



Insight

COUNTDOWN
TO THE 2018
SAIF AGM
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A GUIDING LIGHT

IN TIMES OF NEED, SAIF CARE
WILL PROVIDE A BEACON OF
HOPE FOR THE BEREAVED



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

Focus on what you do best.

While SAIF promotes and protects your independent interests.

We know how much you value your independence.

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

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

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



Insight

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Have your say!

The marketing team at Golden Charter works hard to provide you with the right tools to help you promote Golden Charter funeral plans. We would like your feedback so that we can continue to improve.

Take our short online survey and tell us what you think. We will use your feedback to improve materials for future marketing campaigns.

You should have received the survey by email. If you haven't, please contact your local Golden Charter representative.

FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Overcoming disruption

Dear friends, we at SAIF send you our good wishes for 2018.
1. May you and your staff teams be in a 'state of readiness for action'.

2. Be prepared to be 'difference makers for good' as organisations based in your local communities.

3. And primarily, may you be ready to deliver a 'world-class funeral experience' from start to finish for clients you serve at the worst time of their lives. It will make it a transforming experience that will live in their collective family memory and honour your firm's services for years to follow.

Disruptors

Digitalisation, globalisation, technological advances and accelerated market disruption are occurring in the funeral services sector. Just think about telecoms. When my grandmother gave birth to my father, my grandfather ran down to the telephone kiosk to call the midwife. When my mother gave birth to my older sister, my father phoned from our residential home to the midwife. When my son was born, I used my mobile phone to announce his arrival to family, and now we use social media platforms to announce to many at once.

While online funeral platforms are an uncomfortable innovation to some, for the millennial generation, 65% of a person's decision will be made via a digital experience – a web presence, YouTube or Facebook.

The choice is engage or get left behind.

■ For 2018, what is your marketing strategy for enhancing your online digital footprint? For many, your website will be the front door to your organisation.

■ For 2018, how will you be investing in your staff? How many will you be sending on IFD College courses? A trained staff will be a difference to retaining them and providing a professional service.

“THE MORE WE ARE TOGETHER, THE STRONGER WE SHALL BE”

Terry Tennens

■ For 2018, how will you be promoting funeral plans in an educational and informative manner?

■ For 2018, why not get a mystery shopper to visit your office(s) and get 'real time' feedback on your welcome, office premises, integrated services, printed materials and even colour schemes?

Disruption is a way of life and we need to get used to its uncomfortable presence. Military units are alert, focused, adaptable, and maintain a 'can do' attitude. Independents are survivors, and we must learn to innovate and adapt.

Last month, SAIF became aware of a new entrant to funeral services, Hospice Funerals LLP (HFL). This is a franchise which is offered through Memoria and Low Cost Funerals Ltd with St Margaret's Hospice in Taunton.

Thank you to those members who sent in important data in respect of their support for local hospices.

SAIF has some questions and potential concerns about the HFL model and has written to hospices we believe may be entering the HFL franchise, asking:

1. What monitoring will be done to ensure that funeral services are promoted and/or offered equitably, and that patients will not feel pressured or obliged to use the Hospice Funeral Service rather than their preferred funeral home.

2. What redress and/or complaints procedure for the client will be in place? For instance, SAIF has a Standards Committee where clients have a fully functioning complaints procedure.

3. SAIF operates a leading Quality Assurance programme to enhance member firms' credibility in respect of their professional services. How will HFL funeral directors ensure continual professional development?

4. SAIF's Code of Practice makes it mandatory for members to offer a 'simple funeral' with clear pricing available in each office. SAIF members ensure the client is at the centre of the decision of what funeral is chosen. We notice that HFL is offering a full funeral service, but we remain cautious that any 'direct cremation' service can leave those affected by loss with unfinished emotional business without the service to remember and give thanks for their life.

We applaud the amazing work of our local hospices in caring for people with life-limiting illnesses and their next of kin and understand the need to sustain income streams for our hospices. SAIF believes independent funeral directors continue to offer end-to-end care for families during their worst time of their lives.

As we enter 2018, we need members to:

- Stay focused and excel in their core competencies as funeral directors
- Get out and serve their communities
- Stretch to enhance their value proposition – e.g. opt into SAIF Care, client bereavement counselling
- Be humbly confident and develop that learning mindset – how can we grow, develop and improve?

The more we are together, the stronger we shall be – that's why being part of SAIF is vital. We are one collective voice. ●

Best wishes for 2018,

Terry Tennens
Chief Executive

terry@saif.org.uk

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SUZANNE GRAHAME
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

Listening and acting

One day into my new role with Golden Charter, I found myself the centre of attention on a stage at the company's annual staff conference. Speaking to the whole organisation at once has its benefits – everyone knew my face next week in the office, for one – but on your first day on a job there is a lot to be said for listening.

Before everyone took their seats at the staff conference, stalls were laid out with Golden Charter employees on hand to talk about the company's projects. Hearing people speak knowledgeably and passionately about the work they do every day, their achievements, and their goals for the future, all had a big impact on what I said later that day. Beyond that, they continue to help shape my thinking and understanding of Golden Charter, pre-planning and the entire funeral profession.

I feel similarly about my inaugural *SAIF Insight* column: here I am addressing Independents from across the UK, but what I say over the coming months will be influenced by what I hear. I'm currently filling my calendar for January with meetings with independent funeral directors and funeral industry related professionals and policy makers.

The key will be listening to views from across the independent funeral director population, as well as other stakeholders and market interests who all have an influence or an interest in the delivery of funerals and funeral plans across the UK. The challenges are many, for both at-need and pre-need, and we need to make sure that we are considering and understanding both markets. As competition and regulation loom ever larger, our aim is clear: the continued success of the independent sector. The best way to achieve that will

“I WILL BE ACTIVELY SEEKING OUT YOUR VIEWS AND THEY WILL HELP SHAPE MY UNDERSTANDING OF THIS VARIED PROFESSION”

always be to bring the diverse views of independent funeral directors together.

As Golden Charter's first female CEO, it has been heartening to have already met with a diverse group of engaged funeral directors – women and men both on the SAIFCharter Executive and beyond it, all with your own businesses and your own views, market challenges and opportunities. Those of you in cities, villages and all points in between, all running businesses of different sizes and varied focuses – and serving equally varied groups of families – are a powerful force to work towards a common goal, something you have proven repeatedly over time.

Encouraging to see, if also a lot to take in. However there is also something to be said for hitting the ground running, and there are plenty of incoming issues that won't wait.

At-need comparison sites have already made an impact, and debate is growing over their influence, and the potential opportunities and downsides of that model we have seen in other professions. Regulation is coming in varied forms –

potential regulation for funeral plans, inspections for funeral directors, and the potential for lots more change across the UK. That feeds into the public perception of the funeral profession, and new entrants into the market will always be aiming to compete on perception, price and quality. And of course GDPR, the General Data Protection Regulation, looms – one of the fastest approaching challenges for us all, as I suspect you will all be aware, and one where Golden Charter and Independents will have to work hand in hand.

Golden Charter and independent funeral directors have a deeply embedded relationship, and if we can use our position to assist with these many coming issues that affect all aspects of your work, we should.

If you want to follow up on any of these issues, your local Golden Charter representatives are ready to assist, and so am I. Working towards a common purpose means keeping up and building on our engagement with each other.

My email address is below, but my plans don't simply involve sitting back and waiting to hear from funeral directors. Whether through calls and emails, face to face meetings, 2018's round of CEO suppers, and even the Golden Charter satisfaction surveys which are still going out to funeral directors every month, I will be actively seeking out your views, and they will help shape my understanding of this varied profession, and what we need to do together to make the independent sector a continued success story. ●

suzanne.grahame@goldencharter.co.uk

Iain Dean, Managing Director; Len Coleman, Funeral Director; Brendon Aindow, Bearer/Funeral Assistant; and Charles Paton, Bearer/Driver/Funeral Assistant



New fleet investment

Dean Brothers (Formby) Ltd has taken delivery of its brand new E Class Mercedes. The SAIF member purchased the highest level of transportation for families and their loved ones.

The investment comes as the company marks its 190-year anniversary.

Born in Wigan in 1805, Ellis Dean moved to Formby in 1827 as a wheelwright by trade. He married in 1827 and started business on a large corner plot in Kenyons Lane opposite the ambulance station as wheelwrights and joiners. Traditionally, the local joiner would make the coffins for funerals and assist in funeral arrangements, which were then very simple services at church then burial in the local churchyard.

His son, William (born 1835 and married in 1860), moved the premises to its current location at Gores Lane, trading as builders and funeral directors in what was then a very small village community.

William's nephew Ellis (born 1863) married and pursued a career in farming, which was then situated at what is now known as Deansgate Lane North in Formby (Hawksworth Farm).

To continue from Gores Lane, Ellis Dean (born 1861) and brother William Dean (born 1865) formed Dean Brothers. Ellis later retired, leaving William to continue. William's son, William Ellis (born 1912) registered the company as Dean Brothers (Formby) Ltd in 1946, later retiring in 1976.

Peter William and his wife Joyce were the fifth generation of the family within the business, implementing extensions and refurbishments to the properties. The largest refurbishment was in 1997, and it was officially opened with a dedication service by the local ministry. Further refurbishments took place in 2009.

In the 1990s, Peter's children Sharon (born 1972), Samantha (born 1977) and Iain (born 1975) joined Dean Brothers. Sharon is the Company Secretary and handles

all accounting and administration. Samantha is an experienced funeral director and handles all monumental masonry operations.

Iain, who qualified and worked in the graphic design and photography sectors, is also an experienced funeral director and has written software for the funeral trade, handles the marketing and advertising for the company. He is the current Managing Director, with Peter now Chairman of the company.

Iain said: "The company has maintained our traditional funeral services for our local communities while progressing operations using IT and modern approaches. Funerals are arranged on iPads while other computerised systems have improved organisation and efficiency, providing families with the best of our attention.

"The traditional family care that we have become known for remains and, as one of few independents in our locality, our reputation for care and attention to every detail has become our greatest ally."

New National President for 2018-19

It is with regret, that, for personal reasons, 1st Vice President Gary Staker has chosen not to stand for election as SAIF's National President at the forthcoming Annual General meeting in March.



However, the SAIF National Executive Committee announced that Alun Tucker has been nominated as its choice to be National President for the year 2018-19. Well known in SAIF and

throughout the funeral profession, Alun was previously National President in 2004-5 and has represented SAIF in various roles over the past 20 years.

Alun will be installed as President in Brighton and will succeed Paul Bowley, who has enjoyed a very



successful year as President. SAIF Chief Executive Terry Tennens commented: "It is with a heavy heart that Gary has had to take this decision but SAIF is fortunate to have someone with Alun's wealth of experience to step in at relatively short notice."

TV advert focuses on Independents



GOLDEN CHARTER RETURNS TO YOUR TV SCREENS

Golden Charter's TV advertising is making a return this month.

Beginning on Monday 15 January, the Golden Charter advert - including the scene introduced last year, which focuses on an independent funeral director - will be playing across a range of channels throughout the day. The advert continues to use the joined-up branding introduced last year, so will continue to link seamlessly with other marketing material.

Karen Trickett, Golden Charter's Director of Marketing and Consumer Sales, said: "We have seen from our plan holder research that this advertising does provide the spike in recognition you would expect of a national TV campaign and increases awareness of funeral plans in general, so this is a great opportunity for Independents to take advantage

of that boost in families' awareness.

"This is a busy time of year for everyone, but by promoting plans now your business will benefit - especially as new data protection rules loom, making it harder to contact existing families.

"Now is the most popular time to buy a funeral plan, and to start the conversation with your families. Our 2018 campaign, designed to be easily combined with existing material or with a price message if you choose, helps address the challenges of doing that."

If you are running marketing activity and would like Golden Charter's assistance, please contact your local Golden Charter representative.

Help available includes point of sale material, media booking advice, online assistance and help with following up on enquiries.



Karen Trickett

New cremation regulations

The Ministry of Justice (MoJ) has announced the Cremation (England and Wales) (Amendment) Regulations 2017 will come into force on 6 April 2018.

The new regulations will:

- Provide new cremation application forms, which will include a section for the applicant's instructions on what should happen with the ashes, including where the applicant wishes to give instructions after the cremation. The applicant will be able to change or give further instructions in writing after the application is submitted.

- Allow cremations that are applied for prior to 6 April to proceed. There will be no need to reapply using the new forms where the cremation takes place on or after 6 April, but every cremation applied for from 6 April must use new forms.

- Give crematoria discretion to return ashes to someone other than the applicant in exceptional circumstances. This addresses the rare but distressing situation where the applicant blocks the releasing of the ashes in circumstances where they have been imprisoned for causing the death of the deceased or have been convicted of violence against a spouse where the cremation was of their child. The MOJ will be seeking views on the guidance that will be provided to

crematoria managers in exercising this power.

- Make clear how cremation forms can be signed and transmitted electronically. This will provide clarity on the types of 'signatures' that are acceptable when cremation forms are sent via the internet/email and will reassure crematoria that it is unnecessary to follow up electronically sent forms with wet-signed paper forms.

- Allow the MoJ to issue cremation forms in Welsh or bilingual English/Welsh versions. The schedule to the Regulations that contain the statutory cremation forms will be in English only, however this new regulation allows the statutory forms to be issued in the Welsh language.

- Correct an existing error that relates to the definition of incineration as used in regulation 29. The correction ensures that the cremation regulations refer to the correct part of Schedule 1 of the Environmental Permitting (England and Wales) Regulations 2016.

✓ Copies of the current guidance can be found at www.gov.uk/government/publications/cremation-guidance-for-applicants And new Cremation Regulations at <http://bit.ly/2kzUAge>



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Guy Turner

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www.funeralconsulting.co.uk

New and improved mygoldencharter portal

The **mygoldencharter.co.uk** portal has been re-launched in a new, modernised form.

On logging in, funeral directors are presented with a far more intuitive, easy to navigate site that provides you with the tools you need to manage your Golden Charter plans effectively, all presented in a new, more contemporary style echoing the company's brand refresh.

The portal, which is accessible 24/7 and 365 days a year, is easily accessible from desktop, tablet and mobile devices, and will allow you to personalise the site with your own logo.

Just some of the key features include:

- The latest news and resources
- Funeral plan quote generator
- Your live plan information
- Your financial information, allowing you to view account statements and generate a funeral director invoice (FDIA)
- Document library, including marketing literature and campaign

materials searchable by name and date

- Online booking and order form for events, stock and merchandise

Watch out for the pop-up 'tooltips' that will appear when you log in, guiding you through the new site and helping you to make full use of its functionality. You will be able to turn the tooltips function on or off using the toggle button on each page, to give all members of staff in your business the opportunity to view the tips and hints for getting the most out of the portal until they are confident in how to navigate it.

Your existing funeral director portal login for **mygoldencharter.co.uk** will allow you to access the new site. However, if you don't already have a login for the site, you've forgotten your username or password, or you haven't logged on since 1 January 2016, please speak to our Field Support team on 0141 931 6310 who will be happy to provide this for you.



Festive remembrance

C Fewster & Son, from Patrington, East Yorkshire, hosted its annual Christmas carol service in St Patrick's Church in December. The firm invited families from all the funerals they carried out over the year. At the end, the families were invited to take a star from the Christmas tree, write a message to the lost loved one and take it home to hang on their own tree. More than 200 people attended the service, which made it one of the best attended in its history.

COUPLE'S GIFTS OF GIVING

Forget toasters and steak knives - David and Joanne Gardener's wedding present list just asked for toys. The kind-hearted couple wanted to make sure that local disadvantaged children were able to celebrate Christmas with a present.

David, proprietor of Peter Dodd Funeral Directors in Sunderland, married colleague Joanne on 2 December and they decided to support the Sun FM Toy Appeal by asking guests to buy toys and games that could be donated to the appeal. Local radio station Sun FM works with the Salvation Army to collect and deliver toys to disadvantaged children across Wearside for Christmas.

David said: "We are very fortunate that we have everything we need so we decided to help others through the Toy Appeal and we got some great gifts, including scooters and bicycles.



Sun FM's Simon Grundy and Danni Moore with Craig Thompson, funeral director, and Joanne and David Gardener

"We advertised that we were collecting for the appeal in our front window and it was really nice that people from other local businesses came by to drop off their toy contributions too.

"In the end, we have an amazing amount of toys and the people at Sun FM got a shock when we turned up to deliver the donations as it completely filled their office.

"They were delighted with our contribution and even interviewed the both of us live on the air."

The newlyweds enjoyed a short break to Edinburgh after their wedding, but are planning a honeymoon in the Maldives later in the year.

The Limbo Green Memory Wreath

Brand new to Secure Haven Urns & Keepsakes Ltd is the Limbo Green Memory Wreath, an innovative concept that turns the traditional floral tribute into an organic form of remembrance.

The Green Memory Wreath is made up of potted living plants, which are chosen by the family. The pots are slipped off the wreath and placed into supplied carriers. The wreath can be reused several times over using fresh pots making this a very ecologically sound solution as a floral tribute.

Cost to trade is: £70 + VAT and shipping for two complete starter kits £225 + VAT and shipping for six memory wreaths with 96 pots and carriers. From January 2018, Secure Haven Urns & Keepsakes Ltd will be a trade only supplier.

For more information, call 01245 377057, email enquiries@securehaven.co.uk or visit www.securehaven.co.uk/shop/trade

Advertising feature

Triple success for Masterson

Masterson Family Funeral Home from Old Harlow in Essex recently sponsored two bereavement seminars at Marigolds, Old Harlow Cricket Club. The guest speaker was Grief Counsellor and *SAIF Insight* columnist Dr Bill Webster, who spoke of *A Paradigm of Grief* to more than 50 professionals during the afternoon. The evening saw more than 80 bereaved families and individuals listen to his remarkable way of trying to help through grief and coping with life following a significant loss.

Jerome Masterson, the company's Director, said: "The last time we held a bereavement seminar was over five years ago. With little bereavement support for the families that we look after, this was desperately needed as is proven by the many positive comments

that we received. We were delighted with the feedback. We also presented professionals with one of Dr Bill's books, *Lost for Words*, and each attendee received a copy of his *Now What* book."

At the end of both seminars, guests were treated to a buffet and after the final event, Jerome and his staff took the extra food to the homeless in Harlow.

The Masterson family then held their annual memorial service at The Old Harlow Baptist Church where some 250 attendees were invited to release a balloon in memory of their loved ones. Afterwards, clergy from differing religions and funeral celebrants led the prayers and litanies.

CuddleCot

After the event, Jerome Masterson was delighted to announce funds raised

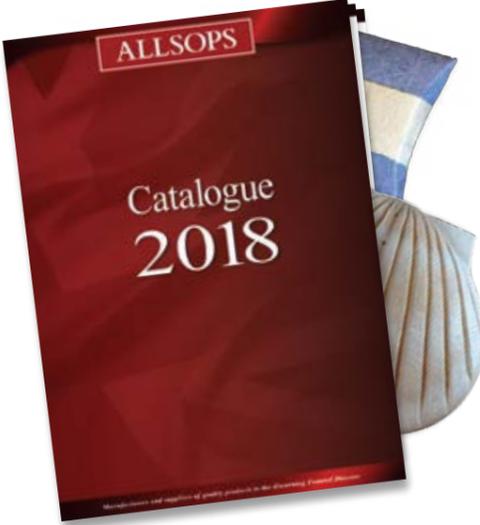
had reached the £1,600 required for a CuddleCot. Jerome said: "We are so grateful to everyone who donated and cannot thank you enough. The CuddleCot is a special, adapted Moses basket that allows baby to stay with its parents and will bring comfort to those that sadly lose a baby. We have cared for so many over recent months, which has helped us to realise how important this is."

Bereavement group

Following the training and support from Dr Bill Webster, Masterson Family Funeral Directors announced its first bereavement group would take place on Wednesday 3 January. For more detail, contact Masterson Family Funeral Directors on 01279 626238 or email jerome@mastersonfuneralhome.com

For more information on Dr Bill, call 0333 8000 630, email linda@griefjourney.co.uk or visit www.griefjourney.co.uk

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REPORTER

At the heart of their community

A couple has dedicated years to serving their community and fundraising for charity. Barbara and Jim Turnbull, aged 82 and 83 respectively, are part of the family business E Turnbull & Son Funeral Directors.

This year they held the annual coffee morning bake sale at their home in Tynemouth and raised £610 for the Maggie's Centre. Barbara and Jim are pictured at the local Maggie's Centre, in Newcastle-upon-Tyne, after handing over their recent donation.

The couple's daughter Jane Broadhead, who is the sixth generation to work at the family firm, said: "Mum has been holding this event for several years and has raised similar amounts before, which were donated to Macmillan. This year they decided to focus on Maggie's, which provides support to anyone who has been affected by cancer."

Maggie's provides free practical,



emotional and social support to people with cancer and their family and friends. There are 20 centres at major NHS cancer hospitals across the UK and abroad.

To support her parents, Jane has just taken on the role of Managing Director and, for the first time, the family business has appointed a female manager, Sharon McRoberts.

Jane added: "Dad is still coming into the office every day and is well known in the local community, and moving forward, my son Ben, the next generation, has been sorting out our computer system.

"It is a privilege to look after the families who use Turnbills at a difficult time in their lives."

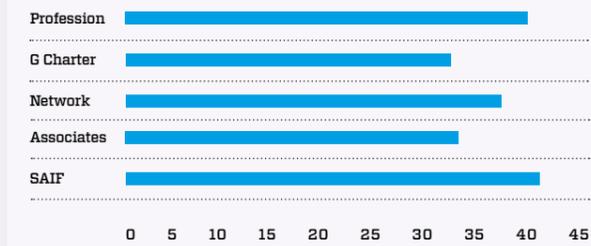
The firm was established in 1790 as a furniture business, before then branching out to making coffins. The premises were moved into the centre of town in the early 1800s and have always been in the family.

SAIF regional meetings feedback summary for 2017

In 2017, SAIF held 12 regional meetings, including one Christmas dinner meeting, at venues in Durham, Wakefield, Newmarket, Pencoed, Haydock, Chelmsford, Birmingham, Tiverton, Bournemouth, High Wycombe, Tunbridge Wells and Llanelli. The meetings were attended by 370 people, representing SAIF funeral directors and associate members. SAIF would like to thank all the excellent guest speakers. 93% of attendees rated the meeting as excellent or good and 95% would recommend the meeting to other funeral professionals.

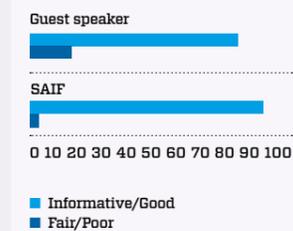
Important features of regional meetings
Attendees were asked

Attendee ratings: areas covered



to rate the importance of the areas covered at regional meetings. The graph (above) shows that the most important area is SAIF updates, followed by news from the funeral profession, then networking, information from associates, including Golden Charter. Attendees rated the guest speaker and SAIF

Attendee ratings: speakers



presentations very highly. Comments from attendees included:

- Sincerest thanks to all those that arranged the evening. First class all around
- Useful meeting, thank you
- Thank you for a great evening
- It was the first meeting I've attended and I'm glad I came; I hope to come again
- I've been in the profession four weeks and think you're a lovely friendly bunch. Keep up the good work.

Why not find out for yourself? Join your local SAIF regional meeting in 2018. Watch this space and saif.org.uk for details.

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First hospice to offer new funeral service

Independents wary of franchise model

St Margaret's Hospice, in Taunton, made the news late last year when it announced it was to become the first hospice to sign up to Hospice Funerals LLP, the new franchise-model funeral service launched by entrepreneur Howard Hodgson.

Hospice Funerals was created to help hospices extend their continuity of care to include support after death, with the launch of their own funeral services, and



Clive Leverton

importantly provide an extra income stream.

Since then, another Hospice has also indicated its intent to partner with Hospice Funerals.



Judith Dandy

On the Hospice Funerals website, it states: "We are proud to offer a transparent menu of products and prices that start with unattended

direct cremation (a low cost funeral) and rise to a bespoke traditional funeral (a more expensive, personalised funeral). The lower priced direct cremation Simple and Flexible options are not readily available at other local funeral directors and are designed to serve a new and growing demand for simpler funeral services."

Terry Tennens, CEO of SAIF, pointed out: "Most funeral directors offer a direct cremation and, in fact, Independents lead in providing flexible and bespoke funerals to suit the wishes of their clients."

Other commentators

have also detailed their concerns elsewhere in print and online.

SAIF Insight spoke to some of its members about the new entrant to the funeral market and they questioned some aspects of the Hospice Funerals marketing material, which they believe infers that new hospice funeral services would be able to provide a more caring service than existing high street funeral directors.

Clive Leverton, from Leverton & Sons Funeral Directors, welcomes competition in the profession but was uncomfortable about the model. He explained:

"I really don't believe that a franchise is appropriate for a profession like ours. It obviously works in the commercial world,

particularly in merchandising but we are not selling products - ours is a caring service and it just does not fit well with our profession.

"In SAIF, we very much value our independence and an ethos that enables us to provide funeral services to our communities in the most appropriate customer-centered ways."

Judith Dandy from Dandelion Farewells also commented: "As a funeral director, I disagree that there is a gap in care,

when we, and so many of my colleagues running their own independent funeral businesses, work so tirelessly to personally serve our communities.

We are offering affordable prices, often trying to offset the significant

increases in third party costs by not increasing our own professional charges.

"We must all be aware of this business model coming over the horizon - the high street shop will be offering their services to not only those receiving care from the hospice, but to the whole community."

Clive added: "It will be interesting to see how it develops. Fair competition is always good to keep us on our toes and helps us to continue to improve our own services, but, in the end, I think the whole thing is unnecessary as there are enough funeral directors providing a good level of service at a local level throughout the country."

See the SAIF website (members' area) for more information and our recommended actions and response to this commercial franchise model.



Terry Tennens

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.



Boost to funeral director payments

Plan prices to rise from 1 April

Independent funeral directors stand to receive a £200 boost to their future plan maturity payments, following the upcoming Golden Charter set plan price rise.

Understanding funeral directors' position over the past year, a retail price increase of £200 will be applied to Simple, Traditional and Exclusive set plans from 1 April. The entire value will be applied to funeral director services and disbursement allowances.

Malcolm Flanders, Director of Funeral Director Sales, explained: "Last year we put more effort than ever into engaging with Independents and giving you avenues to highlight your views. That push worked and we have reflected on the points heard, and this focus on pay-outs is one of the ways we are addressing your feedback.

"This rise has two purposes: to increase your funeral director service payments and to provide a higher disbursement allowance.



That means every penny of the £200 rise goes to the funeral; Golden Charter won't retain any of that amount."

In addition to a £40 increase to funeral director services, the disbursement allowance will increase by £160, bringing it to £1,100. This will bring a host of benefits - better value for customers, less likelihood of any further money being required at the time of need, and a better comparison with competitor plans.



Malcolm Flanders

Value Plans will remain at their current price level, maintaining the advantages for those families and funeral directors who take that option and ensuring a strong, competitive marketing message. But here too funeral directors will receive a boost: the bundled Will is no longer to be included with Value Plans, meaning a £299 FDIA increase.

If you have any questions about the increase, please speak to your local Golden Charter representative.

What can you do on your website?



secure donations and funeral information helping you build your future
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Support for our veterans

Independent funeral directors and Golden Charter have been working to raise money for The Royal British Legion and Poppyscotland throughout the year. This is one example of how Poppyscotland's work supports the armed forces community



Christopher Fisher

Christopher Fisher was in the Royal Navy from 1970 to 1977. As a leading seaman radar he toured the Far East and West Indies and was involved in typhoon rescue work in the Taiwan straits. He then spent five years in the Merchant Navy as an able seaman and ended his career in the MoD Police, where he served from 1982 to 1990 before being medically retired.

Having grown up on a council estate in Clydebank, the natural route for employment was the shipyard, but Christopher wanted to see the world and joined the Navy aged 16.

He said: "I enjoyed the travel and the comradeship. You would be on a ship for two years at a time so you got close to the people you served with."

Christopher, who has three children and five

grandchildren, developed health problems when in the MoD police. He started to have migraines and was referred to a consultant neurologist. The experts could not diagnose his condition, but recognised he had a progressive and degenerative disability, in which his body has been trying to form a foetal position.

Over the years, Christopher's condition has worsened. He only has the use of his left hand and his hips and knees have fused. He has a specially designed and adapted wheelchair, but he was bed-bound for 12 years. During this time, to keep his mind active, he completed an Open University honours degree in law and is currently undertaking a criminology and psychology honours degree course.

Poppyscotland supported Christopher by funding a

replacement van, which enables him to get out of his house. Christopher and his wife Julie had a 20-year-old van which had served them well over the years, but they received the bad news from a local mechanic that it would fail its MOT.

Christopher had received support from Poppyscotland in the past in the form of a hoist and adaptations to his bath to further improve his mobility, so got in touch again, and, within six weeks, he had his new vehicle.

The van is five years old with low mileage and a lift at the back, which means Christopher can access it in his wheelchair. He said: "I have much more freedom and independence now. I feel I am more integrated in society and can meet more people. The van is an extension to my legs."

Christopher shared some of his experiences that he and Julie have enjoyed as a result of having the vehicle. He said: "We can spend more time together as a couple, doing what other couples take for granted. We can visit the garden centre, go shopping together and enjoy fish and chips on the seafront at Helensburgh. Being ex-Royal Navy, I like the sea air."

Christopher and Julie are also active in their church, and Christopher said: "The congregation has supported the Poppy Appeal and is over the moon that someone local is benefiting from Poppyscotland's support. They are pleased to be able to see first-hand how the money that they have raised is being used."

He added: "If the support from Poppyscotland had not been available it would have been mentally debilitating. I would have been housebound once again. I can't emphasise enough how life-changing Poppyscotland's support has been."



Julie and Christopher Fisher

Over £600,000 paid in commissions

Independents who offer legal services through Golden Charter received more than £615,000 in commissions last month.

740 funeral directors benefited from the commissions, with top performers reaching around £1,000 per month.

Providing funeral plans with integrated Wills made up the main source of this revenue, accounting for 93% of the total commission paid to Independents. Over 150 funeral directors gained an average of nearly £3,000 each from integrated Wills alone.

To find out more about offering your families funeral plans with an integrated Will, please contact your local Golden Charter representative.

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DEDICATED CARE

Ian Bendall Funeral Directors, which has been serving the Dumfries and Galloway area for more than 60 years with care and dedication, has taken delivery of its first Coleman Milne vehicle, a Mercedes E220 hearse.

The family-run business was started in the 1950s by Ian's aunt and uncle. Ian has been running the business since 1985, and in that time, the company has gone from strength to strength, supporting the community through difficult times and

expanding the premises to include another office. Ian's daughter, Kimberley, has also joined the business and oversaw the modern transformation of the offices to create a welcoming and comforting, professional atmosphere.

The classic Mercedes hearse makes a fine addition to the fleet with its sleek lines and adorning wreath rails. The integrated coverboards, sat nav and Bluetooth ensure that this vehicle is as practical as it is stylish.

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WHAT THE FUTURE HOLDS



As Scotland prepares for regulation in the funeral profession, Jim Brodie, the Scottish SAIF Government Liaison, will be providing *SAIFInsight* with information on the latest key stakeholder meetings. In this issue, he covers the Scottish Government's recent Burial and Cremation Working Group meeting.

SPECIAL REPORT BY JIM BRODIE,
SCOTTISH SAIF GOVERNMENT LIAISON

“
CONTINUOUS PROFESSIONAL
DEVELOPMENT... IS A PHRASE
WE'RE ALL GOING TO GET USED TO
– EITHER THAT OR STOP TRADING
”

MEETING ONE

The first meeting was the Burial and Cremation Working Group, a continuation of the original Infant Cremation Steering Group. At present it's still about infant ashes recovery, but this is expected to change. It will be the defining committee, which oversees the implementation of the Burial and Cremation Act (Scotland) 2016. I attended along with Paul Cuthell, who was substituting for John Williamson.

The new Statutory Cremation Forms A, (all six of them), will shortly be put before Holyrood and will be legally constituted by spring 2018. It has been a very long time in coming but there is light at the end of the tunnel. Scotland's first Inspector of Cremation, Bert Swanson, reported 100% infant ashes recovery. So kudos to Scotland, Scottish crematoria and Bert.

The new infant cremation code of practice has been now been active for almost a year; it's statutory, yet 90% of funeral directors don't know it exists. No matter how much trade associations inform and educate, members seemingly bury their heads in the sand. Things are further complicated by different NHS Trusts using different paperwork and terminology; this is a joint problem when we contradict the midwives and vice versa. It is still a very hot topic.

There are joint education groups in every NHS Trust area, and you need to be aware that these are very good to attend, for everyone's sake. Either that or have a very good excuse ready for when the press come calling. Ignorance will be no defence in

public opinion; you're a professional and should know.

One unexpected outcome of the code of practice, by the Scottish Government, was the almost complete collapse of Service Level Agreements (SLAs) wherein companies agreed to look after the disposal of Pregnancy Loss cases for NHS Trusts. Some of you may recall them as Hospital Baby Contracts. (Please do not use any term other than Pregnancy Loss, a foetus to full-term stillbirth are now all Pregnancy Losses.) These SLAs were previously commonly fulfilled by the corporate firms, although this wasn't exclusive. The problem is that the pan-UK baby ashes scandal has placed the original practices under the spotlight and the new SLAs are so full of legalese and inferred risk, no one wants them. They were a public service but now they are a liability, which make no commercial sense. Hence the reluctance to agree to perform.

Midwives are now being retrained to 'encourage' Pregnancy Loss mothers to arrange private funerals; I personally have had two where the time between death and cremation wasn't days or weeks, but months. These were under 16 and 10 weeks' gestation, so please take heed, look up the new infant cremation code of practice, learn it and make sure all your colleagues know it as well. Speak to your NHS Trust midwifery managers and find out where and when the joint seminars are being held. Which leads neatly onto...

Continuous Professional Development

Continuous Professional Development (CPD), hitherto unheard of in our

vocation, is a phrase we're all going to get used to – either that or stop trading. For three years in Government meetings I have been looked at in horror by the rest of the caring professions, not because of my devastating good looks, but rather when I inform them we don't require CPD to function as a funeral director.

New Inspector

Natalie McKail is Scotland's first Inspector of Funeral Directors. Natalie is an independent appointee, reporting solely to Scottish Ministers, with a two-year remit to appraise, assess and present to Scottish Ministers, her recommendation will be for a fair and workable regulatory or license scheme for the entire funeral profession in Scotland.

Natalie presented an interim report, since she only started in July this year. She reported that she had visited more than 30 firms, so far by invitation only, big and small, including a corporate and an island business. Apart from care of the deceased, she also highlighted her concerns over risk assessment by owners. Not for assessing risks for health and safety but rather risk planning for running out of suitable storage space, flooding, longer periods of power failure, etc. How many reading this report are already juggling fridge space? And all SAIF Scotland members have by now met mandatory criteria for refrigerated facilities. What she didn't report to the national committee was that she has found basic issues with the care of the deceased on a number of visits. Remember these were announced visits. ●

See February's issue of *SAIFInsight* for Jim Brodie's report of meetings two and three.

Jim Brodie

Quiet end to a busy year

WORDS: PAUL BOWLEY

Davina and I hope you all had a great Christmas and New Year.

As I look back over 2017, I can say it has been an interesting and busy year for SAIF and myself. I have had many visits around the country to regional meetings, AGMs, openings of new businesses and meetings with SAIFCharter and the NAFD, to name but a few.

December was a quite month in my role as President. Davina and I attended the Welsh Christmas Dinner on 1 December, which was a very laid-back, casual event. The companies in attendance were Arthur Cambrey Ltd, Baglan Funeral Home, D J Evans, D L Davies & Son, G E O'Driscoll & Daughters, Harp Funeral Services, Morgan Thomas Vowles, Sims & Jones, St James Funeral Home, P & L Manufacturing, Funeral Zone and Ceri-Lou Newman, Funeral Celebrant from Cherished Memories. Daniel Hare and Paul Firth, Golden Charter RSMs, gave

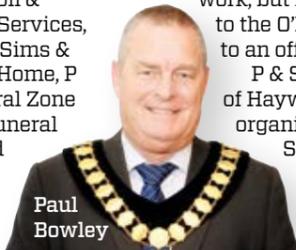


their apologies as they were at a meeting in Scotland.

Independent Funeral Director College certificates were presented to Ceri-Lou Newman and Tom Gray.

While we were in Wales, Past President Gemma O'Driscoll gave us a tour of her new premises, unfortunately unfinished as the builders were still at work, but I am sure it will be an asset to the O'Driscoll family. I look forward to an official opening soon.

P & S Gallagher Funeral Directors of Haywards Heath & Burgess Hill organised a concert by the RAF Shades of Blue big band, which took place in Holy Trinity Church Cuckfield, in aid of the RAF Wings



Paul Bowley

Appeal and raised £1,725. Haywards Heath Branch of The Royal Air Force Association celebrated their 2017 Christmas Lunch at the Woolpack Burgess Hill on 28 November, when they were joined by Wilf Knight, Mayor of Haywards Heath, myself, Matthew Gallagher of P & S Gallagher Funeral Directors, and Andy Pegler, RAFA Branch Support Officer. During the lunch, the receipt for the money raised was presented to the Branch Chairman Patrick Penfold by Mayor Wilf Knight.

In March, I hope to meet many of you at the Grand Hotel in Brighton for the AGM where you have the opportunity to get together and be entertained by Elvis, Drag Artist Dave Lynn and the singing group Suprema.



Paul Bowley, Mayor Wilf Knight, Patrick Penfold & Matthew Gallagher

MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Mr J O'Malley/Mr Anthony O'Malley/Mr Martin O'Malley

Jack O'Malley
Independent
Funerals Ltd
16-20 North Street
Bridgtown, Cannock
Staffordshire
WS11 0BA

Previously advertised on website.
Close date:
2 January 2018

FULL SCOTTISH MEMBERSHIP PENDING

Dom Maguire
Anderson Maguire
15-17 Hamilton Street
Glasgow
G42 0PL

Anderson Maguire
(branch of above)
658 Alexandra Parade
Dennistoun
G31 1DU

Anderson Maguire
(branch of above)
1775 Paisley Road West
Cardonald
G52 3SS

Anderson Maguire
(branch of above)
733 Clarkston Road
Netherlee
G44 3XA

Anderson Maguire
(branch of above)
1111 Cathcart Road
Mount Florida
G42 9BD

Anderson Maguire
(branch of above)
403-405 Dumbarton Road
Partick
G11 6BE

Anderson Maguire
(branch of above)
677 Cathcart Road
Crosshill
Queen's Park
G42 8UA

Anderson Maguire
(branch of above)
152 Kilmarnock Road
Shawlands
G41 3PG

Anderson Maguire
(branch of above)
1083 Shettleston Road
Glasgow
G32 7PE

Anderson Maguire
(branch of above)
189 Springburn Way
Springburn
G21 1DU

Anderson Maguire
(branch of above)
53 Main Street
Thornliebank
G46 7SF

Anderson Maguire
(branch of above)
156 Crown Street
Gorbals
G5 9XD

Anderson Maguire
(branch of above)
132 Cumbernauld Road
Muirhead
G69 9DY

Previously advertised on website.
Close date: 10 January 2018

ACCEPTANCE INTO FULL MEMBERSHIP

Catherine Knapman/Emma McClelland/Charlotte Knapman
Knapman
Independent
Funeral Directors
20 Mannamead Road
Plymouth
Devon
PL4 7AA

Jennifer Ashe/John Ashe
Jennifer Ashe & Son
Funeral Directors
Norma House
78 High Street
Brownhills
WS8 6EW

Mr A McAlister/Mr M McAlister
McAlister's
Funeral Directors
Glens of Antrim House
6 Shore Street
Cushendall
BT44 0NA

Mr A Fitton
A.F. Whites Funeral Services
67 Melbourne Street

Stalybridge
Cheshire
SK15 2JJ

Mr L Allum/Mr M Locker
Luke Allum Funeral Directors Limited
8 Broadway
Sheerness
Kent
ME12 1AF

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

FULL MEMBER BRANCH CLOSED

Mr P Davies
Phillip G Davies & Son
936 Carmarthen Road
Swansea
West Glamorgan
SA5 4AB

Mr D Houghton
Houghtons Funeral Directors
31-33 High Street
Frodsham
Cheshire
WA6 7AJ

Mr D Houghton
Houghtons Funeral Directors
7 Church Road
Lymm
Cheshire
WA13 0QG

FULL MEMBER NEW BRANCH

Mr C Sample
Your Choice Funerals
61 Station Road
Hebburn
Tyne and Wear
NE31 1LA

Mrs S L Thomas
S Thomas & Brothers Ltd
66 Birmingham Road
Bromsgrove
Worcestershire
B61 0DD

Mr P Cook
Ashby Funeral Care (branch of Pat Cook Funeral Services)
174 Ashby High Street

Scunthorpe
DN16 2JR

ASSOCIATES CHANGE OF ADDRESS DETAILS

Fibrous
Suite 6a
Orient House
Newton Street
Hyde
Cheshire
SK14 4RY
(Formerly at Haigh Ave SK14 1NU)

FULL MEMBER NOT RENEWED

Mr C Sterry
Sterry Funeral Service
93 Cheriton High Street
Folkestone
Kent
CT19 4HE
(Business Sold)

Mr C Sterry
Sterry's of Hythe

41 High Street
Hythe
Kent
CT21 5AD

Mr R New
Campion and New
1 Bewdley Street
Evesham
WR11 4AD
(Business sold, retirement)

Dr R Lloyd
Richard Lloyd Funeral Services Ltd
1-2 The Parade
Coppice Road
Woodley
Berkshire
RG5 3RB
(Business sold)

Ashby Funeral Care Ltd
174 Ashby High Street
Scunthorpe
Lincolnshire
DN16 2JR
(Sold to SAIF Member Pat Cook Funeral Services)



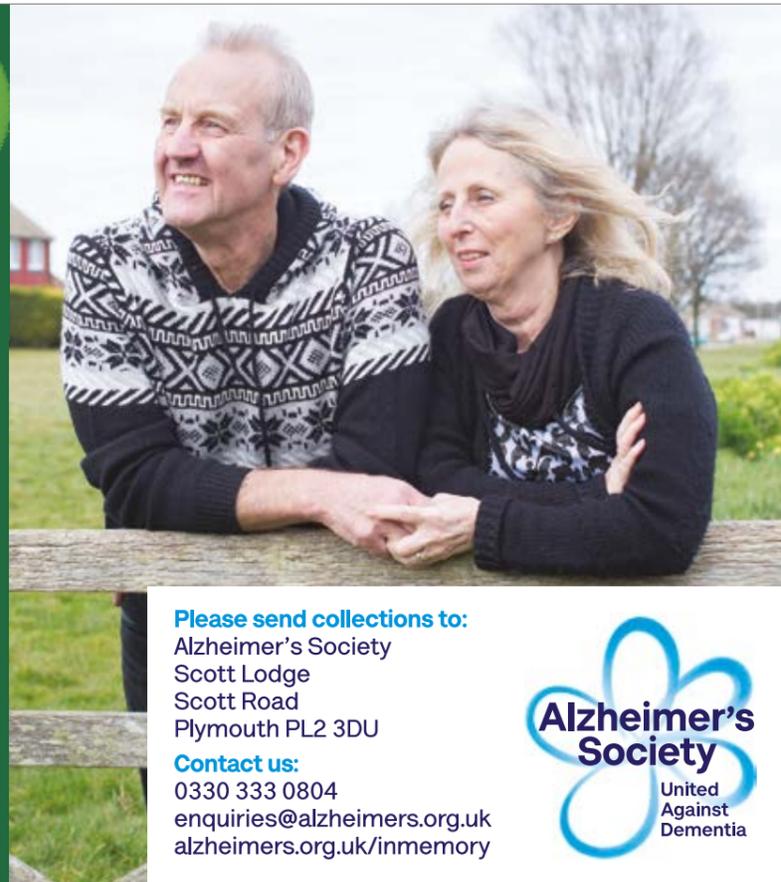
Note: Should any SAIF member have any known reason which would prevent membership being granted, please contact the SAIF Business Centre, in writing, with substantiated evidence against the said application to be received at SAIF Business Centre by no later than the close date noted under the respective member

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A BEACON OF LIGHT FOR THE BEREAVED

After a successful pilot programme throughout the UK, SAIF is launching SAIF Care – a new bereavement service for the funeral directors to offer to their clients as a valuable aftercare support service

WORDS: TIM POWER



SAIF Care Bereavement Support Service has been launched for the clients of funeral directors to specifically help them deal with the pain of losing a loved one. The SAIF Care service was conceived of back in 2016, when it was agreed that a pilot scheme would be organised to see if a bereavement service offered by funeral directors to their bereaved clients would be needed, used and valued.

The pilot ran in 11 locations throughout 2017 from Brighton to Glenrothes and received excellent feedback from the clients who were supported and from funeral services themselves. Funeral directors saw the value of both the improved aftercare service for their clients and the opportunities that SAIF Care presented for local networking and community marketing.

The aim of SAIF Care is to ensure that any bereaved person who uses the services of an independent funeral director will be guaranteed easy access to high-quality bereavement support and counselling, if and when they need it. The service enables either funeral service staff or bereaved people themselves to pick up the phone – the freephone helpline is open from 9am-9pm, Monday to Friday excluding Bank Holidays – or send an email and receive a quick response, with virtually no waiting times for receiving support.

“FOR THOSE WHO SIMPLY NEED SOMEONE TO TALK TO ABOUT THEIR LOSS, A SERVICE LIKE SAIF CARE CAN MAKE ALL THE DIFFERENCE.”

Catherine Betley

The performance of SAIF Care during the pilot was impressive, as the average time between a client or funeral service contacting SAIF Care to ask for support to being put directly in touch with a bereavement counsellor from its network was under 48 hours – a turnaround SAIF doesn't believe can be found anywhere else throughout the UK at the moment.

SAIF believes this new service will add real value to independent funeral services, but also to the large numbers of people who feel unsupported during their bereavement. Unfortunately, there is a real capacity issue for many voluntary counselling services across the UK, with many bereavement care organisations operating long waiting lists for support.

SAIF wished to offer a bereavement care service of the very highest quality



and a 'best in class' service. It wanted to provide a service with fast response times, no long waiting periods between clients contacting the service and actually receiving support, and good use of systems and modern technology – all provided by a team of people with experience of bereavement services and the highest standards of qualifications and personal ethics.

SAIF has, once again, chosen Professional Help, the organisation that also provides the SAIF Care staff support scheme, because of its track record of delivering similar services, long history of involvement in bereavement care services and its good relationships and reputation within the funeral profession.

Catherine Betley of Professional Help said: "We are delighted and very proud to have been asked to provide the SAIF Care service on behalf of amazing independent funeral services.

"We are very passionate about improving access to high-quality bereavement care in the community and are looking forward to working with lots of SAIF members to ensure that their clients can access

the very best support and counselling after bereavement.

"We know that many people cope very well with the difficult experience of bereavement and may not require any additional support, but for those who have had a particularly complicated or challenging bereavement experience, or those who simply need someone to talk to about their loss and what it means for them and their future, a service like SAIF Care can make all the difference.

"We also know that community bereavement services can currently support fewer than 10% of all requests for help and that support is often too slow to arrive, so we will be working to ensure that we have the capacity to respond promptly and efficiently to all requests for help, as well as developing a range of helpful bereavement resources and grief education and training for all who wish to access it.

"The SAIF Care service is based on the principles of emotional first aid, where we offer reassurance, normalisation and grief education before providing telephone or face-to-face specialist bereavement counselling for those who

are identified as really needing it."

Professional Help is a member of the British Association of Counselling and Psychotherapy and the National Bereavement Alliance and maintains the highest standards in customer service, client care and safe practice. Professional Help is led by Catherine Betley, who has more than 15 years' experience of running bereavement care and counselling organisations.

SAIF Care provides a freephone telephone helpline 0800 917 7224 (open from 9am-9pm, Monday to Friday) through which bereaved individuals will be able to access advice, information and support. We also offer access to the service via email at help@saifcare.org.uk

Where appropriate, SAIF Care will offer up to six free sessions of face-to-face or over the telephone bereavement counselling. The SAIF Care service is only available to SAIF member businesses who have opted in to provide the service for their clients. To opt in to receive the service, contact Catherine Betley at Professional Help via the details provided below. ●

THE BENEFITS OF SAIF CARE

Catherine Betley of Professional Help, the organisation that provides SAIF Care, talks about the benefits of providing a centralised bereavement care service for all SAIF members that will offer a professionally tailored service to individual clients.

CENTRALISED SERVICE WITH UK REACH

We have a UK-wide network of specialist bereavement counsellors who can be called upon to support your clients, as some clients may need counselling to take place in a different location to where the funeral director is based.

SHORT TO LONG-TERM SUPPORT

Many clients will not need formal bereavement counselling, but will require reassurance and normalisation and the opportunity to tap into the service at a later date if the need arises.

That's why we do not expect to see massive early take up of specialist bereavement counselling – bereaved people often do not want or need specialist counselling especially in the early days after a death, but as time goes on, may need additional help, support or reassurance to resume their lives without their loved one and the opportunity to return to a service as and when the need arises at a later date.

SPECIALISED SUPPORT

We believe that SAIF Care offers an important central helpline resource for bereaved people to access information, advice and support, specialist counselling and onward referral to other services where necessary and also offers an important resource for funeral service staff to obtain advice, support and information about bereavement issues and how best to help their clients.

'ARM'S LENGTH' SERVICE

We feel that by providing an 'arm's length' service for SAIF members, that there will be fewer barriers to families taking up the service – they do not have to discuss emotional issues with the funeral service staff unless they want to, and accessing the service can be undertaken as a choice by the client on a semi-anonymous basis rather than directly via the funeral director.



Catherine Betley



SAIF CARE MEMBER BENEFITS

- Free press release for your local media - members will need to issue themselves
- Use of SAIF Care logo in marketing materials
- Listed as a member who offers SAIF Care on the SAIF website
- Opportunity to provide a blog promoting your firm on the SAIF website and in *SAIF Insight*

Freephone: 0800 917 7224
 Email: help@saifcare.org.uk
 Twitter: @SAIFCareUK
www.professionalhelp.org.uk

The freephone helpline is open from 9am-9pm, Monday to Friday excluding Bank Holidays.



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HANNAH LEVERTON, MARKETING & COMMUNICATIONS, LEVERTON AND SONS LTD

Digital marketing is now recognised as an essential part of business communications with its consumers and potential consumers. It provides so much more than traditional forms of marketing due to the way in which it enables us to be content-driven and interactive, among many other features. It is these particular elements which allow us, as funeral directors, to have a much more valuable relationship with our existing clients, future clients and other people we work with.

This is where the role of social

media comes in. While other forms of digital marketing might not be deemed appropriate or effective in our day-to-day work, the use of social media can really help us connect to with people. The beauty of this is that when people follow and like you, they opt in to being part of your community so that you know they are interested in you and what you have to share or say. These social media platforms provide another way to keep in touch without replacing the need for face-to-face interactions; they simply add value when used correctly.

Facebook has two billion active users, second is YouTube, followed by Facebook

Messenger in third place. Facebook is the biggest social network in the world and is one day tipped to rival Google as a search engine tool. If you don't have a Facebook page for your company, then it's worth getting the support to create one along with other platforms. It will allow you to collect independent reviews from your clients, update them on your services which they can share with others, ask them what they would find helpful and even publish death notices. We are always reminded at Leverton's that making posts personal, with the individual funeral director's professional photo included along with the recent testimonial, really

works, or if you want to inform and promote you should be posting between 7pm and midnight. If you want to go further you can pay to promote your posts and, of course, you can add rich media such as videos – this feature along with live streaming and canvas is driving high-level engagement. There are many helpful free tips and guides which are easily accessible out there, as well as agencies who can do all of this for you of course. Even if you are happy to manage or continue to manage your own social media, it's worth asking an agency to do an audit on how well you are doing and if they can give you any suggestions and tips for improvements. We used Genesis PR who also work with SAIF. Finally, you can measure your success on social media. All of the platforms provide page insights for you to see what was most popular, or didn't get downloaded much, so you can see what works for your audience and adapt. I feel that whatever you do, be consistent, genuine and respond well. If someone contacts you on social media because a person has passed away, it's just as important that you are able to respond quickly – as you would to a phone call or to someone walking into your branch. Ensure you have a couple of reliable and trustworthy admin users who can access and respond to messages appropriate to your brand values. If you feel you are unable to do this yourself then do invest in a reputable agency or freelancer to do this for you. The digital world is growing and changing at an incredible pace – the next 10 years will see as much technological progress as the previous 200. Having nearly completed my Digital Marketing Diploma, I feel it's crucial to keep up with how people use digital tools to communicate and how we can ensure the funeral profession is making the most of this to help the bereaved. ●



Hannah Leverton



Andrew Leverton (Director), Hannah Leverton (Marketing & Communications), Clive Leverton (Consultant), and Pippa Leverton (Director)

matters to people. Personalisation is key to getting across your company's brand and makes it genuine. This all leads to building trust with your audience as they get to know you, something which I believe is even more essential in the funeral profession.

I believe more of my peers will use Facebook and other social media along with comparison sites to decide whether they will choose you as their funeral director. Being consistent in your content marketing and repeating what works really helps – Facebook business posts reach 16% of followers, so do put the message out again if it worked. You can use a free content planning schedule such as HubSpot and Hootsuite to automate and plan your messages. It is really important to remember that most of these social media and digital marketing tools are free to use.

The undeniable importance of social media among my generation also means that SAIF member firms should listen to your next generation in your approach to marketing and community engagement. The insight they can apply to your business can be invaluable. This movement and acknowledgment has been recognised

by SAIF's NextGen group, which anyone under 40 years old, whether family member or another staff member, can join. If you are interested please contact one of the group leaders, Daniel Ginder, at daniel@ginder.co.uk

While planning is great, be agile and create posts when something comes up spontaneously, like winning an award or receiving some coverage in a news article. I would also say sharing others' posts that are helpful is key. For example, we like to share SAIF's news to endorse their information. We are guilty of being a bit behind on occasion but have started to create a blog/article section on our website. This not only helps to share information with our audience that they might not know, but also content marketing is king. It will provide you all that you need to share on your social media platforms and also, importantly, Google will rank you higher if you update your website with quality content regularly.

The Digital Marketing Institute recommends that if you are publishing posts to provide news, then between noon and 6pm is the most effective time to do

PERSONALISATION IS KEY TO GETTING ACROSS YOUR COMPANY'S BRAND AND MAKES IT GENUINE



Hannah Leverton Leverton & Sons



SAIF's quality assurance programme is key to your success. Here Joseph Murren, a SAIF Quality Assessor, explains what it requires of members and how it continues to develop

When associations look at determining their membership many consider the number of members as the defining criteria. However, not so with SAIF, which has always valued quality over quantity when considering the existing membership and new applicants. This is where the SAIF quality assurance (QA) programme comes into its own and is central in ensuring SAIF members provide the highest quality of service to their clients.

The quality assurance programme
The quality assurance programme has developed over a number of years, using the original Code of Practice as its base and building in various areas of legislation,

including the Companies Act, Health and Safety at Work Acts and Environmental Health requirements.

It all starts with recording personal details of the business to ensure the information held at the national office is up to date and complete. It goes on to look at the premises in general, both inside and outside: are the premises in good state of repair; are they clean and tidy; do they have adequate facilities for performing the duties of a funeral director, including private area for speaking with clients, viewing/chapel of rest rooms; preparation area (mortuary); do they have sinks for washing hands; access to hot and cold water; toilets for clients; staff facilities; temperature controlled facilities i.e. refrigeration (these facilities are all mandatory in Scotland); workshop; embalming theatre including sluice, extraction, eye wash and first aid supplies?



Joseph Murren

It checks adherence to the code of practice: are you providing written estimates and written confirmation to clients; an itemised account; do you have the Code of Practice and price list on display and to take away; do you have acceptable procedures for handling cremated remains, donations, jewellery, flowers; do you have a comprehensive complaints procedure? Do you train your staff and provide staff handbooks?

It also ensures you are compliant with Health and Safety at Work Acts, posters, policies, hazards, training, safe place of working, accident book, fire notices, COSHH (Control of Substances Hazardous to Health) records, asbestos risk assessments, no-smoking signs. Are you compliant with environmental requirements, disposal of clinical waste and storage of chemicals? Do you comply with the Companies Act for disclosure of ownership?

These are just some of the areas where the QA programme helps you meet your membership and legal requirements in operating your business.

The quality assurance assessor

There are a total of 10 Quality Assurance Assessors, one for Scotland and nine to cover England, Wales and Ireland. They are all experienced funeral directors and some own their own funeral businesses. They are trained in areas of inspection and assessment and are continually kept up to date with changes to legislation affecting your business. As well as ensuring compliance, they are also a resource for the membership. The Assessors will help in any areas of business compliance you are unsure of; if they do not know the answer they will know where to get it and report back to you. They meet together as a group twice a year to discuss any areas of concern and development.

Future development

The QA programme is continually under review, and it is developed to ensure it recognises changes in the law and areas where legislative departments may be focusing. This is particularly important at the present time as the Scottish Parliament considers legislation for funeral directors.

Together with other members of the SAIF Scottish Executive, the Quality

Assessor for Scotland attends Scottish Government Committee meetings discussing the areas for legislation. This enables the Scottish Executive to consider changes to membership criteria to ensure our members will be fully compliant with the future Scottish Government Funeral

“DO YOU COMPLY WITH THE COMPANIES ACT FOR DISCLOSURE OF OWNERSHIP?”

Joseph Murren

Director Code of Practice. The principal focus of Natalie McKail, the Scottish Government's Inspector of Funeral Directors, is currently care of the deceased.

To address possible future requirements, the Scottish Executive has made it

mandatory for all Scottish members to have temperature-controlled facilities and mortuary facilities including hot and cold running water within their own premises. Risk assessment is another area that may be required; what would you do if there was a major long-term power failure, or if your premises were flooded? Do you have contingency plans if you had a serious fire in your premises?

These are just some of the situations you may be required to address. The QA programme will become key in ensuring our members are fully compliant before they are inspected by a Government Inspector. It will become one of the major benefits in membership of SAIF and will give members a clear advantage over any non-member competitors.

The QA programme will therefore continue to develop along the lines of Government requirements and will incorporate areas that the Executive believes will be subject to inspection by the Government Inspectors. Not to do so would be to fail our members. ●

THIS ARTICLE WAS COMPILED IN CONJUNCTION WITH JOSEPH MURREN, SAIF SCOTLAND QUALITY ASSESSOR

Framework for disposal of the dead

Modernising the legal framework for disposal of the dead is among the projects announced last month by the Law Commission of England and Wales.

The Commission has set out its 13th Programme of Law Reform – a list of 14 projects which the Government has a “serious intention” to reform – and among them is a project entitled ‘A Modern Framework for the Disposal of the Dead’.

SAIF has a seat on the Burial and Cemeteries Advisory Group of the Ministry of Justice, and will keep you advised of prospective reforms that should improve the legal and documentary process.

Sir David Bean, the Law Commission’s Chair, said: “Although we are operating in uncertain times, I am confident that our independence and ability to build consensus will help ensure that Parliament can take forward law reform in these areas.”

The Commission said it aimed to begin working on these projects “over the next three years”, but noted that the “uncertain climate” would require it to remain flexible.



SCOTTISH BURIAL CHARGES INCREASE



Burial charges have risen by 27% across Scotland, according to Citizens Advice Scotland’s (CAS) annual league table. Scottish burials now cost an average of £1,428. The rise between 2014 and 2017 was three and a half times above inflation on average, although some local authorities’ rises were far greater than others – East Renfrewshire had the highest increase, up 49% since 2016 – leading to what CAS calls a “postcode lottery”.

CAS Consumer Spokesperson Ruth Mendel said: “This year we again see an increase in burial costs across most areas, though it is notable that a quarter of Scottish councils froze their charges from last year.

“What is striking is that the average charge has increased by 27% since 2014, which is 3.5 times the rate of inflation. That is a substantial increase at a time when many families will have seen their incomes fall.

“Our data also shows that there remains a postcode lottery in burial costs in Scotland, with some councils charging

significantly higher fees than others just a few miles away.

“Bereavement is a difficult time for any family, and the financial side of planning and paying for a funeral or cremation can of course compound the emotional difficulties, particularly for those who are on lower incomes or where the bereavement is unexpected.

“In publishing this data we hope to sensitively encourage people to think ahead and plan for funeral and cremation fees. And while we understand the financial pressures that local authorities face, we urge them to consider the impact that high burial charges can have on people at what can be one of the most difficult times in their lives.”

Eight local authorities froze burial charges between 2015/16 and 2016/17, with none reducing prices. The Western Isles has remained the cheapest area, with a 0.6% year on year increase to £705. The City of Edinburgh’s £2,340 is the highest, with the gap between the cheapest and most expensive options increasing 5% since last year.

Cremation charges have also risen, with the average now up by £25 to £743.

COMMITTEE CALLS FOR TIMING TARGETS

Performance targets should be published to show how effectively Scotland’s new social security agency awards funeral assistance, the Scottish Parliament’s Social Security Committee has said.

The Scottish Government has published its Stage 1 Report on the Social Security (Scotland) Bill. Funeral Expense Assistance remains on track to be delivered by the Scottish Government by the summer of 2019, with the Committee having received illustrative regulations on funeral assistance.

The report noted: “In evidence, the main message from a number of respondents was that people who apply for the existing funeral expenses payment are experiencing difficulties with the time taken to establish eligibility and then to process payment.

“The bill’s policy memorandum says that in recognition of the stresses caused by delays in being notified of an award, the Scottish Government will aim to process applications within ten working days of receipt of application and that payments will be made ‘as soon as practicable thereafter’.

“The Committee welcomes the commitment to process applications within ten days and, in due course, expects the agency to publish performance targets for making payments.”

In its more general recommendations, the Committee said that the Scottish Government should consider the balance between primary and secondary legislation used in the bill.

Its report said: “There have been a number of consistent concerns raised about the Bill, in particular the balance between

what is contained in the Bill and what will be in regulations. Many want to see more contained on the face of the Bill, especially the eligibility criteria of the eight forms of assistance created by the Bill.

“The Committee has received considerable evidence suggesting that the balance between what is contained in primary or secondary legislation has not been appropriately struck. It believes that this is an issue that needs to be carefully addressed by the Scottish Government as the bill proceeds.”

The Committee recommended that the eligibility criteria for the eight forms of assistance should be included within the bill, or that those where policy had been

developed should include this detail while the rest could be included in legislation later. A third option involved “the super-affirmative procedure” being used, which is designed to help ensure scrutiny.

The Government responded: “The Scottish Government has paid attention to the evidence gathered by the Committee and the recommendation that it needs to get the balance between primary and secondary legislation right.

“Therefore, the Scottish Government intends to bring forward amendments to the Bill at Stage 2, including ensuring a super-affirmative procedure and the establishment of an independent scrutiny body.”



Funeral poverty response

The UK Government is “examining” calls to increase the amount awarded from the funeral fund, according to the Fair Funerals campaign.

Last month, the campaign, run by the charity Quaker Social Action, received a letter from Liz Truss MP, Chief Secretary to

the Treasury. She confirmed the Department was “examining your ideas and suggestions” around funeral poverty.

The campaign said on its site: “This is not the concrete response we’d hoped for, but it’s a great step towards meaningful reform of the funeral fund, that wouldn’t have happened without the actions taken by our supporters.

“The battle may have been lost, but the war is far from over. If we continue pushing for the funeral fund to be increased, making the undeniable case that it’s best for people and the country in the long term, our calls to action will have to be heard. We just hope you’re still listening, Philip Hammond.”

Fair Funerals’ #BurytheDebt campaign

has been critical of Chancellor Philip Hammond, after the last budget made no mention of funeral poverty. It had joined with Carolyn Harris MP – who spoke out about her experiences of funeral poverty through her son’s death – in calling for a “child funeral fund”, as well as calling for the funeral fund to be raised to “cover the cost of a basic funeral”.



Packages

AGM ATTENDANCE ONLY: FOC

Saturday AGM: On arrival tea, coffee and biscuits

FRIDAY DINING & AGM: £40

■ **Friday afternoon:** Two keynote seminars for the profession

■ **Friday evening:** Dinner with entertainment from 'Elvis'

■ **Saturday AGM:** On arrival tea, coffee and biscuits

SATURDAY DINING & AGM: £15

■ **Saturday AGM:** On arrival tea, coffee & biscuits

■ Buffet lunch

SAIF BANQUET: £60

■ Drinks reception on arrival

■ Three course meal followed by tea/coffee

■ Half a bottle of house wine per person

■ Entertainment by 'Suprema'

THE AGM WEEKEND EXPERIENCE: £115

■ **Friday afternoon:** Two key seminars for the profession

■ **Friday evening:** Dinner with entertainment from 'Elvis'

■ **Saturday AGM:** On arrival tea, coffee and biscuits

■ **Saturday buffet lunch**

■ SAIF Banquet

Election of National Executive Committee 2018

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

Notice of the SAIF Annual General Meeting, which is to be held on Saturday 10 March 2018 at the Grand Hotel, Brighton will be available shortly.

If you would like to be proposed for a position on the National Executive Committee, please ask for a fellow member to complete the form which is available from the members' secure area of the website and return to the SAIF office by either fax on 01279 726 300, post to SAIF Business Centre or scanned email to claire@saif.org.uk

SAIF will need this form, along with a **100 word biography** of yourself and a **high resolution photo** by the deadline of **5pm on Friday 9 February 2018**.

Role of the Executive Committee

The SAIF Executive Committee's role is to act as the governing institution of the association, with members expected to:

- Conduct their business interests in a manner which upholds the best standards of the society
- Attend quarterly Executive Committee meetings

- Attend SAIF's national events, whenever possible
- Attend their regional meeting as the Executive Committee's representative of that region
- Provide input, advice, experience and resources to assist the Chief Executive and SBC staff in their day to day operations
- Act as co-ordinators in their own region especially if there is no other key person in the region

If you have any questions, please call the SAIF office on 01279 726777 and ask for either Claire Day or Terry Tennens.

KEYNOTE SPEAKER: Graeme McAusland

Graeme is the Chief Executive of the Funeral Planning Authority (FPA). He is a qualified actuary and has spent most of his working life in the



life assurance industry where he has held various senior roles, including Chief Executive of a mutual insurer and UK Group Finance Director of another insurer. He holds non-executive roles, chairing the Audit

Committees of an AIM-listed stockbroker and a friendly society. He has also been appointed as the independent chair of the Audit Committee of an Academy school. In his spare time, Graeme plays the cornet in a brass band and is studying with the Open University.

ACCOMMODATION

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

Upgrade your bedroom(s)

- Classic Sea View: £60
- Classic Deluxe Sea View: £100
- Feature Deluxe Sea View: £160
- King Suite: £200

The **Grand Collection package** is available in some Classic Sea View and Deluxe bedrooms.

These extra luxuries include:

- Sky HD TV in your room, including Sky Movies
- Starbucks/Verisimo coffee
- Wireless Bose SoundLink
- Luxury Noble Isle Toiletries

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**. (Overnight with full English breakfast cost £125 + VAT single & £145 + VAT double/twin - ex VAT)

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 with entertainment by 'Suprema (The Ultimate Motown Covers Band)'		£
NAMES OF ATTENDEES (if different to above):		
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	2.00 PM-4.30 PM	TWO KEYNOTE SEMINARS FOR THE PROFESSION: ■ Alzheimer's: Dementia Friendly Business ■ Regulation of Funeral Planning Marketing	
SATURDAY	9.30 AM	SAIF ANNUAL GENERAL MEETING	
	AFTERNOON	FREE TIME TO EXPLORE BRIGHTON	
	2.30 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
Telephone: 0345 230 6777 • Fax: 01279 726300 • Email: claire@saif.org.uk

ENTERTAINER: Dave Lynn

Dave is one of the country's leading drag artistes.

His versatility has led him to perform his shows here and abroad, on television, radio, theatre and film. He even faced up to Anne Robinson four times on the *Weakest Link*.

Dave is probably best known for mentoring a naval officer to become a drag queen in four weeks in the award-winning Channel 4 series *Faking It*.

Since then, he has presented a segment on *Wish You Were Here*, and mentored the *Big Brother* housemates through a live television panto. In theatre

he has performed a wide range of parts: *Boys/Girls in the Band*, *Diamond*, *Dragula*, *Torch Song Trilogy*, *My Night with Reg* and more recently *Have a Secret Crush (Sleeping with Straight Men)*.

He has been in *Coronation Street*, *Eastenders*, *Mile High*, *Silent Witness* and, very recently, had a guest spot in

ITV's *Birds of a Feather*. His film appearances include *Beautiful Thing*, *Victor/Victoria*, and *Malice in Wonderland* with Danny Dyer. In pantoland his roles have included King Rat, Evil Queen and, of course, the Ugly Sister!



Priorities for another New Year

WORDS: DR BILL WEBSTER

Is it just me, or is time going faster? Someone once observed: "Life is like a toilet roll. The nearer you get to the end, the faster it goes!"

As yet another New Year rolls around, my grandfather's comment is becoming more relevant. "Well, Bill," he used to say, "that's one day more and one day less."

The question is whether you focus on the one year less, or decide to make the most of the one year more. Personally, I want the this year to count – after all, I have already passed my allotted 'three-score years and 10', so I don't want to waste it!

I don't do New Year's resolutions, I just don't have the willpower. Besides, the moment you 'blow it', (which is usually by 2 January), you give up on resolutions and slip into the 'same old, same old'.

Setting goals

I prefer to set goals to accomplish in 2018. You can work on those all year. My objectives are focused on what is really important in life.

My goal is to play more and work less – mind you, when you love what you do, you don't have to work a day in your life. I will play more and not worry about how well or how badly I do; just enjoy that I have the strength to swing a golf club, moments to enjoy the open air, and the opportunity to enjoy the camaraderie of good friends. Finding the occasional golf ball in the rough will be an added bonus.

I'm going to enjoy my own back garden more and worry about the weeds in the lawn less. If my neighbour's grass looks greener than mine, I'm colour blind, so who cares.

I'm not 'saving' anything. We realised last year we only brought out good china and crystal for strangers and guests. This year I want to use it for the people really important to me, like family. And we will use it for every special event – Sundays, birthdays and pizza nights. 'Someday' and 'one of these days' are losing their grip on my vocabulary. If it's worth seeing, hearing or doing, I want to see, hear and do it now.

My goal is to listen more and try to interrupt less.

It is amazing how many conversations are dialogues of the deaf, planning our next response while the other person is talking. I will try to listen more closely to what people tell me, and seek



to understand the meaning behind the words, not just what is being said.

My goal is to offer more random acts of kindness. Sure, that means helping with the dishes, mowing the lawn without having to be asked, fixing the lights etc, but it is far more. It involves more evident signs of affection to the people I love. More notes left on the counter for my wife, or hidden in places where she will find them days later. It means a chocolate bar for the neighbour's young grandson.

I want to offer more frequent words of appreciation to people who do things I have enjoyed or treasured. I want to make it my mission to be nicer to checkout counter people, and people in life who far too often are unappreciated, neglected, and often mistreated. Helping them feel good about themselves makes their day – but also makes mine. Sometimes a simple compliment can make a huge difference. "Thanks, you did a great job"; "I appreciated what you did"; "You look great in that outfit"; "Great supper, dear". All these compliments can be of enormous value to those who may feel they are being taken for granted.

My goal is to laugh more. Let's send more email cartoons, or clever articles or jokes to each other. We all need a good laugh now and then.

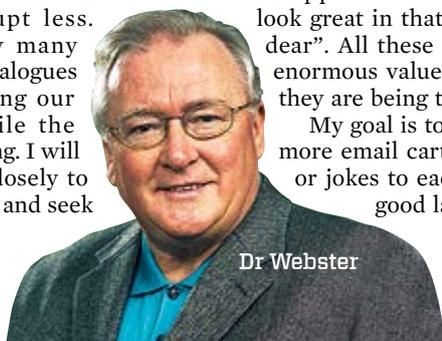
My goal is to show a cheerful disposition. While it is probably inappropriate for funeral directors to always be cheerful around the people you meet, at least try to lift people's spirits and be positive. And while we are at it, there is no excuse for being nice to clients and colleagues during the day, and then being miserable to your family when you come home, adding to their burden.

Whenever possible, life should be a plethora of experiences to savour, not to endure. I'm trying to recognise these moments now and cherish them.

I'm going to try to live 2018 as if it were my last, while doing everything I can to ensure it isn't. For those who take that attitude, the best is always yet to come. ●

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

Linda D Jones,
Executive Director of Resources,
Tel: 0333 8000 630
email linda@griefjourney.com
www.griefjourney.co.uk



Dr Webster



JULIAN WALKER
SAIFCHARTER CHAIRMAN

2018 FOCUS ON NEEDS OF OUR CUSTOMERS

From developing our market capabilities to ensuring data protection, we will work to secure our future

A new year always represents renewal and change, no more so than in 2018 for Golden Charter. At the SAIFCharter Executive's December meetings we discussed a broad spread of matters, joined for the first time by our new Chief Executive Suzanne Grahame. Last year saw its fair share of challenges and we are looking forward to a period of stability within the company. The focus is increasingly on developing the capabilities of the funeral directors within the group, and responding to the resurgence of the Co-op and others – and, of course, to protect our future market.

LATEST UPDATES

By the time you read this you will have been informed of our fixed plan price changes and also the opportunity to choose to retain the standard arrangement fee within the Trust. Plans for the pilot of localfuneral.co.uk are well under way – every member of SAIFCharter has been invited to join the pilot and early adopters will have an advantage when the site is formally



Suzanne Grahame

launched in 2018. I would urge you to sign up.

Your funeral director executive has been wrestling with some tweaks to the allocations process to ensure fairness to the customer and also to those funeral directors making every effort to promote plans. A request to all funeral directors would be to agree to the auto-allocation process – remember you can set the criteria to auto-allocate/review before acceptance of plans, but by doing so we collectively save a significant amount of cost in terms of staff time.

GDPR

Preparation for General Data Protection Regulation (GDPR) is well under way – within my company we have started adjusting our privacy policy, changed the

format for obtaining permission to contact our families in the future, and tightened up our whole attitude to personal data. To mark this we have introduced a clear desk policy; so far, I am the biggest offender against our rules.

Your representatives have been in dialogue with the Trustees of our Trust at various points in the year – with a view to understanding the potential performance of the billion pounds now held for the future. As you would expect, we are firmly agreed that we should never jeopardise our future and plan to maintain caution, preferring a low-growth/low-risk strategy.

I spoke at the Golden Charter staff conference at the beginning of December – there was a palpable energy in the room and an eagerness to address the needs of our customers. Those of you who have not journeyed to Glasgow to see our team in action should make that a priority this year. Everyone who has done so has found it to be most rewarding.

Belated best wishes for the new year and I urge you to plan your attendance at the SAIF AGM in March – see you there. ●

JULIAN WALKER,
SAIFCHARTER CHAIRMAN



“WE ARE
LOOKING
FORWARD TO
A PERIOD OF
STABILITY”

DEATH HAS A PRICE TAG

We are told that the price of a funeral has gone up by 80% over the last 10 years, and support from authorities, if not reduced, is at best less accessible. The reason is not that funeral directors are profiteering, as margins have hardly changed, but that many of the basic costs and fees have, as with many public provisions, been aligned more in line with the cost of provision. Part of the problem may be also be changing society, where families are often geographically more scattered, more family members having increasing work and financial commitments, and an ageing population all contributing to families often needing to use professional help more.

But why should this worry the funeral director? Simply, the funeral director needs to become increasingly concerned about financial and credit control. The family at their time of grief and need may easily arrange a funeral with little thought as to

how the cost will be met. This is a bigger problem for the smaller Independent than the larger operator, not because they are any more caring, but as they either may not have or can more easily override control procedures. The financially constrained client is a significant financial risk to the funeral director – while the cheapest possible funeral may be a small overall bill, the proportionate exposure to the business can be greater.

No business wants a bad debt, and one which means a cash loss is even worse. In simple terms, if a bad debt is only the loss of profit margin it hurts, but one where not even outgoings have

been recovered is more damaging. In this respect financial risk of bad debts comes in layers:

1. Has the business recovered enough money to pay the direct costs of the provision?

2. Has the business recovered enough money to pay for the share of overheads?

3. Has the business recovered enough money to make a profit?

The further risk to funeral directors of bad debts is reputational damage – seen as an ultimate caring profession, debt collection, especially in these days of social media, can easily and very rapidly be damaging.

While everyone will have different methodologies, credit control is vital to the survival, not just the success of any business. At the minimum it is essential to understand the impact and damage of a bad debt, and a simple understanding of those layers of risk can help in creating systems to limit them. The minimum must be to communicate with the client clearly what the bill will be before it has been incurred, and ensure that funds are in place to cover at least layer one, this being those costs and fees which the funeral director will be responsible for to other providers. ●

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Established in 1986, UK200Group is the leading mutual professional association in the UK with over 110 UK quality assured independent chartered accountancy firms and lawyer firms, as well as 50 International Associate member firms around the globe. UK200Group provides services and products that are designed to enhance the business performance of its members. Telephone: 01252 350733 Email: admin@uk200group.co.uk

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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: Employers must provide exiting staff with a reference

FACT: Unless your business is regulated by the Financial Services Authority, generally there is no legal obligation on an employer to provide a reference for an employee or ex-employee, and you are entitled to refuse to provide one. However, unless you have a policy of not providing a reference to anyone, this is rarely a sensible option.

If you do provide a reference, you owe two duties: the first of these is owed to both the individual and the prospective employer and requires you to take reasonable care to ensure the information contained in the reference is true, accurate and fair. The other is to the individual alone: not to make defamatory statements. This means that you must not compile the reference maliciously or negligently, and thereby give an impression, which is either too negative or misleadingly positive. So if the individual was a poor performer, or regularly turned up for work late, and you have evidence of this, you can say so. Similarly, if the employee was sacked for gross misconduct, if you provide a reason for dismissal you must not invent another reason such as redundancy in a misguided attempt to help the employee to get another job or to obtain state benefits.

If you do give an inaccurate reference, your former employee could bring a claim for damages in negligence for lost earnings if they can show that it was your reference (as opposed to, say, their own lack of skills or poor interview performance) which costs them the job. Also, the prospective employer can claim against you for its wasted recruitment costs and damages, if it can show that without your misleadingly positive reference it would not have hired your former employee.

With these risks in mind, many employers prefer to provide brief references, which say very little beyond setting out the employee's job title, role, salary and dates of employment etc. Although the prospective employer can check this information against that provided by the candidate, references such as these are fairly worthless, as they do not tell the prospective employer what the candidate is really like. Often a prospective employer in receipt of a noncommittal reference will attempt to obtain more information by speaking to the candidate's former line manager. Any information given verbally in response to such a request is subject to the same duties.

It is worthwhile developing a policy for dealing with references, including identifying who within your organisation can give a reference on behalf of the company. This will help you to respond to requests consistently and should avoid allegations by disgruntled former employees that you have acted unfairly or unlawfully. For example, if you normally provide brief, factual references, but on one occasion choose to provide detailed information about the candidate's lamentable performance, the key question will be why you have done so. If there is a suspicion that you are doing so because of the candidate's sex, race or age (or other protected characteristic), or because they made a previous discrimination complaint, then you are likely to face

a discrimination or victimisation claim.

It is also worth remembering that even if you expressly state that your reference is given in confidence and must not be disclosed to anyone else (including your former employee), they may still be able to see the reference you have written. You are not obliged to give a copy of the reference to your former employee, but they can ask the recipient for it under the Data Protection Act and ultimately you have no control over whether a copy is provided. Plus, if the individual brings a claim, a court or tribunal will order that the reference is disclosed. It is therefore safer to assume that the subject will ultimately get to see any reference you write.

We therefore recommend that you provide only brief, factual details and include a statement that it is your company's policy to only provide basic details and that it should not be taken to be disparaging of the employee in any way. You should then refuse to comment further.

Finally, if you agree a form of reference as part of a settlement agreement, it is important to ensure that you do not deviate from this, by agreeing and sticking to a controlled process of who gives the reference and how they will do so. ●

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SAIF
BUSINESS
CENTRE
UPDATE BY
CLAIRE
DAY

Autumn Budget 2017: The impact

The National Living Wage (previously known as the National Minimum Wage) is being increased from April 2018 for employees aged 25 and over by 4%, from £7.50 to £7.83. This could increase your annual wage bill by over £600 per worker.

A 1% rise in company car tax diesel supplement: If you have any diesel cars in your company fleet, then you may need to budget for a higher Class 1A NI bill from 2018/19 onwards. This is due to the existing supplement increasing from 3% to 4% from 6 April 2018.

Business rates to be increased by CPI: From April 2018 business rates will rise by CPI (Consumer Price Index) rather than RPI (Retail Price Index). This is good news as CPI is usually lower than RPI. For example, in October 2017 CPI was 3% but RPI was 4%, so you should be aiming to include an increase of about 3% onto your rates bill from April 2018 onwards.

SAIF annual subscription renewal

Thank you to members who have already renewed their subscriptions. The deadline to renew was 31 December 2017. If you have still to renew please ensure that the SAIF Business Centre receives this by return to ensure that your membership and accompanying benefits continue. Remember, you may renew online then pay either there or offline by BACS, cheque or ringing the office with a card.



NEW YEAR WISHES TO ALL READERS

Here we are, at the start of another year with perhaps thoughts on what happened in 2017 and what your aspirations and dreams of the forthcoming year might bring, be it business or personal. SAIF would like to take this opportunity of wishing all its members and readers of *SAIF Insight* a very healthy, successful and productive 2018.

It has become somewhat

traditional that, in place of sending out Christmas cards, SAIF makes a donation to charity. We can confirm that £250 has been donated to the President's chosen charity, the British Heart Foundation (BHF).

Looking to the future

While looking at the New Year, have you stood back and looked at your funeral home with a critical eye? Could the front of your premises do with a fresh coat of paint? How about the carpet in the office, could that do with a clean and even freshen the furniture

in your reception area? You don't need to spend a fortune to freshen up your premises, but the outcome could be more pleasing to the eye and even reassuring to your clients. The simplest of things could help improve your standing in the community.

Your staff are the backbone of your business, so doesn't it make sense to have them trained? Please contact Corinne on corinne@saif.org.uk to register your interest. Certificates on display showing that your staff are trained – surely that has to be the way forward for 2018.

General Data Protection Regulation (GDPR)

The General Data Protection Regulation (GDPR), which replaces the Data Protection Act 1998, aims primarily to give control back to individuals over their personal data. SAIF is providing resources and webinars to help members prepare in the run up to the enforcement in May

2018. On the 13 December, SAIF held a webinar entitled 'Implications for funeral donations'. A link to this webinar can be found on the events page of the SAIF website. There was also a webinar on 10 January with Alison Wilson, of Golden Charter, who discussed the implications and how it will affect the funeral director in practice. Part 1 of the three-part toolkit and '10 things to do and now' is available on the member's area of the SAIF website.

WHEN AN INSPECTOR CALLS

Simon Bloxham, Health and Safety Strategist for Safety for Business, looks at HSE inspections

The information we are getting from contacts within the Health and Safety Executive (HSE) is that a higher priority to inspections will be the norm for the next few years. So, what do you do if an inspector wants to visit?

Many employers worry about having a visit from a health and safety inspector – but if you are running your business properly, there is no reason to be concerned about it.

The inspector's job is to ensure that your place of business is a safe place for your staff to work and that you are following any relevant rules or regulations that apply to your type of business.

They aren't hoping to catch you out. Often, if you are in breach of certain safety conditions, they will give you written notice of the problem and allow you a period of time to put things right.

Prosecutions

Usually, inspectors will only insist on immediate action or close down your operation and begin legal proceedings if you are breaching health or safety rules to such an extent that you are putting your employees or the public in danger.

Inspectors can enter your place of work at any time and don't have to give you any notice but in practice, they might well inform you in advance of a routine HSE inspection.

During a visit, an inspector will check the health and safety management of the business and confirm that you have arrangements in place to inform workers of health and safety issues or news.

The inspector will also check that any laws relating to

health and safety are being complied with and may want to inspect work activities and chat to employees.

Actions for breaching the rules

There are several ways to tackle a breach of health and safety rules. Inspectors can choose to take action in more than one of the following ways:

- Informal action
- Improvement notice
- Prohibition notice
- Prosecution

Informal action: Informal action is usually taken where there has been a minor breach of health and safety laws or rules. The inspector will explain what action needs to be taken and you can ask them to send you written confirmation of their advice.

Improvement notice: An improvement notice may be served for more serious breaches and it will spell out in detail what action needs to be taken and why. They are usually for a lack of written documentation in the organisation. (If an employer does not comply within a stated time period, the inspector can begin legal action so make sure that you give the notice urgent attention). Often, you will have been given a chance to discuss the notice with the inspector prior to it being served, and if you think it will be difficult to comply with any action or to have things resolved within the time given, you should discuss this at the time.

Don't wait until the time period has expired and then hope to simply explain that it wasn't possible to comply.

Prohibition notice: A prohibition notice will be served if an inspector finds any activity which could or has led to serious personal injury. The notice will either demand that the activity ceases immediately or at a specific time. You will be told about any right to appeal against the notice.

Prosecution: Finally, a prosecution is always a possibility. Take some legal advice as soon as you can. You may well have this as part of your insurance package, so dig it out.

Fee for intervention

The HSE can charge if they need to put pen to paper, so beware.

It has been calculated that the following costs could be faced whenever a contravention is found:

- Inspection resulting in an email or a letter: £750 (or six hours' work)
- Inspection resulting in a notice being issued: £1,500 (a day and a half's work)
- To investigate an incident taking four days of an HSE Inspector's time: £4,000
- Full investigation – could be a lot

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. 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.

If you think you might need a more permanent relationship with us, you are entitled to a good discount on our fees. This stands at 20% at the moment, so why not take advantage now. Go on, talk to a safety professional at Safety for Business by calling 08456 344164. ●



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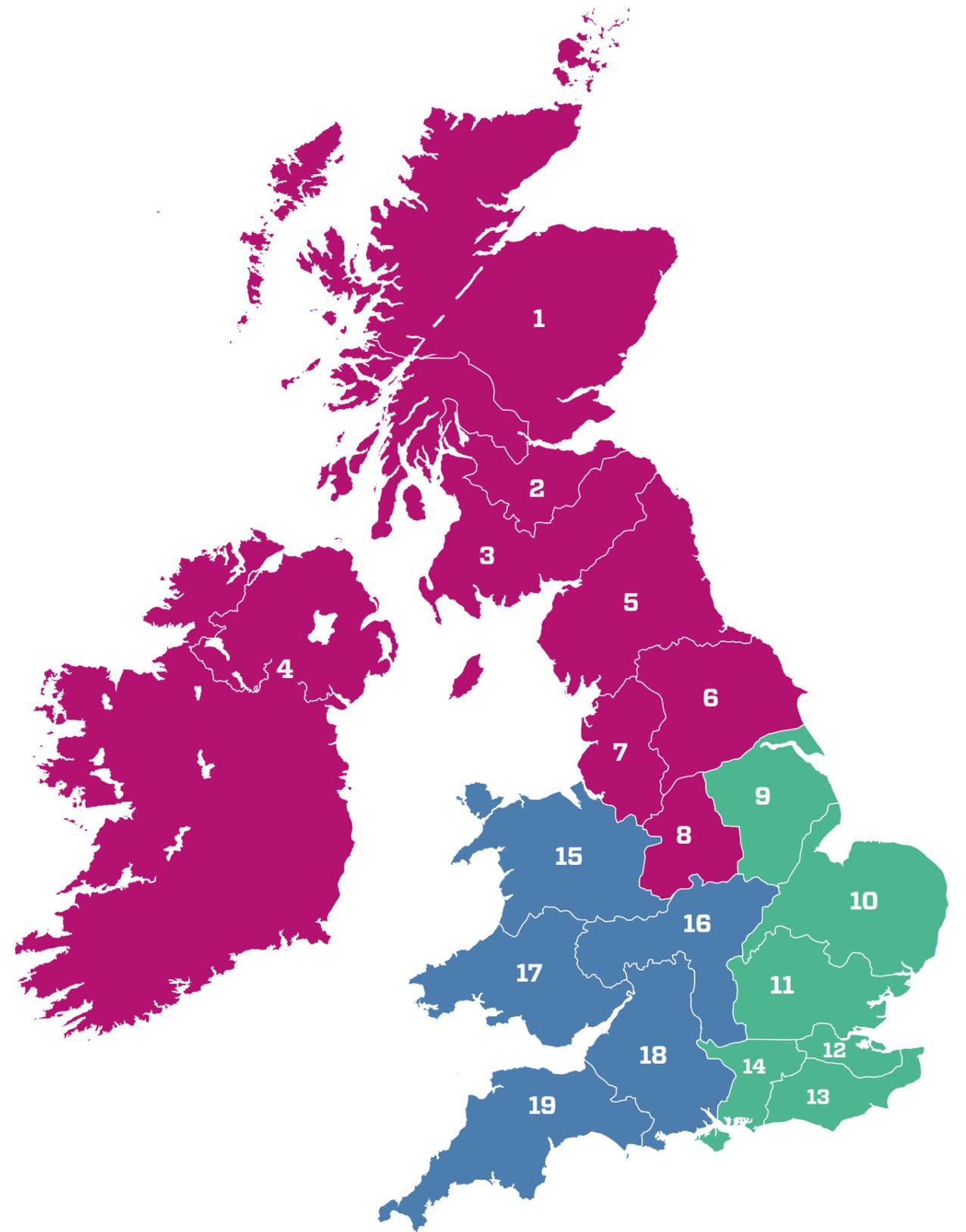


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The map shows the numbered regions that our Regional Sales Managers (RSMs) cover. See the RSM list opposite for your region and their contact details. You can get in touch with your RSM regarding anything you need to know about Golden Charter.

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

SAIF Associates Directory 2018

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D A Gathercole Funeral Carriage Masters
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Superior UK Automotive Ltd
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Woods Garage (Carriage Masters)
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Memory Giving
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www.memorygiving.com

The MuchLoved Charitable Trust

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Scattering Ashes
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repatriations@keyair.eu • www.keyair.eu

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