral costs in Scotland, at more than £3,800, according to the

Evening Telegraph. About 60 people met to talk about funeral poverty, including representatives from Dundee City Council.

Jacky Close, Development Co-ordinator for charity Faith in the Community, said: "A variety of possible solutions were considered. These included adopting a scheme similar to one in East Ayrshire, where some funeral directors offer what is called a respectful, simple funeral

that can be anything from 25%-40% cheaper than the normal cost"

A spokeswoman for the Council told the *Evening Telegraph* that the council was looking into a plan like that used in East Ayrshire.

The Action Group's Business Developer Diane Cameron said: "This was a fantastic event, really well attended by stakeholders across the city with lots of engagement and a strong

New social security Chief Executive

David Wallace has been appointed as Chief Executive of the Scottish Government's new social security agency, taking up the post with immediate effect.

The new agency will oversee many changes in Scotland, with new Scottish benefits beginning to be paid from summer 2019 – including funeral expenses assistance.

Mr Wallace had been filling the role of Executive Director: Agency Implementation and Performance since September last year.



The SAIF AGM will take place 9-11 March 2018 at the Grand Hotel Brighton

Friday 9 March

14:30-16:30
Celebrity speaker - TBA
Dinner - 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/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).

Accommodation

To book directly with the Grand Hotel, Brighton, call **01273 224 300 (option 1)**, quoting **SAIF160318**, the event name and date.

The cost per night is:

A classic double, full



English breakfast **£125 single** and **£145 double/twin** - ex VAT. All rooms are subject to payment on booking and are non-refundable.

Other charges/information

Car parking: £35 per overnight

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From £40. All supplements inclusive of VAT and applicable per room, per night.

Conference spa offer

The hotel offers a 20% discount on all spa treatments for the duration of the event. To make a booking, call **01273 224 300** and quote code **SAIF160318**. Available Monday to Friday, offer excludes weekends and bank holidays, and is subject to availability.

SAIF AGM WEEKEND 2018

Friday 9 to Sunday 11 March 2018

The Grand Brighton, 97-99 King's Road, Brighton, East Sussex BN1 2FW

BOOKING FORM

1. ACCOMMODATION:

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

- Cheques made payable to SAIF
- BACS: Bank Account Number: **90098110** Sort Code: **60-04-24**
Please ensure you add **company name** or **membership number** and **Banquet 2018**
- WorldPay: please telephone SAIF Business Centre with your credit/debit card details
- Book & pay online via Eventbrite: www.saif.org.uk/events

5. COMPANY DETAILS

- Contact name:.....
- Company name:.....
- Telephone number:.....
- Email address:.....

Return form to: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB
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Coping with a grieving Christmas

WORDS: DR BILL WEBSTER

For many people, this past year has brought an unexpected twist in their life journey. When someone you care about dies, your whole world looks and feels different – and with it, Christmas. For everyone else, it is the season to be jolly; it's the most wonderful time of the year. But the grieving person probably doesn't feel the same about their world this Christmas.

I have three gifts for a grieving Christmas:

1. My first gift is for you

Maybe you are facing this Christmas season with dread.

- Recognise that this Christmas is different
- Plan Ahead. Decide what you want to do. Act rather than react.
- Re-examine your priorities
- Avoid 'shoulds' and 'oughts'
- Make the changes you think are best
- Take responsibility for your own happiness
- Look after yourself. Don't abandon healthy habits.
- Be compassionate with yourself if things are not perfect this year

2. The second gift focuses on your loved one

They may be gone, but they will be very much on your mind.

- Acknowledge your loved one's presence
- Light a candle to remember them at this season
- Create a special tribute to your loved one. Involve children in this if you can.
- Be honest about your feelings, and sensitive to what they are trying to tell you
- Don't be afraid to relive your memories
- Let the light of the years shine on the event rather than letting the event cast its shadow on the years

3. My third gift is for family and friends

Others around you may be grieving too. How can we work together to make this Christmas meaningful, even if not merry?

- Balance solitude and sociability
- Ask for and accept help
- Set differences aside
- Learn to say 'no'
- Take a break
- Try to find something positive
- Take care of any children involved
- Try to do something to help someone else who is hurting

Finally, face the future with hope. A verse in the Christmas



story of the wise men often goes unnoticed: after finding the baby in Bethlehem and presenting their gifts, they returned home 'by a different route'. They had to find a different road forward. When you experience bereavement, you suddenly find life has taken on a new direction; we find ourselves and our lives having to go a whole new way.

Perhaps you face this Christmas with some apprehension and you feel like the light has gone out of your life. Nothing seems quite right, and you wonder if you have the strength to go on. But, my friends, no matter how dark your situation, remember: there is not enough darkness in the whole universe to hide the light of even one candle. Even when there is a flicker of hope, that spark overcomes the gloom. It may not banish it altogether, but it is never completely dark as long as there remains one glimmer of hope.

So, light a candle this Christmas in memory of your loved one, but also for yourself – to show you believe there is hope you will find your way through the darkness, even as you head home in a different direction to the one you expected or wanted.

This Christmas season, hold on to what is important:

- Celebrate the person's life as well as acknowledging their death
- Don't allow looking back at the past to spoil what you have in the present
- Enjoy what you have as well as grieving what you've lost
- Believe in people, in life,

in love and laughter, and in hope

- Believe there are reasons to go on, even if you may not see what they are right now
- Believe in yourself and that your determination will help get you through
- Believe life is important and can still be meaningful, no matter how difficult your circumstances
- Believe in a brighter tomorrow; in possibilities beyond your bravest dreams

You will be surprised how that flickering flame of hope will continue to burn, even though it may not be easy. Your supply of strength and patience may seem low, but hang on, because no matter what has shattered your hopes, your dreams or even broken your heart, you are not beyond repair! ●

*If you feel this article would be useful for your grieving families and community, it is part of a new series of quarterly newsletters entitled *Along the Way*, produced by Grief Journey UK. Contact Linda Jones, our Director of Resources for information and distribution details.*

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.co.uk

Dr Webster

Terry Tennens,
SAIFAlison Wilson,
Golden Charter

Protecting information

Be prepared for the General Data Protection Regulation (GDPR)

SAIFCharter members weren't aware of the potential risks of upcoming changes to data protection regulation, the two-pronged information campaign from SAIF and Golden Charter should be alerting you to the dangers.

Both SAIF CEO Terry Tennens and Golden Charter's Alison Wilson covered the issue at Education Day, and Independents' engagement with the issue there showed the funeral profession is taking its responsibilities seriously.

Pre-paid funeral plans are a particular focal point for data protection concerns, simply because the regulations affect living people, rather than details held on the deceased.

Among the key points, funeral directors will need to obtain explicit opt-in to market specific future services, and let families select the methods of communication they are happy to be contacted through. For the purposes of GDPR, funeral directors carrying out pre-need work would be considered data controllers for that

personal information, and you must be able to demonstrate awareness of your obligations around plan holders' data.

SAIF and Golden Charter will be providing a range of assistance to funeral directors, but Independents can also get prepared by visiting the Information Commissioner's Office (ICO) website at ico.org.uk

Supporting funeral directors

As outlined at Education Day, Golden Charter is planning to help funeral directors in their role as data controllers through a range of proposed tools including:

- 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

LocalFuneral.co.uk is live

LocalFuneral.co.uk is online now, and SAIFCharter members are able to opt in to take part in the pilot phase.

Revealed at the SAIFCharter AGM in September, hundreds of members have already registered interest in appearing on the site, which helps families find an independent funeral director online.

Those members have been sent an invitation to opt in and add their details onto the site, but all SAIFCharter members are still welcome to opt in, whether you have previously registered an interest or not.

In order to ensure good coverage for visitors to the site, we won't actively market it until a sufficient number of

funeral directors have opted in. As a result, while LocalFuneral.co.uk is now available to the public, we don't expect to generate enquiries until we begin promoting the site and will start by specifically targeting those areas with the best coverage.

This is a fantastic opportunity to meet the needs of a growing number of families who choose to find their funeral director online and we would encourage all members to opt in to take part in the pilot phase. This will run for 12 to 16 weeks and we will gather as much data and feedback as possible during that time with the aim of continuously developing the service until it is ready for the official launch.



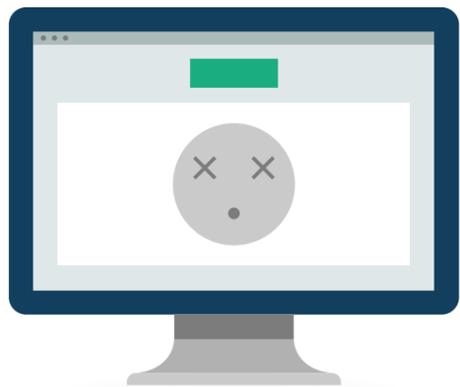
To opt in to LocalFuneral.co.uk simply send an email to support@localfuneral.co.uk asking for details, or speak to your local Golden Charter representative.

Julian Walker

JULIAN WALKER,
SAIFCHARTER CHAIRMAN

Business Matters

THE IMPACT OF TECHNOLOGY + MYTH BUSTERS + AVOIDING ELECTRICITY PENALTIES
+ AUTO-ENROLMENT PENSIONS + WORKPLACE INJURIES AND ILL HEALTH



CAN TECHNOLOGY KILL YOUR JOB?

WORDS: JONATHAN RUSSELL

return from the UK200Group annual conference where one of our discussions was how technology and robotics may impact or replace professional services. This made me consider how the changing face and ways of business might impact on one of the most personal services, that of the funeral director.

Last year, statistics report that in the UK there were 525,048 deaths, which is down almost 20% on the death rate of 40 years ago when over the same time our population has grown by 15%. At the same time, when looking at the last (2011) census, we have a situation where 4.7% of our population is over 80 and 15.6% over 65. While, of course, not all deaths are within the elderly, that is a source of the majority of them. However, I did hear, though have not been able to confirm, that there is a belief that half of the world's population in history who have reached the age of 80 are still alive. We are also told that the first person who will live to be 200 has probably already been born.

Obviously it is technology and progress which is extending life expectancy but it still means that ultimately death will arrive and funeral directors' services will be

required. But I am sure that those in the profession can already say how things have changed, maybe only small things, but programmed music, conveyor driven crematoria, mechanical diggers digging graves etc. However, it is businesses that think ahead and often think laterally that will ultimately be the most successful in the future.

So the profession should be thinking of how it might change, how technology and mechanisation might replace some roles but that might enhance some of the human parts of the service. There are obvious areas based on current changes, for example:

- Vehicles could be replaced by driverless ones
- Bearers could again be replaced by mechanisation. We only have to look at the robotics being used in the parcel-handling industry.
- The whole handling of the body might become robotic – just look at how robotics are now being used in the medical profession

There is always the argument that much of the service requires that human touch, something which, as an

older person, I could support, but how many of you have commented on “the younger generation” who communicate entirely by text, email or chat rather than through face-to-face conversation. So maybe we need to be thinking about how we communicate:

- Rather than face-to-face meetings, could we use digital like web chat (with or without video)?
- How much of the process could be online?
- Using technology to make the process easier or at least more convenient for the parties

I am not suggesting that everyone will be out of a job tomorrow but I would suggest those who don't consider, prepare for and embrace change may well find themselves providing a service where there are few customers. ●

Jonathan Russell is a chartered accountant and partner at ReesRussell in Witney Oxfordshire and Russell Phillips in Gerrards Cross, Buckinghamshire. His firms are members of the UK200Group of Independent Chartered Accountants and law firms.



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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: An employer has to accept an employee's resignation before it will take effect.

FACT: It is a common misconception that an employee's notice of resignation is not valid unless it has been 'accepted' by the employer.

The position at common law is that a notice, once validly given, is effective and can neither be 'refused' by the employer or 'withdrawn' by the employee, without the other's agreement.

Generally, unless the employee's contract of employment stipulates that resignation has to be in writing, there is no requirement for a notice of resignation to be in a particular form and you cannot insist that notice is given in writing before it will take effect. It is enough for an employee to tell you that they are resigning, provided their statement is clear and unambiguous.

Difficulties can arise if an employee tells you that they are resigning in the heat of an argument, and it is not clear whether they actually mean it or is just 'sounding off'. If this occurs, you should give the employee the opportunity to withdraw their resignation once they have cooled down. It is good practice to put this in writing, so that you can evidence the fact that you did give the employee time to reconsider, in the event of a later dispute.

Once an employee has resigned, both parties should know when the employment relationship will come to an end. Employees are required to give at least the amount of notice set out in their contract of employment. This is subject to a statutory requirement to give 'at least' one week's



notice after the employee has worked for a month or more. So if the contract states that the employee has to give two weeks' notice, that is all they are required to give, even they have worked for you for a number of years and you consider them to be a 'key' member of staff.

It is important to remember that employers are also required to give their staff statutory minimum periods of notice which increase according to the number of years worked and are subject to a maximum of 12 weeks' notice where the employee has worked for 12 years or more. As a result, employers and employees do not necessarily have to give the same amount of notice to one another and an employee is only required to give the same amount of notice as their employer would to terminate their employment, if this is what their contract stipulates. Employees sometimes give their employers no notice, or a shorter period of notice than that set out in their contract of employment.

An employee is only entitled to do this if they are resigning in response to a fundamental breach of their employment terms (constructive dismissal). Therefore in normal circumstances, if you are not willing to accept shorter notice, write to the employee and remind them that they are required to work throughout their contractual period of notice. If they refuse to do so, you only have to pay them up to the date they actually stop working.

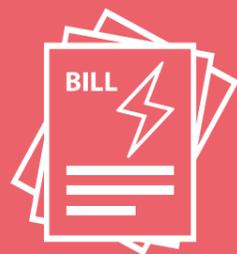
Once you have received notice of resignation, it is good practice to acknowledge this in writing and explain to the employee when his employment will end and to make arrangements for payment of final salary, outstanding holiday and the return of any company equipment etc. If your employee is subject to contractual restrictions (known as restrictive covenants) it can also be helpful to remind them of these. ●

Fergal Dowling
Partner, Irwin Mitchell LLP
fergal.dowling@irwinmitchell.com
DDI: 0121 214 5409
Irwin Mitchell: 0370 1500100



Fergal Dowling

SAIF
BUSINESS
CENTRE
UPDATE BY
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DAY



Avoiding electricity penalties

Does your business use a lot of electricity during peak times and have half hourly (HH) electricity meters? From April 2018, Ofgem is bringing in a new measure (known as DCP161), which will allow suppliers to charge an excess penalty. This could be three times higher than the standard contracted rate. If supply regularly exceeds the Agreed Supply Capacity (ASC), DCP161 could increase your overall electricity bill by up to 2%.

So what can you do?

- A)** If your electricity contract is due for renewal between now and April 2018, compare your existing supplier with competitors as excess charges will vary from supplier to supplier
- B)** Check whether your business regularly exceeds its ASC. If it does, see if it's possible to change the patterns of energy used to avoid triggering any excess.



AUTO-ENROLMENT PENSION SCHEME – INCREASE IN CONTRIBUTIONS

You may be starting to prepare your budget for the next calendar year. One important change to factor in is an increase in the minimum amount of employer contributions paid into your auto-enrolment pension scheme. Ensure that if your company is paying the minimum auto-enrolment contributions and check your budgeted auto-enrolment costs from April 2018 onwards are doubled.

Part timers and SSP entitlement:

Q. If a part timer goes off sick, do they receive the full weekly rate of statutory sick pay (SSP) or is this calculated on a pro rata basis?
A. In order to qualify for SSP, an employee must earn more than the lower earnings limit (LEL) for NI purposes. For 2017/18, the LEL threshold

is £113 per week. Provided an employee earns more than this amount they will be entitled to the full weekly rate of SSP – which is currently £89.35 per week. The fact they are employed on a part-time basis makes no difference, even if they only work for you one day per week. If the employee has a second job and exceeds the LEL threshold in that employment too, they will be entitled to receive the full weekly rate of SSP from both employers, i.e. they will get two SSP payments at the full rate, not half from each employer.

Tip: SSP entitlement only kicks in on the fourth consecutive whole day of sickness absence; the first three days are classed as waiting days and there's no statutory right to pay.

DATE EFFECTIVE	EMPLOYER MINIMUM CONTRIBUTION	STAFF CONTRIBUTION	TOTAL MINIMUM CONTRIBUTION
Currently until 5 April 2018	1%	1%	2%
6 April 2018 – 5 April 2019	2%	3%	5%
6 April 2019 onwards	3%	5%	8%

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

IT'S THAT TIME OF YEAR AGAIN

Simon Bloxham, Health and Safety Strategist for Safety for Business, answers your questions on workplace injuries and ill health

The 2016/17 annual injury and ill health statistics from the Health and Safety Executive (HSE) are out and show 1.3 million workers suffered from work-related ill health and there were 609,000 workplace injuries. The figures show that while Britain remains one of the safest places to work, there is still work to do to drive figures down. Workplace injury and new cases of ill health cost Britain £14.9bn a year, with 31.2 million working days being lost to business.

The annual statistics, compiled by the HSE from the Labour Force Survey (LFS) and other sources, cover work-related ill-health, workplace injuries, working days lost, costs to Britain and enforcement action taken.

Top line statistics show that in 2016/17 there were:

- 137 fatal injuries in Britain's workplaces
- 70,116 other injuries reported by employers
- 12,000 lung disease deaths estimated to be linked to past work exposures
- 554 cases prosecuted with fines from convictions totalling £69.9m

Fines are not collected by the HSE but are levied by the courts in criminal cases and paid to HM Treasury.

There were actually fewer prosecutions in 2016/17, but the statistics show an increase in fines to £69.9m from the 2015/16 total of £38.8m. New sentencing guidelines in England and Wales were introduced in 2016. Twenty large fines accounted for £30.7m of the new figure. For comparison, fine totals were only £19m in 2014/15; so the figures are on the way up and it won't be long before we reach the £100m mark.

Mobiles are still hitting the headlines

More than two-thirds (68%) of UK businesses are worried their employees are using mobile phones to text or access the internet while driving for work, research has revealed.



The study also found 33% of organisations still have not taken steps to prevent employees from using mobile phones while driving, whether through specific policies, training or education.

This is despite the introduction of harsher penalties for people caught using their mobile phone while driving, which came into force on 1 March this year. The standard fine doubled from £100 to £200, and drivers can now be given a penalty of six points on their licence.

"But it's down to the driver," I hear you say. Yes indeed the responsibility lies with the driver, but the HSE will want to know what you, as a business owner, are doing to prevent the use of mobile phones.

It is absolutely essential that you make your position clear to employees. You need to start with a policy on the use of mobile phones. Ingrained habits are also hard to break but continuous training, education and communication can help to change employees' mindsets and encourage a greater focus on safe driving.

Be warned about hands-free as well. The research also

revealed that 68% of organisations still allow hands-free use of mobile phones by employees driving for business purposes. However, studies have shown that talking on a hands-free phone can be as distracting as talking on a handheld mobile.

Help is at hand - getting the best from your SAIF approved health and safety advisors

Safety for Business Ltd has been providing health and safety advice to SAIF members for many years. But what help is available? 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 to do with 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 might need a more permanent relationship, we can do two things. Initially, we visit you 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) to improve. This beneficial service costs just the price of the travel, for which we have to charge as we operate throughout the country and the costs can be a reasonably high expense to us. You can leave it at that and at least you have an action plan to work on. But if you want our assistance to fully comply 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%, so why not take advantage now?

Talk to a safety professional at Safety For Business by calling 08456 344164. ●



YOUR RSMS AND BDMS

NORTH

Drew McAllister
National Sales
Manager
M: 07711 368 114
E: drew.mcallister@
goldencharter.co.uk



EAST

Richard Auchincloss
National Sales
Manager
M: 07801 853 222
E: richard.auchincloss@
goldencharter.co.uk



WEST

Daniel Hare
National Sales
Manager
M: 07717 696 683
E: daniel.hare@
goldencharter.co.uk



Rosie Kinley
Scotland BDM
M: 07850 655 420
E: rosie.kinley@
goldencharter.co.uk



Anthony Parkinson
North England,
West Lancashire
& Merseyside,
Yorkshire & East
Lancashire, East
Midlands BDM
M: 07809 334 870
E: anthony.parkinson@
goldencharter.co.uk



Steve Bennett
East England, North
London, South East
London, South East
England, South West
London & Southern
England BDM
M: 07803 015 514
E: steve.bennett@
goldencharter.co.uk



Aldwell Bosanquet
West Midlands &
North Wales, South
Wales, Central
Midlands, South
Midlands BDM
M: 07850 659 705
E: aldwell.bosanquet@
goldencharter.co.uk



1 Linda Harvie
North Scotland
M: 07900 557 850
E: linda.harvie@
goldencharter.co.uk



5 Paul Hodgson
North England
M: 07834 417 315
E: paul.hodgson@
goldencharter.co.uk



9 Nicholas Dawson
East Midlands
M: 07921 066 740
E: nicholas.dawson@
goldencharter.co.uk



15 Steffan Davies
West Midlands
& North Wales
M: 07740 239 404
E: steffan.davies@
goldencharter.co.uk



2 Jacqui Johnston
Central Scotland
M: 07900 580 611
E: jacqui.johnston@
goldencharter.co.uk



6 Amy Smithson
Yorkshire &
East Lancashire
M: 07711 368 112
E: amy.smithson@
goldencharter.co.uk



10 Jon Briggs
East England
M: 07717 882 955
E: jon.briggs@
goldencharter.co.uk



16 Stephen Heath
South Central Midlands
M: 07809 320 838
E: stephen.heath@
goldencharter.co.uk



3 Martin Smith
South Scotland
M: 07850 659 711
E: martin.smith@
goldencharter.co.uk



7 Terry McIlwaine
West Lancashire
& Merseyside
M: 07718 358 443
E: terry.mcilwaine@
goldencharter.co.uk



11 David Oliver
North London
M: 07711 368 059
E: david.oliver@
goldencharter.co.uk



17 Paul Firth
South Wales
M: 07720 097 534
E: paul.firth@
goldencharter.co.uk



4 Konrad Wilkinson
Northern Ireland &
Republic of Ireland
M: 07715 038 663
E: konrad.wilkinson@
goldencharter.co.uk



8 Amanda Hodson
Central Midlands
M: 07714 923 342
E: amanda.hodson@
goldencharter.co.uk



12 Iain Catchpole
South East London
M: 07568 100 555
E: iain.catchpole@
goldencharter.co.uk



18 Rob Antonelli
West England
M: 07718 358 440
E: rob.antonelli@
goldencharter.co.uk



13 Neil Hodgson
South East England
M: 07718 706 311
E: neil.hodgson@
goldencharter.co.uk



19 Terry Lee
South West England
M: 07713 309 750
E: terry.lee@
goldencharter.co.uk

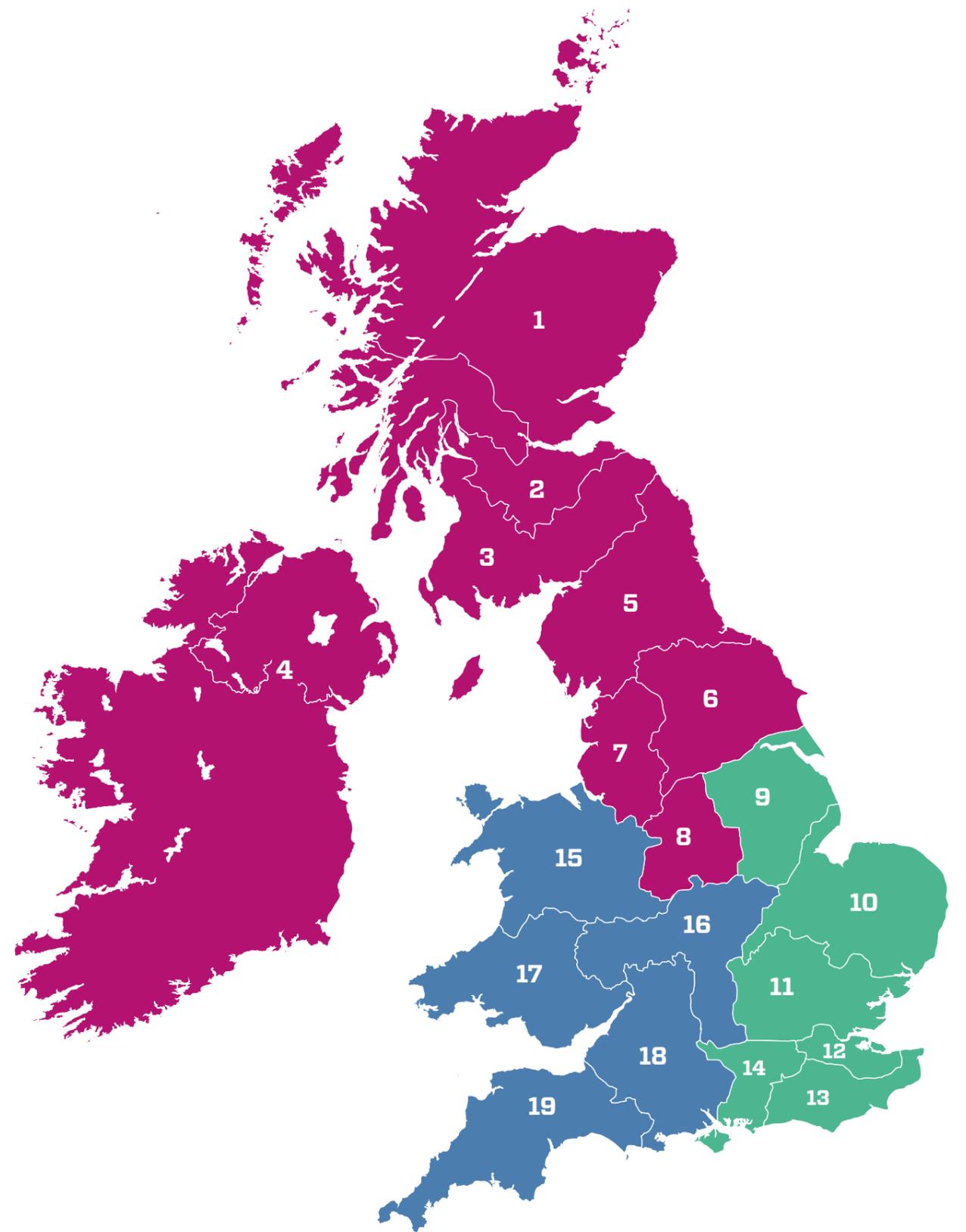


14 Russell Cooper
South West London
& Southern England
M: 07720 095 204
E: russell.cooper@
goldencharter.co.uk



NATIONAL KEY ACCOUNT MANAGER

Nick Lewis
M: 07850 794 106
E: nick.lewis@
goldencharter.co.uk



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

Bradnam Joinery Ltd
Mr B Spittle (Haverhill, Suffolk)
01440 761404 • info@bradnamjoinery.co.uk
www.bradnamjoinery.co.uk
Colourful Coffins
Ms M Tomes (Oxford)
01865 779172
enquiries@colourfulcoffins.com
www.colourfulcoffins.com
DFS Caskets
Mr Martin Smith (Annan, Dumfries & Galloway)
01461 205114 • dfscaskets@aol.com
www.dfscaskets.co.uk
W Gadsby & Son Ltd
Mr P Gadsby (Bridgwater, Somerset)
01278 437123 • coffins@gadsby.co.uk
www.gadsbywickercoffins.co.uk
J & R Tweedie
Mr R Tweedie (Annan, Dumfries & Galloway)
01461 206099 • www.jrtweedie.co.uk
J. C. Walwyn & Sons Ltd
Mr K Walwyn (Ashbourne, Derbyshire)
01335 345555 • sales@jcwalywn.co.uk
www.jcwalywn.co.uk
Leslie R Tipping Ltd
Mr J Tipping (Stockport, Cheshire)
0161 480 7629 • sales@lrtipping.co.uk
www.lrtipping.co.uk
Musgrove Willows Ltd
Mrs E Musgrove (Westonzoyland, Somerset)
01278 699162 • info@musgrovewillows.co.uk
www.musgrovewillowcoffins.com
Natural Woven Products Ltd
Mr A & Mr D Hill (Bridgwater, Somerset)
01278 588011
contact@naturalwovenproducts.co.uk
www.naturalwovenproducts.co.uk
P & L Manufacturing Ltd
Mrs S Leighton (Gloucester)
01684 274683
sally@pandlmanufacturing.co.uk
Passages International Inc. Ltd
Mr R Crouch (Maidenhead, Berkshire)
01628 633730 • passages@tiscali.co.uk
www.passagesinternational.co.uk
Somerset Willow England
Mrs H Hill (Bridgwater, Somerset)
01278 424003 • enquiries@somersetwillow.co.uk
www.willowcoffins.co.uk

Tributes Ltd
Mr S Hoare (Poling, West Sussex)
08453 888742 • info@tributes.ltd.uk
www.tributes.ltd.uk
Urns UK Ltd
Mr P & Mrs B Patel (Potters Bar, Herts)
01707 645519 • info@urnsuk.com
www.urnsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodand Burials
Mrs Carmen Graham
01992 523863
info@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk
GreenAcres Woodland Burials Chiltern
Ms Marisa Isaacs (Buckinghamshire)
01494 872158
info.chiltern@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/chiltern
GreenAcres Woodland Burials Colney
Ms Sam Curtis (Norwich, Norfolk)
01603 811556
info.colney@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/colney
GreenAcres Woodland Burials Epping
Mrs Deborah McNamara (Essex)
01992 523863
info.epping@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/epping
GreenAcres Woodland Burials Rainford
Mrs Karen Halpin (Merseyside)
01744 649189
info.rainford@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/rainford
GreenAcres Woodland Burials Heatherley Wood
Mr Peter Taylor (East Hampshire)
01428 715915
info.heatherley@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/heatherley-wood
Herongate Wood Cemetery
Ms J Sawtell (Billericay, Essex)
01277 633085 • www.green-burial.co.uk
enquiries@herongatewood.co.uk
Westerleigh Group Ltd
Mr R Evans (Bristol, South Gloucestershire)
0117 937 1050 • info@westerleighgroup.co.uk
www.westerleighgroup.co.uk

CLOTHING

ACS Clothing Ltd
Ms P Robertson (Motherwell)
0141 781 6530 • jimglancy@acscllothing.co.uk
www.funeralsuithire.co.uk
Keltic Clothing
Mr D Barry & Mrs L Kendrick (West Midlands)
08450 666699 • iouise@kelticclothing.co.uk
www.kelticclothing.co.uk
Waterfront Manufacturing Ltd
Mr A Jenkinson (East Harling, Norfolk)
01953 718719
alan@waterfrontmanufacturing.co.uk
www.waterfrontmanufacturing.co.uk

EDUCATION & TRAINING

Independent Funeral Directors College Ltd
Corinne Pengelly • 0345 230 6777
corinne@saif.org.uk • www.ifdccollege.org
Training2Care (UK) Ltd
Mr G Knight (Colchester, Essex)
01376 573 999 • info@training2care.co.uk
www.training2care.co.uk

EQUIPMENT & SERVICES

CPL Supplies
Mr W McGuckin (Castlederg, N Ireland)
028 8167 1247
sales@cplsupplies.com • www.cplsupplies.com
Fibrous
Mr G Hart (Stockport)
0161 429 6080 • gary@fibrous.com
www.fibrous.com
Funeralmap Ltd
Mr T J Hitchman (Basingstoke)
0330 223 0279 • info@funeralmap.co.uk
www.funeralmap.co.uk

G T Embalming Service Ltd

Mr G G Taylor (Brighton)
01273 693772 • gtombalming@btinternet.com
www.gtombalming.com
Hygeco Lear
Ms H Lockwood (Leeds, West Yorkshire)
0113 277 8244
info@hygeco-lear.co.uk • www.hygeco-lear.co.uk
THW Refrigeration Ltd
Mr W Quail (Camberley, Surrey)
01276 601039 • william@thwrefrigeration.com
www.mortuaryequipmentdirect.co.uk

FINANCE & PROFESSIONAL SERVICES

Close Brothers Ltd
t/a Braemar Finance (Dundonald)
01563 852100 • info@braemarfinance.co.uk
www.braemarfinance.co.uk
Frontline Communications Group Ltd
Mr D Jones (Portsmouth)
01489 866630 • david@wearefrontline.co.uk
www.wearefrontline.co.uk
Goldray Funeral Consultancy Ltd
Mr R Barradell (Beverley, East Yorkshire)
01964 503055 • richard@goldray.co.uk
Ideal Sales Solutions t/a Ideal4Finance
Mrs E Corcoran (Kirkham)
01772 671355 • sales@ideal4finance.com
www.ideal4finance.com

Kings Court Trust Ltd
Miss J Clayton (Bristol)
0300 303 9000 • jill.clayton@kctrust.co.uk
www.kctrust.co.uk

Lemon Business Solutions Ltd

Mr M Anderson & Ms L Wratten
(Stockton-on-Tees)
01642 662772
info@no-sour-business.co.uk
www.no-sour-business.co.uk
Lend a Hand Finance (Funeral Finance)
Mr A Leigh (Stockport)
0161 7102591 • alex.leigh@lendahandfinance.co.uk
www.funeral-finance.co.uk

MacManus Asset Finance Ltd

t/a MacManus Funeral Director Finance
Mr C MacManus (Abercynon)
01443 800621 • cm@macmanusfd.finance
www.macmanusfuneraldirectorfinance.co.uk
Occupational Safety Systems (UK) Ltd
Mr S Bloxham
(Letchworth Garden City, Hertfordshire)
0845 634 4166 • info@safetyforbusiness.co.uk
www.safetyforbusiness.co.uk

The Probate Bureau

Mr D Hartley West (Ware, Hertfordshire)
01920 443590 • info@probatebureau.com
www.probatebureau.com

Redwood Collections

Mr S & Mr A North (Surrey)
0208 288 3555 • www.redwoodcollections.com
info@redwoodcollections.com
SAIFinsure (Unicorn Insurance Brokers)
Mr B Hart
0203 603 4194 • 0774 057 7654
brian@saifinsure.org.uk
www.saifinsure.co.uk
SAIF Resolve (Scott & Mears)
Bill Baddeley (Southend on Sea, Essex)
01702 312737 • enquiries@saifresolve.co.uk
www.saifresolve.co.uk

Skingle, Helps & Co

Mr J Helps (Carshalton Beeches, Surrey)
0208 770 1095 • www.helps.co.uk
South Essex Insurance Brokers Ltd
The Manager (South Ockendon, Essex)
01708 850000 • www.seib.co.uk

Trident Marketing Anglia Ltd

Mrs V Beswick/Mr R Pearce (Semer, Ipswich)
01473 823700 • victoria@tridentmarketinguk.com
www.tridentmarketinguk.com
UK200group.co.uk
Ms S Wise (Aldershot, Hampshire)
01252 401050 • admin@uk200group.co.uk
www.uk200group.co.uk
Utilitywise Plc
Mr G Mason (Tyne & Wear) • 0191 425 4791
www.utilitywise.com • saif@utilitywise.com
Zebra Finance Ltd
Mr A Snape (Derby)
01332 680400 • www.zebrafinance.com
enquiries@zebrafinance.com

FUNERAL OFFICIANTS

Association of Independent Celebrants
Mr P Spicksley (Lincolnshire)
07783 323324
president@independentcelebrants.com
www.independentcelebrants.com
British Humanist Association
Mr A Copson (London)
0207 079 3580 • ceremonies@humanism.org.uk
www.humanism.org.uk
Civil Ceremonies Ltd
Anne Barber (Kettering, Northamptonshire)
01480 276080 • info@civileremonies.co.uk
www.civileremonies.co.uk
County Celebrants Network
Mr Eric Gill (Wiltshire)
07770 625378 • ericgillcelebrant@outlook.co.uk
www.countycelebrantsnetwork.com
Fellowship of Professional Celebrants
Mrs T Shanks (Worthing, West Sussex)
01903 602795 • terri.shanks@ntlworld.com
www.professionalcelebrants.org.uk
Institute of Civil Funerals
Barbara G Pearce (Kettering, Northamptonshire)
01480 861411 • info@iocf.org.uk • www.iocf.org.uk

FUNERAL PLANNING

Golden Charter Ltd
Mr M Flanders (Glasgow, Strathclyde)
0141 931 6300
malcolm.flanders@goldencharter.co.uk
www.goldencharter.co.uk
Golden Leaves Ltd
Barry Floyd (Croydon, Surrey)
0800 854448 • harry@goldenleaves.com
www.goldenleaves.com

GRAVEDIGGER & EXHUMATION SERVICES

DTH Burial & Churchyard Services
Mr D Homer (Measham, Swadlincote)
07912 855460 • davidhomer67@gmail.com

IT & WEBSITE

Cloudberry Funeral Management Solutions Ltd
Miss A Bieri (Brixham, Devon)
01803 225101 • info@funeralmanagement.net
www.funeralmanagement.net
EMCOM Software Services
Kat Adams (Derby)
01332 587740 • kat.adams@emcomsoftware.co.uk
www.emcomsoftware.co.uk
Eulogica
Mr D I Wright (London) • 0845 351 9935
diw@eulogica.com • www.eulogica.com
I-NETCO Ltd
Mr G King (Newcastle upon Tyne)
0191 242 4894 • gerry@i-netco.co.uk
www.funeraldirectorwebsites.co.uk
Oak Technology Ltd
Mr S Richardson (Wakefield, West Yorkshire)
0844 414 2199 • enquiry@funeralsoftware.co.uk
www.funeralsoftware.co.uk

MEMORIALS & REMEMBRANCE

Acorn UK (2006) Ltd
Mrs Wendy Owen (West Kingsdown, Kent)
01474 853672/07956 143049
enquiries@acorn-uk.co.uk
www.acorn-uk.co.uk

Cleverley & Spencer

Mr I R Spencer (Ashford, Kent)
01233 630600 • enquiry@clevsphen.co.uk
www.clevsphen.co.uk
Cleverley & Spencer
Mr I R Spencer (Dover, Kent)
01304 206379 • enquiry@clevsphen.co.uk
www.clevsphen.co.uk
Forget Me Not Today Ltd
Mr M O'Connor (Chichester)
0800 783 3299
mail@forgetmenottoday.com
www.forgetmenottoday.com
Fotoplex Grigio Ltd
Mr C Gray (Fareham, Hampshire)
01329 311920 • sales@fotoplex.co.uk
www.fotoplex.co.uk
Groupe Delfosse - New Urn
Mr D Arnaud (Sault - Brénaz, France)
0033 474 3726 928 • newurn@delfosse.fr
www.newurn.co.uk
Life Expressions (UK & Europe) Ltd
(Castleton, Derbyshire)
0800 368 9233 • david@lifeexpressionsltd.co.uk
www.lifeexpressionsltd.co.uk
Love2Donate
Mr C Hankin & Mr B Thorogood
(Bromham, Beds)
0754 1165924 • sue@love2donate.co.uk
www.love2donate.co.uk
MacIntyre Memorials Ltd
Mr A MacIntyre (Glasgow, Strathclyde)
0141 882 8000
info@macintyrememorials.co.uk
www.macintyrememorials.co.uk
Memory Giving
Mr J and Mr M Walker (Reading, Berks)
0845 600 8660 • theteam@memorygiving.com
www.memorygiving.com
The MuchLoved Charitable Trust
Mr J Davies/Ms J Baker
(Amersham, Buckinghamshire)
01494 722818
trustees@muchloved.com • www.muchloved.com
Scattering Ashes
Mr R Martin (Newton Abbot, Devon)
01392 581012 • info@scattering-ashes.co.uk
www.scattering-ashes.co.uk
Secure Haven Ltd
Mrs C Yarwood (Broomfield, Essex)
01277 377077 • cyarwood@securehaven.co.uk
www.securehaven.co.uk
Shaw's Funeral Products, Shaw & Sons Ltd
Ms Sarah Smith (Crayford, Kent)
01322 621100 • sales@shaws.co.uk
www.shawsfuneralproducts.co.uk

OTHERS

Dr Bill Webster
Grief Journey
07711 908805 • www.griefjourney.com
FSJ Communications
(Worthing, West Sussex)
01903 604338 • publisher@fsj.co.uk
www.fsj.co.uk
Funeral Zone Ltd
Mr E Gallois/Mr K Homeyard (Exeter)
01392 409760 • www.funeralzone.co.uk
sales@funeralzone.co.uk
Funeralbooker Ltd
Mr J Dunn/Mr I Strang (London)
0208 629 1600 • james@funeralbooker.com
www.funeralbooker.com
Lovingly Managed
Ms D Jones (Bridgend)
07786 382336 • www.lovinglymanaged.com
info@lovinglymanaged.com
The Bereavement Register (London)
0207 089 6400
help@thebereavementregister.org.uk
www.thebereavementregister.org.uk
Network Telegram.com (Part of Network Telex Group)
Mr P Clarke (Ferndown, Dorset)
01202 868630
www.networktelegram.com
pclarke@telex-net.com

Professional Help Ltd

Mrs C Betley (Burton in Kendal)
01524 782910
www.professionalhelp.org.uk
info@professionalhelp.org.uk
Smart Media Marketing Ltd (afuneralnotice)
Mr A Govind (Leicester)
0116 298 9270 • ash@afuneralnotice.co.uk
www.afuneralnotice.co.uk
When We Remember
Jim Abraham (Narrabeen, New South Wales)
0061 429 400 100
jimmmelabraham@gmail.com
www.whenweremember.com
The White Dove Company Limited
Mr K Proctor (Loughton, Essex)
0208 508 1414 • info@thewhitedovecompany.co.uk
www.thewhitedovecompany.co.uk

PRINTING & STATIONERY

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www.gateway-publishing.co.uk
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www.polsteadpress.co.uk
RNS Publications
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01253 832400 • cs@rns.co.uk • www.rns.co.uk

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07834 489766 • info@albarepat.co.uk
www.albarepat.co.uk
Cremated Remains Transport Services
Lord John P A Kersley (Bognor Regis, West Sussex)
01243 583913
advancesalesuk@aol.com
www.advancesalesuk.com
Euro-City Direct Ltd
Mr J W Kindleysides (Dorking, Surrey)
01306 632952 • ecduk@btconnect.com
Guy Elliot Ltd
Mr G Elliot (Kingswells, Aberdeen)
0777 0407610 • conscientiously@outlook.com
Kenyon International Emergency Services
Mr R Rowntree (Bracknell, Berkshire)
01344 316650
rowntreer@kenyoninternational.com
www.kenyoninternational.com
Key Air - The Repatriation People
Mr B Birdsall (Hayes, Middlesex)
0208 756 0500
repatriations@keyair.eu • www.keyair.eu
National Repatriation
Mr T W Hathaway (Cusworth, Doncaster)
07780 118458 • info@nationalrepatriation.co.uk
www.nationalrepatriation.co.uk
Staffords Repatriation Services
Mr J Stafford & Mr C Davis (Dublin)
00353 18550555 • ns@funeralservices.ie

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Mr B Spittle (Haverhill, Suffolk)
01440 761404 • info@bradnamjoinery.co.uk
www.bradnamjoinery.co.uk
Clarke & Strong Ltd
Mr B Fry (Coventry, West Midlands)
0247 622 1513 • info@clarkeandstrong.net
www.clarkeandstrong.com
Leslie R Tipping Ltd
Mr J Tipping (Stockport, Cheshire)
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