



SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight

GD PR

UNRAVELLING
THE MYSTERIES



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



‘Time to talk’
point of sale kit



Make the most of your point of sale with our new online video

We have developed a new video to help you get the most out of your ‘It’s time to talk’ point of sale kit. The video covers different ways to display your point of sale, as well as discussing using Facebook posts effectively and our first handy GDPR tool.

To view the video visit the mygoldencharter.co.uk portal

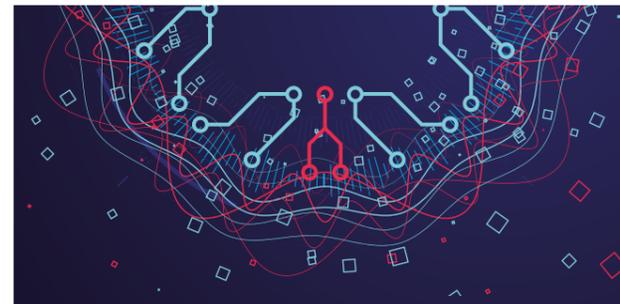
FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life



Insight

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

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Facing threats as Independents together

Dear friends, never since the foundation of SAIF have Independents faced various threats to their existence as funeral directors. We have the UK Government bringing in important new data protection laws known as GDPR (General Data Protection Regulation). This will impact your business and every organisation across the UK. We have been holding webinars and will provide further guidance by March to members on how to prepare your businesses – check the members' area of SAIF website for more information and prospective webinars on the subject.

The Scottish Government is in the implementation stage of regulating funeral directors, from benchmarking standards, to complaints handling and educating staff for a professional service. SAIF Scotland is on the front foot and you can read more about this in the article by Jim Brodie, the SAIF Government Liaison Officer in Holyrood (see page 18).

Psychologists speak of three human responses to threats: fight, flight or freeze.

Fear is part of our DNA, and important, otherwise we would not look left and right when we cross the road. What is important as business leaders is not to allow fear to overwhelm and distort what we excel at as professional funeral directors.

So, firstly, **fear is natural**. It makes it all the more important that you participate in SAIF meetings, for you and your staff to be equipped. We have a highly capable leadership from the Fellows of the Society, the pioneers that protected the independent sector in the 1980s onwards; the Executive Committees who serve to uphold the UK's highest standards across the funeral profession; and the Independent College which provides a range of educational and learning opportunities for an educated funeral profession.

In President Franklin Roosevelt's inauguration speech to the American

“THE BEST FORM OF DEFENCE IS TO INNOVATE”

Terry Tennens

nation in 1932 he said: “... let me assert my firm belief that the only thing we have to fear is fear itself”. Roosevelt meant we can focus on the threats and end up losing perspective on our strengths.

Secondly, we can **'overthink'** the solutions to how we handle the threats of the digital space, regulation or competitors, and we lose sight of what strengths we have.

Driving schools and the military talk of 'target fixation' – when you ride a motorbike around a corner, see an oil patch in the road and the danger becomes our eyes, fixated on the oil patch. Skilled experts will teach drivers to look beyond the danger to steer with their chin and become solution centred.

Therefore, be aware that firms that seek excellence in serving their clients, or getting the core aspects of the funeral service spot on – the demeanour, time, professionalism and careful attention to detail – will ensure they will not only survive, but thrive. Stick to what you know you excel at, but alongside that the best form of defence against threats is to innovate and it doesn't have to be complicated. In this issue of *SAIF Insight*, you'll find two innovators.

We continue our articles of examples of SAIF members who are pro-active in developing a clear water strategy in their business for promoting funeral plans. Ross Hickton shares his company's approach as one of our leaders from SAIF NextGen. Firms that promote funeral plans as a core part of their strategy will excel, those that don't risk their futures. It's not about hard sell tactics, actually the reverse, informing clients and the public in a thoughtful manner that it is a most loving thing for

their next of kin to know their end of life wishes are in order, including their funeral.

Another Next Gen leader and Executive member of SAIF is Vicki Fraser, who describes her firm's open day in an evidence based manner and how a communications strategy was wrapped around this event. Vicki wrote an article in 2017 about keeping focus, having realistic expectations and building a professional team of staff. These are all activities you can do. For instance, your staff will be your biggest asset, so don't forget to invest in them, equip and train them and all importantly encourage them to excel. Their success is your success.

Finally, I look forward to our National President Paul Bowley's AGM and Banquet Weekend in Brighton, 9-11 March. We have Graeme McAusland from the Funeral Planning Authority on Friday afternoon, an opportunity to be informed about funeral planning company regulation. On Saturday, the AGM followed by a seminar with Golden Charter's Head of Compliance, Louise Love, and myself on preparing for GDPR. Many of SAIF's Associates will be present who will be there to offer their professional expertise, including Brian Hart, from SAIFInsure, a chance to get the best in market professional insurance cover for your business. Also, we look forward to welcoming Suzanne Grahame, the new Golden Charter CEO, to her first SAIF AGM and Banquet weekend.

The SAIF President and Executive Committee very much look forward to welcoming you and if it's your first SAIF weekend, please introduce yourself to myself or one of the Executive members.

Warmest wishes,

Terry Tennens
Chief Executive

terry@saif.org.uk

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COMMENTARY



SUZANNE GRAHAME
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

Quality support

Golden Charter and independent funeral directors have a deeply embedded relationship. Our goal is to support you in all aspects of your work, and meet the quality standards that families expect

When I wrote my inaugural *SAIFInsight* article last month we knew 2018 was going to be a time of change and of competition. The past month promptly proved that point.

In at-need, news of Dignity's pricing changes has shown what an effect competition has been having on even the largest businesses. A headline grabbing one-quarter drop in Dignity's cheapest funeral price, alongside frozen prices across most areas, is no small change. That is why the markets acted so swiftly and severely the next day.

While a setback for the competition can look like a boost for Independents, we must always heed the underlying causes – and appreciate how families are reacting

to the news. In this case, there is clearly potential for further downward pressure on prices. Even with pre-need not covered in Dignity's announcement, at Golden Charter we immediately had an existing plan holder contact us to ask whether he was entitled to a refund as a result of the news. The message coming through most clearly for customers is 'funeral prices are going down'.

At a time like this, quality is key for battling increased price sensitivity. You have proven your ability to use independent funeral directors' high quality reputation to your advantage in the past. From research, we understand that Independents are trusted and that people's decisions are informed by the value they place on your name, and we also know the work you do locally to earn that trust. What is important is getting that message out as widely as possible, and Golden Charter will support you in doing so.

Support

Our GDPR masterclasses, including webinars and a seminar talk at the SAIF AGM next month, continue to be great ways to use Golden Charter's professional expertise to support all SAIF members through a major regulatory change, and we are at the ready to help more directly at this busy time of year. Talk to your local Golden Charter representative about what form that direct help might take.

With pre-paid plans we have also been working to boost that quality message.

A review of Golden Charter set plan features, carried out in conjunction with SAIFCharter's Product Development and Innovation Group, revealed areas where Independents were going above and beyond what was specified. Since then we have been working with your representatives on the working group to ensure that Golden Charter's product descriptions accurately reflect your enhanced standards.

The breadth of options for you to pass on to your families is also growing. In the past month, we sold our first Woodland Burial Funeral Plan, which we are trialling in association with GreenAcres Woodland Burials in Buckinghamshire, as well as delivering the first immediate assistance referrals through the **LocalFuneral.co.uk** service.

Behind the scenes

Much more is happening. Paperless applications will become a reality via the **mygoldencharter.co.uk** portal as we aim to guarantee speed and accuracy for you and your families. Behind the scenes we continue to professionalise our internal systems.

The goal throughout is to support you in all aspects of your work, and meet the quality standards you and your families expect. ●

suzanne.grahame@goldencharter.co.uk

“YOU HAVE PROVEN YOUR ABILITY TO USE INDEPENDENT FUNERAL DIRECTORS' HIGH QUALITY REPUTATION TO YOUR ADVANTAGE”

So what is all the fuss about GDPR?

When it comes to the General Data Protection Regulation (GDPR) one thing is sure: you cannot simply bury your head in the sand and hope it will go away.

GDPR will apply from 25 May, 2018 and each and every UK business will need to review how they collect, store and use individuals' personal data.

Many of the GDPR's main principles are the same as the existing Data Protection Act (DPA), so if you are compliant with the DPA then you are at a great starting point.

However, how many funeral directors are compliant? Michael Hart-Abbott from A Abbott & Sons Ltd explains to *SAIF Insight* how GDPR will impact funeral directors:

"One of the earliest considerations any company needs to do is to think about how they will approach the new regulations, perhaps try to calculate how long implementation might take and establish who will take responsibility within the business. This in any small business is perhaps the hardest thing to do; no one wants extra work, especially at this busy time of year. But once you have agreed your plan to tackle the regulations things will become a little clearer and maybe not as difficult as first imagined.

"There is plenty of help available to SAIF members. Golden Charter and SAIF recently held a joint GDPR training webinar with Alison Wilson, Director of Compliance and Risk, and Louise Love, Head of Compliance - Funeral Director Sales, on how Golden Charter is making arrangements to keep them and you the funeral director going in the right direction.

"This training session is available at www.saif.org.uk and Golden Charter also produced a poster for funeral directors' awareness. This will be available from your local Golden Charter representative.

"The Information Commissioner's Office (ICO) has produced a 12-step plan to help us become acquainted and

fully compliant with the GDPR. This plan is available from ico.org.uk and also from your local Golden Charter representative who will be able to email you a copy.

"I have spoken with the ICO's small business helpline (0303 123 1113, option 4) on a few occasions and found them to be very helpful and able to direct me with my specific data matters."

So what does GDPR actually mean?

"GDPR will increase privacy for living individuals and give regulatory authorities greater powers to take action against any business that breaches the new laws. You will need to look around your business and determine how secure the data you hold is. Families will have greater rights over their data. These rights include the right to

be informed, the right of access and the right to be forgotten. You will need new consent statements from families to declare their instructions regarding their retained data. This consent must be freely given, specific and an unambiguous indication of the individual's wishes. As a business you are directly accountable for the security of personal data and the ICO can issue fines of up to 4% of a company's annual turnover.

"You may be like me, struggling to take immediate action, but I have allocated time to get to grips with the GDPR's requirements, establish our new policies, record how and why we hold and store the different types of personal data and implement the necessary training to all members of staff."

Turn to page 22 for our full GDPR spotlight

Book a GDPR masterclass

GDPR (General Data Protection Regulation) is coming in to force at the end of May 2018 (see page 22). The new regulation (along with the current draft Data Protection Bill) requires organisations to make significant changes to the ways in which they gather, manage and use personal data with considerable fines for the most serious breaches.

Golden Charter is running a series of masterclasses in March and April, explaining GDPR's aims and how it plans to achieve them. The masterclasses exist to give independent funeral directors a high level but clear understanding of the regulation as well as an understanding of how to process data collected in relation to pre-paid funeral plans.

Each class will run for around two hours, led by Golden Charter's compliance experts.

Places can be reserved on a first

come first served basis, so if you are keen to learn more book your place through your local Golden Charter representative now.

- 14 March - Belfast
- 15 March - Perth
- 16 March - Sunderland
- 21 March - Glasgow
- 22 March - London
- 23 March - Romford
- 23 March - Heathrow
- 28 March - Cardiff
- 29 March - Taunton
- 29 March - Bristol
- 4 April - Canterbury
- 4 April - Maidstone
- 5 April - Bournemouth
- 5 April - Southampton
- 10 April - Birmingham
- 10 April - Derby
- 11 April - Newark
- 11 April - Sheffield
- 12 April - Hull
- 12 April - Manchester



NOTICE of MEETING

The National Society of Allied and Independent Funeral Directors

The Annual General Meeting of the Society will be held on:

Saturday 10 March 2018 at 9.30am
at
The Grand Hotel, Brighton, BN1 2FW

The SAIF AGM 2017 minutes are available to view in the member's area on the SAIF website <https://saif.org.uk> in the AGM and SGM page within membership information.

Please complete the following slip and return to this office either by fax, email or post:

Prompt return would be appreciated thus ensuring accurate records of attendees and apologies for non-attendance - thank you

SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Herts CM21 9DB

Fax: 01279 726 300 - info@saif.org.uk

SAIF Annual General Meeting - Saturday 10 March 2018

Name(s).....

Name of Company.....

Address.....

Will/will not * be attending the AGM at 9.30am on Saturday 10 March 2018

*delete as appropriate

Signed.....Date.....

Please reply to:

THE NATIONAL SOCIETY OF ALLIED & INDEPENDENT FUNERAL DIRECTORS
3 BULLFIELDS • SAWBRIDGEWORTH
HERTFORDSHIRE CM21 9DB

Telephone: 0345 230 6777 • Facsimile: 01279 726300
www.saif.org.uk • info@saif.org.uk

A full booking form for the SAIF AGM and Banquet Weekend is available on page 29 of this month's *SAIF Insight*

IFD College schedule



Course: AD1-6 1st day Funeral Administrator*
Date: 27 February 2018
Time: 10.00 - 16.00
Location: Taunton, Somerset

Course: HS1-2 Health & Safety for Funeral Staff
Date: 22 March 2018
Time: 10.00 - 16.00
Location: Glasgow

Course: G1-2 Foundation - Funeral Practitioner
Date: 26 April 2018
Time: 10.00 - 16.00
Location: Glasgow

Course: G1-2 Foundation - Funeral Practitioner
Date: 27 June 2018
Time: 09.30 - 12.30
Location: Llanelli

Course: HS1-2 Health & Safety for Funeral Staff
Date: 27 June 2018
Time: 13.00 - 16.00
Location: Llanelli

*Student must have attended and be progressing with Foundation - Funeral Practitioner before attending either the Funeral Operative or Funeral Administrator course



Annual memorial service

Every year John Weir Funeral Directors holds a memorial service for the family and friends it has served in the previous 12 months. The multi-denominational service in December was held at St Margaret's Church, Rainham, Kent where 400 people were in attendance. The chosen charity was

Macmillan Cancer Support and John Weir Funeral Directors was delighted that people generously gave more than £722 for this marvellous organisation.

The picture shows John Weir and staff presenting a cheque for £722.17 to Emma Grant, Regional Manager for Macmillan Cancer Support.



Considering selling your business?
Received an offer and would like a view on it?
Need help with a start up or acquisition?

Guy Turner

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

www.funeralconsulting.co.uk

**Dates for your diary:
SAIF Meetings**

North East Regional Meeting
Tuesday 10 April 2018
19.00
Durham

North West Regional Meeting
Wednesday 11 April 2018
19.00
Haydock

East Anglia Regional Meeting
Wednesday 02 May 2018
19.00
Newmarket

Northern Ireland Regional Meeting
Wednesday 09 May 2018
19.00
Belfast

Devon Regional Meeting
Tuesday 22 May 2018
19.00
Tiverton

Wales Regional Meeting
Wednesday 23 May 2018
19.00
Pencoed

Yorkshire Regional Meeting
Tuesday 05 June 2018
19.00
Doncaster

Essex Regional Meeting
Wednesday 12 September 2018
19.00
Chelmsford

East Kent Informal Meeting
Tuesday 18 September 2018
19.00
Canterbury

West London/West Home Counties Regional Meeting
Tuesday 25 September 2018
19.00
West Berkshire

Kent/Sussex Regional Meeting
Wednesday 26 September 2018
19.00
Tunbridge Wells

Education Day
Wednesday 31 October 2018
10.00
Leicester

Wales Christmas Dinner
Friday 30 November 2018
19.00
Llanelli

Lights, camera, action



A young businessman and independent funeral director has taken a starring role in a new BBC documentary. Luke Allum, from Luke Allum Funeral Directors in Sheppey, opened his business in September 2017 after working for another independent for a decade.

It was a chance meeting with TV producer Ben Mundy that saw Luke, 25, being offered the chance to appear in *The Youngertakers*, a half-hour documentary that features the youngest undertakers in the UK. Speaking to *SAIFInsight*, Luke said: "Filming has been going on since I opened.

WORKING IN THE FUNERAL PROFESSION HAS MADE ME THE PERSON I AM TODAY

Luke Allum

"Ben travelled down to Kent to see me and has popped back a couple of times to catch up with what we're doing. I have been able to show how we do things behind the scenes but also how we care for someone's loved one on the day of a funeral."

The BBC documentary went live on the BBC iPlayer on Monday, 5 February. If the show gets enough views it will be transmitted on BBC2 in March or April.

When filming was complete, Luke got to meet the other undertakers appearing on the documentary. "It was nice to meet so many people who are like me and have the passion to make this their life," explained Luke. "I have been in the profession for 10 years and



started by washing cars at age 15. I didn't actually like the job to start with but working in the funeral profession has made me the person I am today. It makes you grow up quickly, especially as you are in the public eye."

After saving up for several years, Luke went into business with his brother-in-law Matthew Locker.

"I wanted to bring something different to the area we lived in, so I saved hard and am delighted we officially opened our doors on 25 September 2017"

The small family run business now has a team of three staff members, including Sue Mason, Luke Allum and Angela Baker.

The way some people arrange funerals is changing

New online service to help ensure Independents aren't left behind

LocalFuneral.co.uk is now online, and the first enquiries have already come in for SAIFCharter members.

The site is the latest example of Golden Charter's move towards supporting independent funeral directors across a range of areas. Currently open to members of SAIFCharter for the duration of the pilot phase to the end of March, LocalFuneral.co.uk passes at-need enquiries to participating funeral directors.

Julian Walker, SAIFCharter Chairman, explained: "Some funeral directors have started paying other online services to advertise their businesses to people wanting a referral or review of a region's funeral directors. Our rapidly advancing service is fast learning how best to serve these enquiries for our independent funeral director group.

"National advertising has still to begin, yet we are already seeing the first enquiries coming through and our first funeral has taken place. I would urge all SAIFCharter members to opt in; as an



early adopter, your experience will help shape your future with LocalFuneral.co.uk"

As announced in December, the site is now live and accessible to the public, and pay-per-click (PPC) advertising has commenced in those regions with the required level of coverage from participating funeral directors to ensure customer experience is positive.

Visit the site at LocalFuneral.co.uk and SAIFCharter members can sign up or complete opting in by contacting support@localfuneral.co.uk

For more details, please speak to your local Golden Charter representative.

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SPECIAL REPORT BY ROSS W HICKTON,
MANAGING DIRECTOR AT TREVOR E W HICKTON LTD

2018 and pre-paid funeral plans

With the Co-op and Dignity now heavily pushing their pre-paid funeral plans, now is the time for us Independents to act and ensure future generations of our businesses have the market share we are accustomed to, and indeed grow it.

Gone are the days of the local community always using their local, trusted and established funeral directors. We must not forget; the next generation of clients arranging funerals may not be aware of the 'usual family funeral director' and will potentially shop around, looking for the best deal and company reviews. Therefore, plan sales to the generation who have used our companies prior is paramount.

We must push on, and market ourselves to our communities. Leaflet drops, online presence, paper adverts and getting involved locally all work. Brand awareness is key in this day and age. Getting people talking about funeral plans and planning ahead must be part of all our businesses.

The Co-op now promotes its lowest cost plan, with the hope to entice the buyer in and then up sell once it has them in its offices. This strategy appears to be working. The Co-op increased its market share recently by 8%, gaining these clients due to heavy investment and marketing its choice of plans. Golden Charter is soon due to hit back, including through its TV advertisements, to combat the threat.

It's no good Golden Charter spending and investing in the advertisements to benefit us if we as funeral directors do not follow up on the enquires generated by them. A company who say they are 'too busy' to deal with plan enquires, or do not follow up when an enquiry is made, may well fail in the future. Our pre-paid clients shall be the backbone of our future businesses. It is expected that 40% of the UK population will have a pre-paid funeral plan in place for their time of need. We all must ensure that our local communities have their plans with us Independents, with



the companies they have always used and trusted.

We all know the benefits of pre-paid plans to us, and to the planholder, but what can we all be doing to ensure we convert sales from enquires and drum up new sales?

No longer will be taking the initial enquiry and sending out an information pack, hoping for a sale, work. We must all be proactive.

- On the initial enquiry, taking down what the caller would like for the plan and sending out a full broken-down quotation the same day.
- Follow up calls. I know many companies are against making follow up calls to clients/potential clients as it would seem they are 'chasing the business'. However the enquirer made the enquiry first and clearly

Profile: Ross W Hickton

Ross is a fourth generation funeral director and, since 2017, Managing Director of his family business established in 1909. He has been in the business since 2006, and undertaken every role. He works with his father Trevor, brother Greg and sister Jodie, and a 20-strong team of staff.

The business incorporates five funeral homes and is rapidly growing with two branches opened in Birmingham in 2014, and the recent purchase of a funeral business in Wolverhampton, all directly in competition with corporate companies. The new side of the business is holding its own, and delivering a high number of quality funeral services from the new locations already, and most importantly taking business from the corporates. Ross is a founding member of SAIF NextGen and represents SAIF at the Council of British Funeral Services biannual meetings.

has an idea that they wish to plan ahead, and what better way than a pre-paid plan.

- Explain the benefits of a plan to them on the initial enquiry and offer a more in-depth talk face to face.
- Explain that, in most cases, placing your money in a plan could be more beneficial than in a bank with the way current interest rates are.
- Grow links with local solicitors and will writers, this is direct access to the market. Wills and pre-paid plans go hand in hand.
- Use social media. This may sound scary, but it works. Facebook and Twitter advertisements can directly target the market you are looking for and, compared to other forms of advertising, it doesn't cost that much.

We all need to ensure our staff are proactive in their day to day roles in our businesses and encourage them to push pre-paid plans. Regardless of how much advertising we all do, our staff on the front line can be the most useful asset.

We, for example, pay our staff a commission on each plan they sell. I find this incentivises them and encourages the follow up calls after an enquiry. I can honestly say we have never had an enquirer complain or moan about us following them up. In fact, we have sold plans off the back of a follow up call, as clients have commented that they appreciated the call back and how efficient we are. The above points and formula have helped our funeral business, and indeed helped grow our at-need market for newer opened branches.

Being a founding member of SAIF NextGen, a main topic of our conversation thus far has been the pre-paid market and how we all need to ensure we are ready and set for the future. We, as a group, would be happy to help and advise any company who may feel hesitant to follow my suggestions.

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BBC

DAILY EXPRESS

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SAIF AGM 2018: A special message from Polstead Press

"We are very much looking forward to attending the banquet again this year. Having attended our first one three years ago, we were overwhelmed by the friendliness of the guests and the engaging talks that were held during the day. The talks are always well delivered and with a sense of humour.

"We have more than 20 years' experience within the funeral profession, providing our customers with high quality printing services.

"Being a SAIF Associate Member for so many years, these

events give us the opportunity to meet customers both old and new in a friendly, relaxed environment. It also gives us the opportunity to educate ourselves about the profession to ensure we are still providing the services you need.

"Currently, we are offering new customers the opportunity to try our services for free, so if you would like to discuss this, please come and speak with us over the SAIF AGM weekend."

Or email tracy@ghyllhouse.co.uk

Advertising feature

How you can support people bereaved by suicide

BY SARAH BATES, EXECUTIVE LEAD OF THE SUPPORT AFTER SUICIDE PARTNERSHIP

The Support after Suicide Partnership is the UK's hub for more than 35 organisations who support people affected by suicide. We do this through research, advocacy, signposting, and innovative practice. We believe that everyone bereaved or affected by suicide should be offered timely and appropriate support. We're delighted to work in partnership with the National Society of Allied & Independent Funeral Directors.

Around 6,000 people a year die by suicide in the UK. As you may have experienced already, suicide can be absolutely devastating for friends and family. On top of the expected grief of a sudden death, many people also feel a sense of responsibility, guilt, shame, and may feel stigmatised and isolated.



As funeral directors, you are often masters of patience, understanding, and being an open ear and a gently guiding hand. Given that funeral directors are some of the first groups of people that a family will contact after a loss, you're in a unique position to offer practical and emotional support. That doesn't mean it's easy. To learn more about how to support a family who has been affected by suicide, we sat down with Paul Allcock,

former National President of SAIF and volunteer at Cruse Bereavement Care.

"One of the best ways to support families is to allow them the space to be able to tell their story, while we listen and support them. We must be able to support people without judgement," said Paul. "We also try to signpost people to other services if we can, especially with something like suicide."

"It is important to not make assumptions about the situation. We're used to this in our profession, and it's absolutely true with suicide; our job is to listen, guide, and provide what we think will help." It may be helpful to remember that the worst has already happened in the family. Avoid using religious sayings such as 'it was God's will' and try not to compare the death to anything you may have experienced. Remember to be honest, even when it may be

hard, and be human. It is okay to find the situation difficult, even when you're the expert.

The Support after Suicide Partnership provides a free book called *Help is at Hand*, which you can give to families to help them cope with bereavement. *Help is at Hand* is written by people who have been bereaved and affected by suicide, to help guide people through the emotional and practical challenges. So far, more than 42,000 copies have been distributed around the UK. It is free, and easy to order through the Support after Suicide website.

Alex lost his brother to suicide. He said: "Knowing that you are not alone and that you have a booklet that you can pick up, to read about the experiences of others who have lost people to suicide, was very reassuring. It was a lot of practical and emotional help."

"I am always keen to know

about any resource we can give to families," added Paul. "It is important to encourage understanding and support at any level. It is hard though, we're all human. To some extent you can get into a headspace which allows you to deal with it, and help the people in front of you, but it definitely leaves a mark"

It is important to recognise that supporting a family through the aftermath of a suicide can be really challenging and that even funeral directors are not immune, so it's important to make sure you and your colleagues support each other. When you are arranging the funeral of someone who has died by suicide, it may be helpful to make sure that all of the staff are aware, and that they check in with each other.

▼ The Support after Suicide Partnership is a nationwide

network of organisations that support people affected by suicide. The website - supportaftersuicide.org.uk - has free online resources including a map of local services in the UK.



The University of Manchester and the SASP are currently conducting research to improve support for those bereaved by suicide. If you would like to share your experiences of suicide professionally or personally, go to supportaftersuicide.org.uk/research

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Golden Charter Trust: Independents secure future returns

WORDS: GORDON SWAN

The growth rates of Golden Charter funeral plans are reviewed annually by Golden Charter Limited, having regard to both Trust performance and the plan prices of our competitors. The Board then decides the appropriate levels to set from the coming April. As we outlined in the magazine last April, plan monies are held in two sub-funds, one for Independent Way plans and another for all other Trust based plans.

April's article noted that the funds had similar investment objectives and explained the reasons why the funds have historically been invested using differing strategies. Investment conditions have remained broadly favourable for the past year. As a result the Trust is stronger than ever with the average value for each plan held increasing. At December 2017, net assets exceeded £1 billion, which represented over 100% of the funding required to settle the liabilities. Historically the Independent Way



Gordon Swan

YEAR	2016/17	2017/18	2018/19
INDEPENDENT WAY	3%	3%	2.5%
GOLDEN CHARTER SET PLANS	1%	1%	2.5%

sub-fund has been invested in a more conservative, lower risk manner. Recent conditions have allowed the Trust to deliver above-inflation growth on these 'safer' investments, but we cannot rely on this unexpected windfall to continue and the Trustees must invest in the best way to deliver the purpose of the Trust: continuing security for those independent funeral directors who will carry out the funerals. To ensure this position, we are aligning the growth rates on both sub-funds. Our objective is to pay at least long term forecast CPI, and the reason for aligning Independent Way returns with the main fund at this stage is to seek to ensure that this aspiration can be maintained. Investment conditions have not

deteriorated, but it is important that you, as the ultimate recipients of the funds, understand the underlying reasons why the rates of growth between the plans in the two sub funds are converging. The Trustees work with the Company to protect the long-term interests of plan holders, while delivering sustainable and appropriate plan pay-outs for funeral directors. Against this background, and with the encouragement of the SAIFCharter Executive, the recommendation for 2018 was that the company moderate the growth on Independent Way plans, with the guiding aim that the Trust remains fully funded into the foreseeable future.

✓ If you would like more information on The Golden Charter Trust, please visit www.goldenchartertrust.co.uk

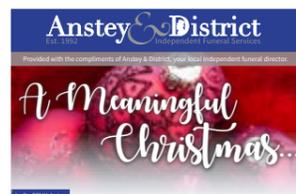
The fingerprint man... ready when you are

Many of you will have been monitoring the memorial jewellery market with interest to see how families are responding. After just 10 months trading, Legacy Expressions now has more than 325 independent funeral directors offering its fingerprint memorials across the UK, and has recently topped 18,000 fingerprints. Sales in this period from funeral directors to families topped more than £170,000, which the company is delighted about and looks forward to having more funeral directors on board. David Gosling, Managing Director of Legacy Expressions, said: "Families are looking for alternatives to ash memorials, not

least for the burial market, but because ash pieces can't always be replaced if lost, and some families don't like to split them. Our digital prints are kept on file indefinitely so that all items from our range can be reproduced at a later date, should your families require. "Remember, we're not all about prints, we also work with authentic text, photos, and signatures, making us the fingerprint and personalisation specialists." To join the fingerprint revolution, just call 0800 3689233, visit the Facebook page Life Expressions Ltd UK, or email david@legacyexpressions.co.uk to find out how. **Advertising feature**

Connect with your audience

Communication is key when promoting your business. There are so many updates and positives to shout about. One of the best methods of connecting to your current and potential customers is with a company newsletter. Many firms email families with their own information and news, from pre-paid information and coffee mornings, to charity fundraisers and annual events. Now Dr Bill Webster, the Executive Director of Grief Journey and a SAIFInsight columnist, will be helping firms produce their own newsletter. The news comes after Dr Bill's Christmas newsletter was well received by funeral directors across the country. Following the festive success, Dr Bill announced they are rolling out this format by offering a quarterly newsletter for funeral directors to personalise and adapt to their needs. According to Dr Bill, funeral directors who sign up will receive two articles in PDF



format each quarter that they can pass to printers to design, incorporating their own branding. These can then be emailed or posted to clients and families. The format was trialled by Anstey & District Independent Funeral Directors, which was able to include details of its Christmas Memorial Service and other events for the Christmas season. The cost is £60 per quarter (with an annual contract), and Grief Journey can have newsletters printed generically for 30p each for over 51 copies or 35p each for 50 copies and under. ✓ For more information, contact Linda D Jones, Executive Director of Resources, on linda@griefjourney.com or call 0333 8000 630.



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AN INSPECTOR CALLS

In this month's *SAIF Insight*, we feature part two of Jim Brodie's special report on regulation of the funeral profession. In this issue, Jim – the Scottish SAIF Government Liaison – covers changing legislation

WORDS BY JIM BRODIE, SCOTTISH SAIF GOVERNMENT LIAISON

MEETING TWO

The second meeting was for SAIF and the NAFD to clear the air with the Scottish Government over a recent consultation misunderstanding. Paul Cuthell and Tim Purves attended, representing the NAFD, and we were also introduced to Morgan Harris, a legislation chap from the NAFD, parachuted in after the loss of Mandie Lavin. Terry Tennens, Mark Porteous, Joe Murren and myself attended for SAIF.

The consultation was to give the Scottish Government an idea of what

interim powers were acceptable for Holyrood to give Natalie McKail, Scotland's first Inspector of Funeral Directors, until a proper regulated regime was put in place. Natalie cannot get the whole picture without powers of entry and interview. Seizure and further powers were always at the extreme end. The legal counsel advised against any input into the consultation as the counsel advised the whole consultation may be illegal on some fronts. Due to this differing of legal interpretations the NAFD/SAIF chose not to submit an Association's response. Everyone agreed to draw a line under the consultation and move on. The Scottish Government was also asked to give a response to the Stirling Agreement and our combined code of practice.

What was confirmed was that our main hope of trade association inspectors with Government oversight was not in the Act's remit. The Act does not allow for the use of trade associations for licensing purposes, as the Government cannot demand association membership.

Jim Brodie, Scottish SAIF Government Liaison (below)



Potentially, trade associations could become irrelevant. However, there is huge scope for trade bodies to be the facilitators for a smooth change and, after regulation, the purveyors of accredited education, continuous professional development (CPD), peer review of non regulated complaints and most importantly keeping their members advised and assisting with keeping them on the right side of inspection. Criminal charges for non-compliance are a real possibility; therefore they would be a buffer to censure from big Government.

With 700 plus locations to inspect in Scotland alone, Natalie isn't going to do that on her own. Therefore, there will be a choice of

many more Inspectors on the one hand or a light touch 'no smoke without fire' approach to inspection on the other. They are both ends of the inspection spectrum but it will definitely be an independent body from the profession or Government. As a very important safeguard, these inspectors will report directly to ministers who will be the only powers able to close a business. An important and unanswered question is who will pay for this new regulatory scheme and inspectors.

The agreed way forward is for us to be involved in setting the interim powers and what they will mean to our members, before they go before Holyrood. This means we will be able

to influence those rules and ensure members are aware beforehand so they've at least got forewarning 'when the Inspector calls'.

Gareth Brown, who represents the Health Minister, informed us the route to complain was via Health Improvement Scotland (HIS), an arm of the NHS with actual teeth. We've all complained to Health Trusts and councils only to be ignored. However, he assured us that HIS would listen.

Finally, we finished on a positive note – they need the profession to come up with real world solutions to regulatory problems and they can't finish the Statutory Code of Practice without our input and consultation.

Mark Porteous, SAIF Scottish President (below)



MEETING THREE

During the third meeting we discussed the Funeral Poverty Action Plan with Andrew Burke, Cheryl Paris and Natalie McKail. Also in attendance was a Scottish Government liaison with third sector and social development grants. My strong views on funeral affordability/poverty and a lack of political will to fix it are well known. Suffice to say they are now acutely aware that we don't see numbers or statistics; we've to look into the eyes of real people in real pain in our communities, not numbers and faceless issues. I don't think he'll ever doubt our commitment and resolve again.

It was also mentioned the funeral bond would likely be no more than a glorified savings account. I mentioned the vast majority of claimants to the Funeral Expenses Assistance Payment would be well known to the devolved benefits agency and they should be opening the conversation with their clients straight away and not leaving them until a death has occurred. Tim Purves also had a very valid point about direct cremation, adding it was more usually the retired professional who opted for it by choice, rather than the financially constrained forced into it.

Mark Porteous highlighted the invidious position of funeral directors to the Scottish Government.

It seems the funeral Inspector is pulling us in one direction, care of the deceased, which will have financial implications; Cheryl Paris and the regulation team are pulling us in another expensive direction – a regulation system. Then we have the funeral poverty implementation groups pushing for a reduction in our fees while allowing the councils to charge whatever they like and, finally, the Scottish Government putting money into a direct cremation not for profit company. Needless to say the officials were all a bit quiet and apologetic after this.

HAVE YOUR SAY

Independents are not on their own and associations are here to help, but we need input from the entire profession. Contact your MP, MSP, Assembly Member and anyone who will listen. This is a billion pound profession, which will pay far more than its share in taxes. Wake up and make yourself heard or go quietly into the night.

The next few years will be the hardest and most explosive for a century for some; for others the change won't even register as they already surpass the minimum standard. Where will you stand?

“WE WILL BE ABLE TO INFLUENCE THOSE RULES AND ENSURE MEMBERS ARE AWARE”

Think hard about staff training

With the licensing and regulation of funeral homes in Scotland looking likely, now is the time for all SAIF members to put their staff through courses at the IFD College

WORDS: PAUL BOWLEY

Officially not much happened in December, but Davina and I were invited to the West & Coe Christmas gathering where we were welcomed by the directors and staff, and a great evening was had by all. Davina and I would like to officially thank them for entertaining us.

The beginning of January has seen on-going meetings with the NAFD and SAIF Charter, both of which I hope will continue

throughout 2018.

My last engagement as President will be at the London Association of Funeral Directors banquet and ball.

Training

It is always a pleasure to present your own staff with certificates of achievement and I presented Berit Hoad from Bowley Funeral Service with her IFD certificate after completing the Foundation Funeral Practitioner Course and

Certificate in Funeral Planning.

Ann Woodhead, from Bowley & Gallagher, was presented with her IFD certificate after completing the Foundation Funeral Practitioner Course.

And Sharon Saunders, from Bowley Funeral Service, was presented with her Certificate in Funeral Planning and membership of the IFD College.

As the licensing and regulation of funeral homes in Scotland looks likely to happen I would ask all members of SAIF to think hard about putting your staff through the courses at the IFD college.

SAIF AGM

My year as SAIF President comes to an end in Brighton on Sunday 11 March 2018 at the SAIF AGM. I do hope you have booked your place at the Grand Hotel for Friday night with Elvis, the Saturday AGM, Saturday evening banquet with Brighton's drag queen Dave Lynn and songs from the Motown era with the group Suprema. Brighton has a lot to offer from the i360, Brighton Pier and the famous Lanes for shopping.

I would like to thank all those who have helped raise money for my charity this year, the British Heart Foundation (BHF).

PAUL BOWLEY,
SAIF PRESIDENT



Berit Hoad



Ann Woodhead with Paul



Sharon Saunders

Update

NEWS FROM
KINDRED
ASSOCIATIONS

Women's right

100 years since The Representation of the People Act was passed

On February 6 2018, it was exactly 100 years since The Representation of the People Act was passed. This Act gave women over the age of 30, who met the specific property requirements, the right to vote for the first time and also to be elected into Parliament. Women under 30 had to wait another 10 years until they too gained the right to vote.

Emmeline Pankhurst and her two daughters were some of the key figures in gaining media attention for the plight of the women's suffrage movement and founded the Women's Social and Political Union. No doubt we have all heard at some time the notorious 'Votes for Women', even if it was through watching Mary Poppins. There was of course the sad case of Emily Davison who was crushed under the hooves of the King's

horse at Epsom Derby in 1913. Some said she had meant to take her own life to raise the public awareness of the Suffragettes, others would say it was definitely an accident as she had her return ticket to London in her pocket and she had only been trying to pin a banner onto the railings. Her funeral on 14 June attracted huge gatherings of not only fellow suffragettes, but men and women from all walks of life. Her funeral procession was likened to that of a state funeral with the amount of people lining the streets.

Once the Act was passed, it opened up a whole new world for women, not only in Parliamentary roles but in all aspects of the United Kingdom workforce. The Second World War helped change people's views of women working; after all, when the men had gone off to war it was the women

who literally kept the home fires burning. It appeared there wasn't a job that a woman couldn't do while the war was on.

But it would still take many years before women were truly thought of as being anything more capable than a rather good secretary. Within the funeral profession, it is really only in the last 20 years or so that women have come into their own as funeral directors. The ladies practicing 30 or 40 years ago were mainly respected because they had taken over for example their father's firm and the name of the funeral home was what stood them in good stead. Whereas today, women in many firms are at the forefront of arranging and conducting funerals. While there are still a few clients who do ask for a male funeral director, I'm told just as many times now that they would prefer a lady.

So, it is with thanks to ladies such as Emmeline and Emily, that I am not only able to do the job I love, but am also respected not just by my clients but also within our profession.

SKYE KNIGHT
FUNERAL DIRECTOR AND BIFD
STUDENT OF CLIVE PEARSON

SAIF MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

**Anne Beckett-Allen/
Simon Beckett-Allen**
Rosedale Funeral Home Ltd
Rosedale House
63 Victoria Road
Diss, Norfolk
IP22 4SE

Rosedale Funeral Home Ltd (branch of above)
Yard House,
High Street
Attleborough
Norfolk NR17 2EH

Rosedale Funeral Home Ltd (branch of above)
Cross Keys House
22 Hungate
Beccles, Suffolk
NR34 9TT

Rosedale Funeral Home Ltd (branch of above)
16 Upper Olland Street
Bungay, Suffolk
NR35 1BG

Rosedale Funeral Home Ltd (branch of above)
Arcadia House
19 Market Place
Halesworth, Suffolk
IP19 8BB

Rosedale Funeral Home Ltd (branch of above)
16 Middleton Street
Wymondham
Norfolk NR18 0AD

*Previously advertised on website.
Close date for all branches: 6/2/2018*

Nicky McCallum
Dale & Sons Funeral Directors
22 Penn Drive,
Denham
Buckinghamshire
UB9 5JP

*Previously advertised on website.
Close date 12/2/2018*

ACCEPTANCE INTO FULL MEMBERSHIP
**Tristan Spohrer/
Kate Spohrer**
Attwood Funerals
220 Marpool Lane
Kidderminster
Worcestershire
DY11 5DL

ASSOCIATE MEMBERSHIP PENDING
Darren Green
TCB Group
Hurst House
15-19 Corporation

Square, Belfast
BT1 3AJ

TCB Group (office of above)
Unit C Roundwood Point
Roundwood Drive
St Helens WA9 5JD

*Previously advertised on website.
Close date 13/2/2018*

FULL MEMBER NEW BRANCH
W N Allcock Funeral Service (Branch of Barry Pritchard Funeral Service Ltd)
62 Southgate
Eckington, Sheffield
S21 4FT

Mr S J E Treharne
E C Thomas & Son
21 Main Street
Pembroke,
SA71 4JS

Mr J Byrne
J T Byrne Funeral Directors
1 Low Moor Road
Bispham, Blackpool
FY2 0PA

Mr J Duckworth
John Duckworth Ltd
53 The Green
Southwick
Sunderland

Tyne & Wear
SR5 2HT

ASSOCIATES NOT RENEWED
Mr A Govind
Mobile Media Marketing Ltd
(afuneralnotice)
The Dock (007)
Pioneer Business Park
74 Exploration Drive
Leicester LE4 5NU

FULL MEMBER CHANGE OF DETAILS / ADDRESS
Mr P Pender
Paul Pender & Son Ltd
The Shakespeare
226 Braunstone Lane
Leicester, LE3 3AS
(Formerly at Westover Rd, Leicester, LE3 3DT)

Mr P Capper
Eastleigh's Independent Funeral Directors Ltd
Joseph House
14 Bishopstoke Road
Eastleigh SO50 6AE
(Formerly known as Cappers Independent Funeral Directors of Hampshire)

Mr P Williams
Paul Williams

Independent Funeral Directors Ltd
215 Bury New Road
Whitefield
Manchester
M45 8GW
(Formerly at 138-140 Bury New Road M45 6AD)

Mr S Todd
H D Tribe Ltd
101 Eastern Avenue
Shoreham
West Sussex
BN43 6PE
(Formerly at Brunswick Rd BN43 5WB)

FULL MEMBER NOT RENEWED
W N Allcock (Funeral Directors) Ltd
62 Southgate
Eckington
Sheffield
S21 4FT
Business sold

Mr R Edmond
Bollands Funeral Directors
18 Kirkgate
Birstall, Batley
West Yorkshire
WF17 9PB

BUSINESS SOLD:
Walker & Morrell Ltd

4 West View
Washington
Tyne & Wear
NE37 2DT

Walker & Morrell Ltd (Branch Office)
10 Richmond Court
Old Durham Road
Gateshead
Tyne & Wear
NE8 4AS

Walker & Morrell Ltd
3 Sunderland Street
Houghton Le Spring
Tyne & Wear
DH4 4BD



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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GDPR: A COMPLEX PUZZLE

The General Data Protection Regulation (GDPR) will require organisations to be more accountable for handling people's personal information, with formal data protection policies. We unravel some of the mysteries surrounding the new legislation

WORDS: TIM POWER

On 25 May a new law regarding the holding of personal information comes into force: the General Data Protection Regulation (GDPR). This law builds on the existing Data Protection Act 1998 (DPA) and will streamline data protection legislation across Europe, but its principle aim is to give citizens more control over the information that organisations hold on them.

If organisations do not abide by their obligations to keep personal data secure and use it for purposes beyond what it was collected for, they can be hit with larger financial penalties than under the DPA. In the UK, the Information Commissioner's Office (ICO) is responsible for policing the GDPR and it has a two-tiered sanction regime: 'lesser' incidents are subject to a maximum fine of either €10 million or 2% of an organisation's global turnover, whichever is greater; with the most serious breaches resulting in fines of up to €20 million or 4% of turnover.

To put this increase in perspective, the £400,000 fine given to TalkTalk for a data breach in 2016 would, under the new GDPR sanctions, be estimated at £59 million (according to a 2017 study by NCC Group).

While multinationals like Yahoo – three billion user accounts hacked in 2013 – and Uber – 57 million customer and driver details hacked in 2016 – make headlines for the size of their data breach misdemeanours, the GDPR affects every organisation, big or small, that holds personal information on people.

That is why it is important that all independent funeral directors are aware of your responsibilities under GDPR and have made plans to ensure you are compliant when the law comes into force at the end of May.

“THIS CHANGE IN THE TONE OF THE CONVERSATION AROUND DATA PROTECTION PUTS THE INDIVIDUAL AT THE CENTRE OF OUR THINKING AND HIGHLIGHTS THE IMPORTANCE OF PROTECTING THE SECURITY OF PERSONAL DATA”
Suzanne Grahame

GDPR will require organisations to be more accountable for their handling of people's personal information, with formal data protection policies, data protection impact assessments and formal documents to record how data is processed.

For companies employing 250 people or more, documentation is required which states why people's data is collected and processed, what information is held and for how long, and the technical measures employed to keep the information secure. For larger companies that collect a lot of sensitive data as part of their business there is a requirement to employ a dedicated data protection officer.

Golden Charter has been preparing for the advent of the new legislation and has been developing a number of resources that will also help independent funeral directors prepare for GDPR.



Suzanne Grahame

Heading up Golden Charter's GDPR project team is Alison Wilson, Director of Compliance & Risk, who recently gave a webinar for funeral directors with Louise Love, Head of Compliance – Funeral Director Sales, to explain the fundamentals of the regulation and how it affects you and the way you hold data. This is just one element of the support that Golden Charter is planning for independent funeral directors in the coming months to prepare for GDPR.

Data processors

Alison said: "The main difference compared to the previous data protection law is that GDPR puts more of a focus on individual rights in terms of what data companies collect, what they do with that data and the public's access to that information. It gives people the right to have easier access to the information held about them, free of charge. The law also gives them the right to have it deleted, where appropriate."

Under GDPR definitions, data is any information that can be used, directly or indirectly, to identify a living person such as name, address, IP address etc. Data on deceased people is not covered by GDPR.

In terms of funeral plans, Golden Charter has obligations under GDPR as a 'data controller': the entity that decides the purpose and the manner in which personal data is used. However, in addition to being data controllers in your own right, funeral directors also have new data protection obligations. You are classified under GDPR as 'data processors' in your relationship with Golden Charter: any organisation that processes the data on behalf of the data controller, including collating, recording and holding data.

Alison said the term data processor is a bit of a misnomer: "You don't have to do anything with the data to be a processor, because just storing data comes under the 'processor' remit. So, if we send personal information to a funeral director to fulfil a funeral need, and you never touch that piece of paper again, you are still processing it as you store it."

"The new legislation means you have to maintain records explaining what data you hold, such as names, addresses, date of birth, religion etc., and the service/s provided as well as the format it is held in, such as paper records

or digitally in a computer, or in the cloud."

Data security

Security is paramount under GDPR so that if hard records are kept of personal information these must be under lock and key and access limited to only those in the company that need to see this information as part of their job. Electronic records need to be password protected.

Sharing data is also an area where funeral directors need to assess risk and, where possible, write GDPR responsibilities into business contracts with third parties. If any data held is breached – defined as "the destruction, loss, alteration, unauthorised disclosure of, or access to" people's data – then funeral directors have a legal liability to report the incident to the ICO within 72 hours, and to Golden Charter too.

“YOU DON'T HAVE TO DO ANYTHING WITH THE DATA TO BE A PROCESSOR”

Alison Wilson

Consent

A big issue for organisations holding existing data on customers is the GDPR's insistence that all companies obtain the consent of people they collect information about, and provide evidence of their 'opt-in' and their preferred method, if any, for contacting them in the future.

Golden Charter is obtaining this consent when customers contact them and Alison suggests funeral directors modify all business contracts to accommodate an 'opt-in' consent form to allow customers to agree to be contacted in the future for information about other services or products.

Under GDPR you cannot contact people for marketing purposes if they have not given their prior consent for you to contact them.

However, you do not need consent to contact a person if you have a 'legitimate' interest in doing so as part of your current business relationship with that customer.

Alison said: "We hold people's data for funeral plans and, since we have a legal contract with them,

we can hold that data and contact them in order to fulfil it. This is a case where consent is not the only basis for holding data and contacting people.

"Nevertheless, while customers would expect us to contact them to fulfil the funeral plan, GDPR prohibits us from using their data to contact them for some other purpose, like trying to sell them an additional service, unless they have given us specific prior consent for doing that.

"If you wanted to conduct direct marketing at named individuals then you would need those people's consent to contact them – they have to have 'opted-in' and you must have evidence of this. We record all our customer telephone calls for audit purposes so we have proof of consent, but it's also fine to have a paper or digital record as long as you record the date and person who took the consent."

Alison said that consent agreement cannot be buried away under reams of terms and conditions – it has to be kept separate and be clearly legible for the customer to understand and sign.

Golden Charter Chief Executive Suzanne Grahame believes the new data protection law is a positive step forward as it puts customers at the heart of our business. She said: "As a profession we are seeing a big increase in regulation, the GDPR is just one of a number of changes coming forward, but I believe it is a positive step as it raises the awareness of our data protection responsibilities.

"This change in the tone of the conversation around data protection puts the individual at the centre of everyone's thinking and highlights the importance of protecting the security of personal data. It will make us all more thoughtful about what data we really require, and only using it for the purpose it has been collected for.

"However, becoming GDPR compliant is a challenge and my concern is that many smaller businesses may encounter difficulties, without support, in establishing exactly how the regulations can best be applied to their work.

"When it comes to the funeral profession, Golden Charter has been here to help and provide guidance to our funeral director family in what ways we can. We will continue to run seminars and webinars and develop other supporting information, such as frequently asked questions and scenarios, in the coming months.

"But these changes are far reaching, and businesses of all kinds will need support. It's important for us all to be compliant as the public expect their data to be well looked after and, beyond the financial implications, a breach of GDPR could cause any business great reputational damage." ●

▼
For more information and contact details for the ICO small business helpline, visit <https://ico.org.uk>

Doors Open Day

Vicki Fraser is the proprietor of John Fraser & Son, an Inverness and Dingwall based firm of funeral directors who have been serving the Highlands of Scotland since 1884. No stranger to trying new ideas to make her business more accessible and approachable to the people of the Highlands, Vicki held a Doors Open Day on a Saturday in January. Here she tells us about her inspiration for the Doors Open Day, how it went, and the lessons she and her team learned.

WORDS: VICKI FRASER

Our service room, rest rooms, offices and family room were looking warm and welcoming. Our fleet of silver limousines and hearses had been freshly valeted, and the garage and coffin store had been swept and tidied. The workshop had been prepared with tools laid neatly on the worktop. Three coffins, in various states of preparedness, were on display on trestles.

In our monumental workshop our stonemason was ready to demonstrate the art of gilding, and the sandblaster was set up with a half-completed job in process. In the mortuary and embalming suite – always clinically clean of course – the names of the deceased in our care had been removed from the outside of the refrigeration units as a mark of respect. We had informed the families of those in our care that we would be having an open day, and they were reassured that their loved ones' dignity would be preserved at all times.

Our staff were looking immaculate. The caterers had set out tea, coffee and shortbread. As the hands of the clock inched towards 10 o'clock we looked at each other with nervous anticipation. Would anyone turn up?

It is no secret that I am always looking to improve my business and the standards of care that we offer. We know that when it comes to arranging a funeral it can be easier for people to make the 'right' decisions, both to meet their own needs and reflect their loved one's wishes, if they have an idea of what to expect. We had recently refurbished our funeral home and had the exterior landscaped, so the time seemed right to welcome the public inside.

To help us structure the day we took advice from a media and events consultant who walked around our premises with us. Seeing our business through an outsider's eyes helped us to work out what people were likely to find interesting. Together we discussed the best way to communicate what it is that we do, how to answer questions with sensitivity, and how to put people at ease in what, for some, might be challenging surroundings.



Vicki Fraser

The team were given a briefing note so we were all saying roughly the same things to our tour groups. Although the atmosphere was always respectful, I encouraged my staff to allow their personalities to shine through, and not to be afraid to let people know how privileged we feel to help families through difficult times.

So did they come? They certainly did! They responded in their droves to the radio ads and the article in our local paper. The story made it into a few of the national newspapers too.

Our first visitor arrived just before 10am and we had a steady stream of people throughout the day with the last arriving seconds before 4pm. Tours of between six and eight people started every 20 to 30 minutes and just under 100 people came. Additionally, local Rotary Groups have been in touch to arrange tours for their members, and the volunteers and staff from the Maggie's Centre and care

Next month SAIF Insight will feature an IEBE report by SAIF representative Sarah Maclean, of John Fraser & Son

homes who came are recommending visits for their teams.

Maryan Whyte, who has been campaigning to the Scottish Government for public mortuaries across Scotland to be improved after her own difficult experiences in Moray, was fascinated to see what we offer and how we operate.

As for the impact on our business it is too early to say, but we arranged several appointments on the day and the increased awareness of and interest in our funeral home has exceeded all our expectations.

The reaction has been overwhelmingly positive. From the first phone call from people asking if we were really doing it, to the thoughtful – and grateful – responses from visitors on the day, we have been surprised and delighted.

So what would we change for the future? Not much! We might consider offering timed tours and allowing people to book a slot, although to be honest the 'drop in' system worked well.

Will we do it again? Most certainly. If seeing behind our closed doors has helped people to understand everything that is involved in caring for their loved ones, it's an exercise well worth repeating.



Election of National Executive Committee 2018

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

The SAIF Annual General Meeting, will be held on Saturday 10 March 2018 at the Grand Hotel, Brighton.

SAIF's Executive Committee's role is to act as the governing institution of the association.

Annual election

In 2018, there are five positions available for nomination. Each SAIF Member may vote for up to five places either by fax, email or post but the ballot slip must be received by 5pm on Tuesday 6 March 2018.

Please read through the candidates' biographies and use the ballot paper, which will be posted out, to vote for your choice(s).

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 Business Centre 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.

HERE ARE YOUR NOMINEES...

Election of the SAIF Executive Committee. Deadline

for ballot paper: 5pm Tuesday 6 March 2018



SAIF's Executive Committee's role is to act as the governing institution of the association.

Your vote counts

Please read through the candidates' biographies and use the ballot paper, which will be posted out, to vote for your choice(s).

Replies accepted by:

1. Fax
2. Email: info@saif.org.uk
3. Post: SAIF Business Centre, 3 Bullfields, Herts, CM21 9DB

PAUL ALLCOCK...

...joined the funeral profession at the age of 17. In 2000, he started a new venture and launched Allcock Family Funeral Services with his wife Alison and father Terry. 18 years later there are nine members of the Allcock family involved in the business.

During his time as a funeral director, Paul has been Chairman of Norfolk and Norwich NAFD local associations on three occasions and was also Chairman of East Anglia Region of NAFD and represented the region on the NAFD National Council. Paul has been an active member of SAIF's National Executive Committee for some years now and was National President in 2016/17. Following his Presidency, Paul has continued in his role as Chairman of the PR Committee, a position he has held for four years, as well as taking on the new role of Government Liaison Officer, representing SAIF and working closely with various government departments.



ROSS W. HICKTON DIP.FD...

... is a 4th generation funeral director and since 2017, Managing Director in his family business established in 1909. He has been in the business since 2006 and undertaken every role.

Ross hopes to be nominated to the SAIF Executive to have a voice for the younger funeral director and to represent the West Midlands/Birmingham area as there is currently very little representation from there.

He is one of the three founding leaders of SAIFNext Gen, which was formed in 2017 to help assist, support, identify and bring together the future leaders of SAIF and the funeral profession.

Ross has attended SAIF Executive meetings under NextGen capacity, and also represents SAIF at the Council of British Funeral Services bi-annual meetings, reporting back to CEO Terry Tennens on the members' updates as well as delivering SAIF's reports. He is very passionate about the profession and ensuring standards are set and kept high. His business utilises the latest technology internally, along with social media to promote the business externally to the community.



GEMMA O'DRISCOLL...

...is a 3rd generation funeral director who now runs her own business in South Wales. Gemma has been a SAIF QA inspector for seven years and has travelled extensively in this role where she enjoys meeting members, providing support for their businesses and ensuring high standards throughout the profession. She is also a trainer and assessor for the IFD college, providing training to students mainly across Wales and the South West.

Gemma was SAIF President 2015-2016, has served on the SAIF Executive Committee for six years and believes she represents in particular small businesses, Wales and the South West and of course lady funeral directors.



DARREN CARPENTER ...

...became a funeral director in the early 1990s, then purchased his own business which was accepted into SAIF membership in 1998. He joined the Executive committee and was honoured to be National President in 2008-2009.

Darren is totally devoted to helping SAIF become the trade association for Independents and encourage in-house training. He became IFD College Chairman, being the first chairman to have completed the Cert FP and has also supported SAIF through many sub committees.

His commitment to the wider funeral profession extends through his membership of the BIFD, where he was invited to join the directors. Dedication to his duties was rewarded by the honour of being President of the BIFD in 2016/17.



DANIEL J. GINDER DIPCT...

...is a Director at M K Ginder & Sons in Watford. Daniel works closely with his brother Adam in the running of the company.

Having previously worked in the London Stock Exchange and the Motor Industry, he now shares the responsibilities of the business, concentrating his attention on the pre-paid, monumental mason and operational aspects of the company.

Daniel is keen to ensure the independent qualities of the business are upheld and is proud that his father was one of the founders of SAIF back in 1989. Daniel is now undergoing the development and improvement as a co-founder of the SAIF Next Gen group.



Countdown to the 2018 SAIF AGM

At this year's SAIF AGM, the keynote speaker will be Graeme McAusland from the FPA

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.



Associates confirmed*:

The weekend will also include a number of SAIF Associates. The currently confirmed list

- attending:
- Association of Independent Celebrants
- Bradnam Joinery Ltd
- Colourful Coffins
- Funeral Service Journal
- Funeral Zone Ltd
- Ghyll House Publishing Ltd t/a Polstead Press
- Lemon Business Solutions Ltd
- P & L Manufacturing Ltd
- Somerset Willow
- Thorley Smith Ltd
- Tributes Ltd

*This list was accurate at the time of print but additional SAIF Affiliates may have confirmed their attendance after deadline.

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Conference spa offer

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

ENTERTAINMENT: 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 also mentored a naval officer to become a drag queen in the series *Faking It*.

Since then, he has appeared on *Wish You Were Here*, *Big Brother*, *Coronation Street*, *EastEnders*, *Mile High*, *Silent Witness* and ITV's *Birds of a Feather*.

In theatre he has performed a wide range of parts and his film appearances include *Beautiful Thing* and *Malice in Wonderland* with Danny Dyer.

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

All prices are per person

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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 12 NOON	OPTIONAL SEMINAR: GDPR	
	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

SECRETS OF SUCCESS



The next generation of funeral directors is faced with a fast-changing profession and modern-day challenges. In 2016, the SAIF Executive Committee recognised the need to develop a plan to nurture future leadership. SAIF NextGen was launched at the SAIF AGM in March 2017, under the leadership of; Daniel J Ginder, Jamie West and Ross Hickton to provide a forum for emerging leaders of member firms. In this special education and training article, Daniel J Ginder and Clive Leverton discuss job satisfaction, changes in customer behaviour, future business plans and lots more

Clive Leverton, of Leverton & Sons, is a founder and fellow of SAIF. Here Clive passes on his knowledge and experience to the next generation of SAIF members and Independents.

Daniel: How many years have you been in business?

Clive: I have been a funeral director for more than 50 years, and am now 'technically' retired. My brother and I were the seventh generation, my daughters Pippa and Hannah and nephew Andrew are the eighth.

Daniel: What made you start in the profession?

Clive: I was going to be a missionary, I left school aged 15 with O and A levels and worked for the firm for 10 years. Then I left to work on my own for six years (not in

funerals) but re-joined the firm in 1975. I think funerals must be in the blood.

Daniel: What made you stay in the profession?

Clive: Continual job satisfaction.

Daniel: Do you hold any qualifications within the profession; if so, do you feel it is important to obtain them?

Clive: I obtained my Diploma (Dip. FD) in 1963. I think it is preferable, but not necessarily essential to obtain some qualification.

Daniel: What is your reason for joining so many associations and holding important offices within?

Clive: We are only members of SAIF – it satisfies all our needs. When we started SAIF in 1989 we had to do all the work ourselves with no paid staff. I took on the role of Secretary – which I still technically am. I have also been President and Chair of the Standards Committee.

Daniel: How do you manage your time around association work, funeral work and home life?

Clive: Being technically retired I can help the firm behind the scenes while trying to have more time to myself.

Daniel: Have you seen a change in customer behaviour over the last few years?

Clive: Families often want to become more involved in the funeral service and are more open to alternative options to personalise the funeral. The internet provides a wealth of ideas to those who are looking for something different. We are happy to source items from outside our own range,



Daniel J Ginder

“THERE IS MORE SHOPPING AROUND GOING ON NOW. WE ARE POLITE AND HELPFUL ON THE PHONE AND ALWAYS GIVE OUR TIME GLADLY”

Clive Leverton

and allow families to source for themselves. This flexibility ensures that we can be seen to be helping people to get the most from the funeral. As a result, funerals have become more complicated and time-consuming over the years. However, this increase in the personalisation of funerals leads to more satisfaction for our clients.

Daniel: Do you find more people are shopping around? If so, how are you combating this?

Clive: Yes, I believe there is more shopping around going on now. We are polite and helpful on the phone and always give our time gladly. People are not always looking for the cheapest quote, but want to deal with someone they can have

confidence in. We give the full costs for what we are asked, but are prepared to offer a discount if we feel it appropriate.

Daniel: Have you seen a rise in the demand for direct cremation? If so, what do you offer?

Clive: Our direct cremation option is £1,795 + doctors' fees where appropriate. We use a traditional hearse and bearers, and allow people to be present, although there is no formal service.

Daniel: What are your plans for the future of your business – is it expansion or improving your current services, or both?

Clive: We are

consolidating our current business. The growth of the internet means that it is not necessary to increase the number of branches to increase market share.

Daniel: What advice would you give to the next generation of funeral directors coming through?

Clive: Keep ethical standards very high, retain independent thought, do not be afraid to change, and innovate and help SAIF go from strength to strength. ●



Clive Leverton

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FUNERAL EXPENSES PAYMENTS STATEMENT

Changes to Funeral Expenses Payments are set to go ahead in April, updating eligibility conditions and simplifying the claims process, the Department of Work and Pensions (DWP) has confirmed.

Kit Malthouse, the Minister for Family Support, Housing and Child Maintenance, said: "I am pleased to announce [regulations] that will make some enhancements to a number of the eligibility conditions relating to the Social Fund Funeral Expenses Payments scheme, and simplify the process for making a claim. The scheme makes a contribution to paying the costs of funerals being arranged by people on qualifying benefits."

"The changes, which we plan to bring into force on 2 April, were the subject of a public consultation exercise in summer 2017 which generated an overwhelmingly positive response for our proposals. This package of proposals will, among other things, enable claimants to receive contributions from charities, relatives or friends without them being deducted from the overall sum payable toward funeral costs."

"In future, claimants will have six months from the funeral date in which



Frank Field MP

have criticised this portion of the payment, which has not grown for 15 years, effectively being shrunk by inflation.

Frank Field MP, Chair of the Work and Pensions Select Committee, said last year: "Funeral payments for those who can prove they are entitled – and that is a very uncertain and onerous process – now fall far short of covering even a basic funeral."

"We heard clear evidence of the distressing circumstances and debt this is leading people into, at a time when they are grieving and vulnerable. We do not want a return to the spectre of miserable 'pauper's funerals'."

Fair Funerals followed up the latest budget by saying: "When Fair Funerals launched the #BurytheDebt campaign, it was our simple aim that the funeral fund be raised so it covered the cost of a basic funeral. The funeral fund was set up in 1989 to cover the cost of a basic funeral for families who would be otherwise unable to afford one, but it now pays less than 40% of the cost of a basic funeral, pushing grieving families into serious poverty and debt."

"It is disappointing that the Chancellor Philip Hammond has yet again ignored the calls of bereaved people who find themselves in funeral poverty."

to make an application for help with funeral costs instead of the current three months. They will also have the option of submitting any evidence needed in support of their claim electronically."

Discretionary costs remain frozen

The changes do not involve any enhancement to the £700 paid out for "other costs" including funeral director fees. Funeral professionals, campaign groups like Fairer Funerals, and politicians

Scottish councils consult on fee rise

Burial and cremation fees could be rising across different Scottish local authorities, responses to the Scottish Government's budget have suggested. Jamie Greene, Scottish Conservative MP for West Scotland, said councils were being forced to react to "11 years of sluggish growth". He said: "Inverclyde Council and North Ayrshire Council are actively consulting on which public services to cut. Proposals include

reducing grants to voluntary organisations; reducing employability contracts; increasing burial charges and parking charges; and closing public toilets, libraries and youth centres.

"The draft budget will see councils up and down Scotland making such cuts."

Monica Lennon, Labour MP for Central Scotland, also warned the councils needed more investment to avoid backsliding.

Conference dates

Party conferences: spring/summer 2018

2-3 March, Scottish Conservatives, Aberdeen

9-11 March, Scottish Labour, Dundee

17 March, Scottish Greens, Greenock

16-18 April, STUC, Aviemore

20-21 April, Scottish LibDems, Aviemore

8-9 June, SNP, Aberdeen

Any further political party conference dates will be made available in future issues of *SAIFInsight* or online at saifinsight.co.uk

RIGHT TO TAKE SUPPORTER WHEN CLAIMING BENEFITS

Scotland's new social security system will give people the right to have a supporter with them when claiming benefits, according to a new amendment to the Social Security (Scotland) Bill.

The Bill, set to come in this year, gives the Scottish Parliament control of a range of benefits including funeral payments. Under the new amendment, a friend or family member will be able to join claimants at meetings or assessments.

Jeane Freeman, the Scottish Government's Social Security Minister, said: "We know the current DWP system can make people nervous about health assessments when accessing benefits."

"People can feel that instead of being about assessing needs and what support is necessary, assessments can feel like a barrier to accessing benefits and help."

"We don't want people's experience to be like that so we will not replicate the current system when disability benefits are devolved."

"Under the current system, people who attend assessments aren't able to have someone with them during the assessment."

"I think this runs contrary to our rights-based

approach and if we truly want our system to have fairness, dignity and respect at heart then we should give people the right to have a friend or family member – a supporter – with them when they need it."

"We have all been in situations where we could do with a helping hand from someone who knows us, or just a bit of moral support."

"This is proof that Scotland will do things differently, and one of the first ways we can show people we mean exactly what we say."



Written answer

A written answer on funerals, burials and cremations has been released by the Scottish Government last month:

Monica Lennon (Central Scotland) (Lab): To ask the Scottish Government what its response is to the key findings of the Citizens Advice Scotland annual report on burial and cremation charges, and what discussions it is having with COSLA and local authorities regarding the widening costs.

Cabinet Secretary for Communities, Social Security & Equalities, Angela Constance: The Scottish Government welcomes the report from Citizen's Advice Scotland (CAS), which highlights that funeral costs have increased significantly in recent

years. We are working closely with a range of stakeholders including CAS, funeral directors and the Third Sector as part of our work to tackle funeral poverty in Scotland. Our recently published Funeral Costs Plan commits the Scottish Government to 10 key actions to tackle funeral poverty during this Parliamentary term, including the publication of statutory guidance on funeral costs by December.

While recognising that each local authority is responsible for setting its own charges, the Scottish Government expects that the guidance will explore a range of factors contributing to variability of costs and charging for burial and cremation across Scotland. We are already working with local authorities and COSLA to better understand these issues and will continue to work closely with them in the drafting and publication of the guidance.

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WHO CARES?

Work-related compassion fatigue can take a toll on the best of us.
Learn to recognise the symptoms and treat yourself well

WORDS: DR BILL WEBSTER

The month that brings us Valentine's Day also brings us the 'February Blues'. It's strange how a month that emphasises love can also bring us feelings of sadness. Could the two be connected? It's called "the cost of caring".

Did you know that an increasing number of FDs are experiencing CS complicated by CF, compounded by STS, and in extreme cases VT?

Don't you just hate it when professionals use acronyms which no one but they themselves understand? Trust me, many do it just to try to impress you with their superior knowledge, which is BS.

But actually that second paragraph is correct. Allow me to break the code. I will assume you know that an FD is you!

In simple terms, compassion satisfaction (CS) and compassion fatigue (CF) can be thought of as the positive "good stuff" and the negative "bad stuff" associated with our work as caregivers.

Compassion satisfaction is about the pleasure and satisfaction you derive at work. It occurs when you feel positive about making a difference to society through how you help people, or your ability to contribute to the work setting.

Compassion fatigue is essentially about caring so much it begins to hurt. This negative aspect of our work as helpers manifests itself in symptoms such as a decrease in energy, exhaustion, frustration, anger, dread of going to work, feelings of failure, and negativity about one's profession or even life. It can also involve depression typical of burnout.

Burnout is one element of the negative effects of compassion fatigue. Clinically, burnout is associated with feelings of hopelessness and difficulties in dealing with work or doing your job effectively. These feelings usually have a gradual onset, and reflect the feeling that your efforts make no difference. They can also be associated with a very high workload or a non-supportive work environment.

Secondary traumatic stress (STS) is an extension of compassion fatigue, about work-related exposure to extreme stress or trauma. Secondary exposure means you were not directly involved in the traumatic incident. But as people working in 'helping professions' within the 'death care' industry, every one of us is called to respond to individual, community, national, or even international crises. Every day, you and I hear stories about traumatic things that happen to other people, and are called upon to care and assist in that situation. That can take a toll on the best of us.

The symptoms of STS, usually rapid in onset and associated with a particular event, may include anxiety, difficulty sleeping, images of the distressing event, or finding yourself avoiding things that remind you of the event.

Vicarious trauma (VT) refers to the cumulative transformative effect on the helper working with people who have experienced traumatic life events. It is the emotional residue of exposure that caregivers retain from working with traumatised people.

This comes when a caregiver has an "empathetic engagement" with a client's traumatic experience, or their "story". It is caused by repeatedly hearing horrific stories

about extremely stressful events and becoming witnesses to the pain, fear and terror trauma survivors have endured. This exposure impacts thoughts, feelings, behaviours and general sense of self and wellbeing.

The dilemma: while many helpers are pleased they can help people who experience extremely stressful events, secondary exposure to traumatic stress can have a negative impact.

What can we do?

Immediate self-care ideas include:

- Recognise the signs. Denial is a common symptom of compassion fatigue in care professionals, resulting in slower recovery.
- Get a better understanding of why CF, STS and VT occur. Educate yourself (and others) with resources, workshops and articles.
- Practice relaxation techniques. Everyone has their own. It could be meditation, biking, hiking, or golf. Whatever yours is, set aside regular time for your relaxation and stick to it.
- Eat well. The saying "you are what you eat" works! By maintaining a healthy and balanced diet, you'll feel much better.
- Talk to colleagues who may be experiencing the same thing. By connecting with others and sharing the burden, you lessen risk of burnout.
- At the end of the day, treat yourself well. You're only human, and you need to care for yourself first in order to continue offering families compassionate care in their time of need.

Until we meet again, TTFN. (Sorry, for the uninitiated that means: "Ta ta for now!") ●

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



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JULIAN WALKER
SAIFCHARTER CHAIRMAN

SUPPORTING OUR FUTURE

At the last Golden Charter Board Meeting of 2017, the latest of a series of emerging threats to our profession was discussed, highlighting in quite an alarming way the reasons why we will all need to change how we continue to serve our communities.

In previous board and association discussions, I had been rather reticent with regard to the credibility of some of these threats, however the team within Golden Charter who are tasked with monitoring the wide spectrum of trends in our market and outside – along with my day to day funeral experience – have now convinced me that there is a significant shift in the pace and direction of change.

Our profession can be slow to adapt to changes in customer behaviour and expectation – after all, our role is generally defined by long established tradition and custom. We independent funeral directors tend to adopt those changes achievable within our existing capabilities – for example, as a group we tend to focus on at-need funerals and only concentrate on pre-planning when we have the time, rather than building a capacity to do both concurrently. Even long recognised areas for progress right across our profession such as transparency and consistency

“AS A TRADE ASSOCIATION, SAIF CAN ONLY EVER BE AS STRONG AS WE ENABLE IT TO BE.”



of pricing have been met with a barely sincere response at best and with stubborn denial by many, with SAIF and the NAFD not always able to successfully bring their diverse memberships together on these issues.

SAIFCharter, the Golden Charter members' association, and SAIF the trade body are two distinctively separate organisations with different roles. SAIFCharter is focused on the commercial partnership between your company and Golden Charter. We do work to promote the wider interests of our associate members, but our key objective is securing a future share of pre-paid funerals. Under our new CEO, Suzanne Grahame, Golden Charter will continue in this venture.

SAIF is a trade body that works to represent the independent funeral director's standards amongst members and represent the profession to the outside world. Whilst SAIFCharter and Golden Charter might be capable of identifying future challenges, it is for National SAIF and SAIF Scotland to develop the policies and strategy that will work in the advancement of independent funeral directors and their customers; to set aspirational standards above those of our corporate competitors and actively

promote our unique position within the social care framework of the UK.

At the forthcoming SAIF AGM weekend in Brighton on 9-11 March, we have an opportunity to debate the emerging threats to our future success and the changing expectations of our customers. I would urge you to attend, even if you can only make the AGM itself on the Saturday morning, in order to assemble the greatest concentration of views.

One thing is for sure: SAIFCharter members and Golden Charter need to support SAIF as it strives to lead the ambition of our profession.

Times are changing; Dignity's remarkably swift reverse of direction indicates it too sees storm clouds on the horizon. Now is a time when all Independents must come together and focus as one on building up a trade association that looks to optimise the future for us all.

As a trade association, SAIF can only ever be as strong as we enable it to be. Members must take an active part in endorsing and supporting the association so that it can effectively serve to protect our sector.

I hope to see you there.

JULIAN WALKER,
SAIFCHARTER CHAIRMAN



Business Matters

GUIDANCE, RULES AND REGULATIONS OF A TRUST + REMOVAL OF CARD CHARGES + TAKING PRACTICAL STEPS + LONE WORKING + THE WORKING TIME DIRECTIVE

ASK THE EXPERTS

WHAT IS REQUIRED OF A TRUST?

In the first of a series of articles, Geraldine Gammell, Trustee and Chair of the Audit Committee of The Golden Charter Trust, explains the guidance, rules and regulations a trust should follow

WORDS: GERALDINE GAMMELL, TRUSTEE AND CHAIR OF THE AUDIT COMMITTEE OF THE GOLDEN CHARTER TRUST

Geraldine Gammell has a wealth of experience in business, currently a chartered accountant and member of the Ethics Committee of the Institute of Chartered Accountants of Scotland. Her varied roles currently take in a position as Non-Executive Director of the Royal Edinburgh Military Tattoo and as a Governor of Kilgraston School. She has held the high profile position of Director of The Prince's Trust in Scotland.

Nothing stands still in funeral planning, but as changes mount it's still vital that one thing remains true: plan holders' money is protected.

The Golden Charter Trust is more than 100% funded; at the latest valuation on 31 March 2017 the Trust's assets were over 100% of the funds required to meet future funeral costs, allowing for increases in funeral costs in line with future CPI, and as this month's issue explains (see page 16), the Trustees are continuing their careful stewardship to ensure this is maintained.

One significant recent development has been the wave of new entrants, as

businesses try to innovate and change the landscape. Some of these newcomers have suggested that funeral directors might best meet their obligations through setting up their own individual trust to store plan holders' money.

It may sound tempting to employ an individual trust to support your business and have more freedom to set charges and fees to suit your local market. This column alerts you to the potential pitfalls and



Geraldine Gammell

the different rules and regulations that make setting up your own trust a complex process which is unlikely to provide the benefits of a large, established, truly independent solution such as the Golden Charter Trust.

Funeral Planning Authority rules

The Funeral Planning Authority (FPA) requires plan providers to pay plan holders' funds into a trust approved by the FPA Compliance Committee, or into a whole of life assurance policy. While FPA membership is not a legal requirement, ensuring a trust meets that level of scrutiny is clearly in the best interests of all funeral directors and plan holders.

The Authority's rules highlight the need for sufficient distance between trust and provider by prohibiting a member trust from providing financial support to the

provider. The FPA rules also restrict how trust surpluses can be dealt with; again to underline that trust money is not the provider's money.

Given that Trustees must always act in the interests of the beneficiaries of the trust, the FPA's guidance emphasises that invariably means funeral trusts must take a long term view, looking far ahead when ensuring they have sufficient funds to meet future funeral costs. Trustees have to avoid short term considerations and think independently of the provider, acting as a 'guardian' of the assets under their charge.

Legal requirements

Aside from the FPA's rules, funeral planning Trusts must also legally comply with the Financial Services and Markets Act (Regulated Activities) Order 2001 (RAO).

The RAO requires the trust to be sufficiently independent of the provider. It cannot be controlled by the provider. The funds are after all not the provider's money, even though ultimately the funeral director will be the likely recipient after conducting the funeral. The provider must give over control of the proceeds of a pre-paid plan sale to the trustees. The RAO also requires a majority of the trustees to be unconnected to the provider.

In addition to the RAO, trust law itself further requires the trustees as a

whole body (connected or unconnected to the provider) to put the interests of the beneficiaries first and act with appropriate independence of thought from the provider.

Practical problems

All of these regulatory requirements can limit the benefit of setting up an individual trust. Added to which, the commitments and resources required to ensure compliance can be significant.

The affordability of actuaries and investment professionals' advice quickly mounts up alongside other required costs such as producing accounts, and in a world of increasing regulation, requirements are unlikely to become less stringent in the future.

The Golden Charter Trust's strong foundations, its Trustees' expertise and the economies of scale available to it are just some of the reasons it can maintain a strong position and why it is utilised by so many Independents to keep funds safe. Golden Charter Trustees remain steadfast in their commitment to safeguarding the assets of the Trust for the long term benefit of funeral directors. ●

Future *SAIFInsight* issues will cover the position of the Golden Charter Trust itself, and the practical differences between trusts of varying scales.

“ ONE SIGNIFICANT RECENT DEVELOPMENT HAS BEEN THE WAVE OF NEW ENTRANTS, AS BUSINESSES TRY TO INNOVATE AND CHANGE THE LANDSCAPE ”

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REMOVAL OF CARD CHARGES

From 13 January 2018, you should no longer be charging your clients a fee to use their debit or credit card; this also applies to those who use linked ways of paying such as Samsung Pay or Apple Pay. As this is a directive from the EU

it will impact all those companies within the EU. Companies are still allowed to charge a levy on cash or cheque payments. So if you are still applying a charge to card payments - you must stop now.



THE WORKING TIME DIRECTIVE

Simon Bloxham, Health and Safety Strategist for Safety for Business, looks at workers' rights

Addressing problems with GPs and nursing homes

Practical steps to take when doctors refuse to travel to verify and certify deaths

SAIF has often been contacted by its members who have problems with GPs refusing to travel to verify and certify death. Often this also impacts nursing homes, who will only allow the closest funeral directors to remove the deceased, in order to reduce problems with the GP surgery, even if a different funeral director has been selected by the family.

This is an unfortunate situation which is increasing across the UK with GPs refusing to travel. However, GPs are within their rights, according to the BMA, to choose where they view and certify death.

SAIF recommends:

- In the first instance - write a polite letter to the GP surgery explaining the predicament and extra costs incurred by

a client's family. You may also explain that you would be prepared to pay travel expenses for the GP to attend your funeral home at Inland Revenue rates (currently 45p per mile - that will be cheaper to the family than the current arrangement).

- You may suggest a meeting with the practice manager at the surgery, ensuring that this is a courteous and polite meeting to seek to build a compromise.

- You may also suggest a meeting with the nursing home, if this is applicable in your situation.

- We would encourage you to have a good working relationship with a funeral director where you can use their chapel of rest in reach of the GP surgery. Many members already do this to improve the service they provide to families. ●

Lone working: the key areas

A lone worker is someone who carries out work-related activities in isolation from other workers and without close supervision. Does this apply to your business? If so, have you considered the potential risks and carried out an assessment? There are key areas that should be assessed such as:

- identifying potential hazardous substances
- manual handling
- the employee's health
- fire safety.

More information can be found online at www.hse.gov.uk/toolbox/workers/lone.htm with a 'Lone Working help sheet' available from the members' area in HR Resources/General Information.

Fit for Work scheme to be axed

Have you used or are you using the Government's national 'Fit for Work' occupational health referral service? From March 2018 this service will no longer be available.

For the time being though you will still be able to use the Fit for Work helpline, website and web chat services which offer free general health and work advice as well as support and guidance on sickness absence and medical conditions. There are, however, plans to reform the current fit note systems and statutory sick pay.

Complaints handling advice

Over the last year, the SAIF office has received complaints that could have been resolved by the funeral director at source.

We are all human, and sometimes mistakes do happen, so do not feel afraid to pick up the phone

and apologise and look to make amends. We appreciate that sometimes the family does want more, but it will show that you are empathetic in the family's time of need. It will also assist with the smooth running of the business.

Are you taking any notice of the working time directive? Well, this may be of interest to you. The rights of UK workers to limited working hours, rest breaks and paid holiday could be adversely affected by the reported lobbying by government ministers, including Boris Johnson and Michael Gove, to scrap the Working Time Directive during a cabinet meeting on the UK's future trade relationship with the EU.

The directive is implemented into UK law by the Working Time Regulations 1998, which came into force on 1 October 1998. Under these regulations, working time is defined as any period during which a worker is "working, at his employer's disposal and carrying out his activity or duties", any period during which the worker is receiving "relevant training", or any additional period that is agreed in a relevant agreement to be "working time".

The regulations limit working hours and provide for rest breaks and minimum paid holiday rights. The regulations apply to "workers", including employees, temporary workers and freelancers, but not the genuinely self-employed. Young workers are protected by special rights, such as greater rest break entitlements.

If the regulations were scrapped, these rights would be lost, potentially leading to employees facing significant health and safety risks.

Commenting on the news reports, General Secretary of the TUC Frances O'Grady said: "I've seen reports of a ministerial plot to scrap the Working

Time Directive. This is a straight-up attack on our rights at work. Millions of workers - especially part-time women - got paid holidays because of this rule. And it stops bosses from forcing us to work ridiculous hours.

"The PM promised not to weaken workers' rights after Brexit. This will test if she can keep her word, or if she's a prisoner of extremists in her own cabinet."

Working time

Working time does not usually include time spent travelling to and from the workplace and time during rest breaks. Time spent on

call has been the subject of much debate, which has concluded that "on call" time constitutes working time if the employee is required to be in the workplace rather than at home, even if the worker is asleep for some or all of that time.

Workers are entitled to regular breaks in the working day and rest periods between working days. Employers must provide that rest periods can be taken, but do not need to ensure they are actually taken. The rest period is in addition to annual leave and can be paid or unpaid.

There should be a minimum rest period of 11 uninterrupted hours between each working day, and a minimum weekly rest period of not less than 24 uninterrupted hours in each seven-day period. Days off can be averaged over a two-week period. Workers who work for six hours are entitled to a 20-minute break. There should be adequate rest breaks if monotonous work places the worker at risk.

Help is at hand: getting the best from your SAIF approved health and safety advisers

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 today by calling 08456 344164. ●



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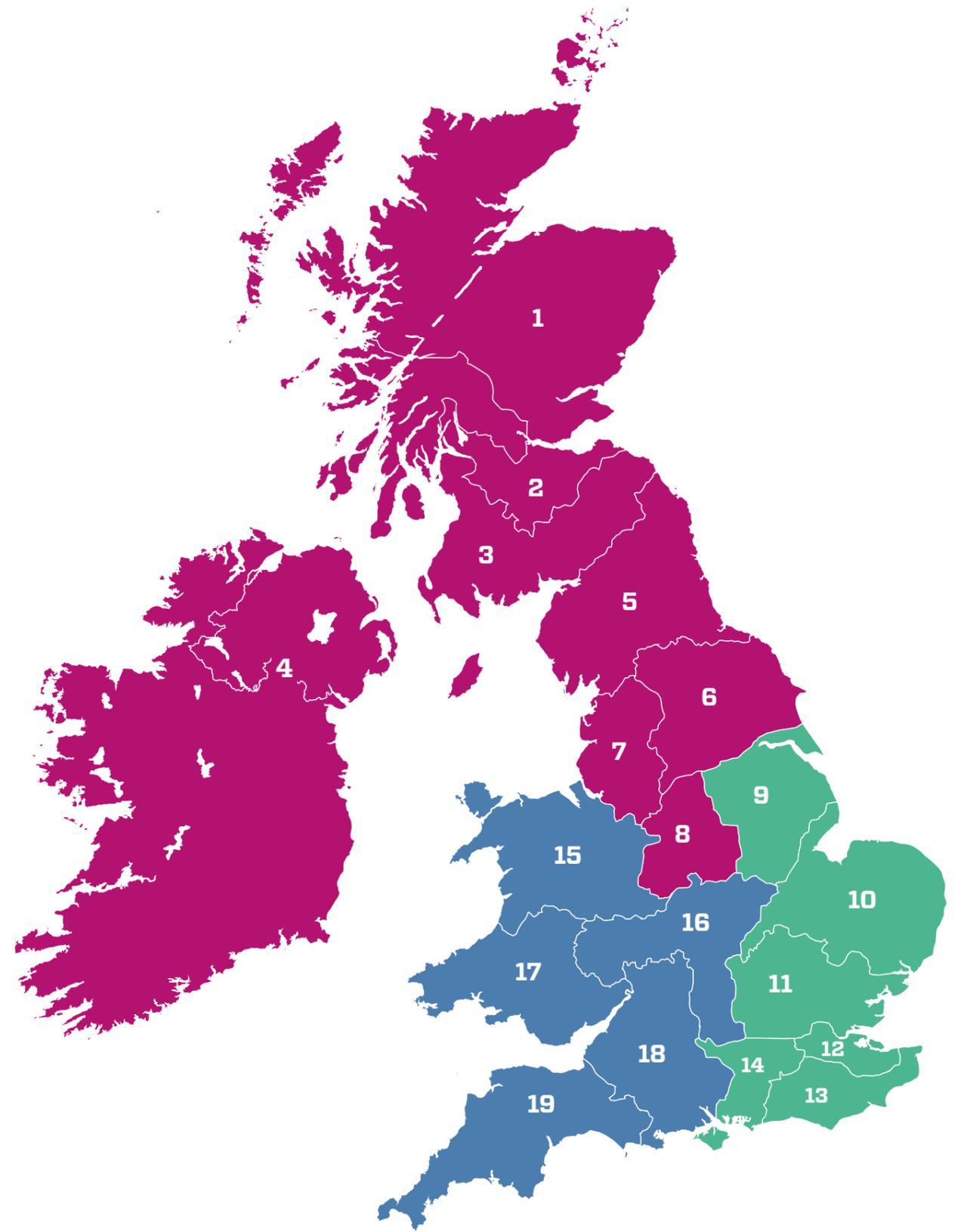


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The map shows the numbered regions that our Regional Sales Managers (RSMs) cover. See the RSM list opposite for your region and their contact details. You can get in touch with your RSM regarding anything you need to know about Golden Charter.

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

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

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Mr S Cousins & Mr A Briggs (Milton Keynes)
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electric@brahmselectricvehicles.co.uk
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D A Gathercole Funeral Carriage Masters
Mr D Gathercole (Wisbech, Cambridgeshire)
01945 583974
Superior UK Automotive Ltd
Mr Peter Smith (Aldermaston)
0118 971 4444 • info@superioruk.com
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Woods Garage (Carriage Masters)
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www.uk200group.co.uk
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Zebra Finance Ltd
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01332 680400 • www.zebrafinance.com
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Mr P Spicksley (Lincolnshire)
07783 323324
president@independentcelebrants.com
www.independentcelebrants.com
British Humanist Association
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0207 079 3580 • ceremonies@humanism.org.uk
www.humanism.org.uk
Civil Ceremonies Ltd
Anne Barber (Kettering, Northamptonshire)
01480 276080 • info@civileremonies.co.uk
www.civileremonies.co.uk
County Celebrants Network
Mr Eric Gill (Wiltshire)
07770 625378 • ericgillcelebrant@outlook.co.uk
www.countycelebrantsnetwork.com
Fellowship of Professional Celebrants
Mrs T Shanks (Worthing, West Sussex)
01903 602795 • terri.shanks@ntlworld.com
www.professionalcelebrants.org.uk
Institute of Civil Funerals
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01480 861411 • info@iocf.org.uk • www.iocf.org.uk

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malcolm.flanders@goldencharter.co.uk
www.goldencharter.co.uk
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0800 854448 • barry@goldenleaves.com
www.goldenleaves.com

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www.funeralmanagement.net
EMCOM Software Services
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steve.priestley@theaccessgroup.com
Eulogica
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www.clevsphen.co.uk
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The MuchLoved Charitable Trust
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01494 722818
trustees@muchloved.com • www.muchloved.com
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www.securehaven.co.uk
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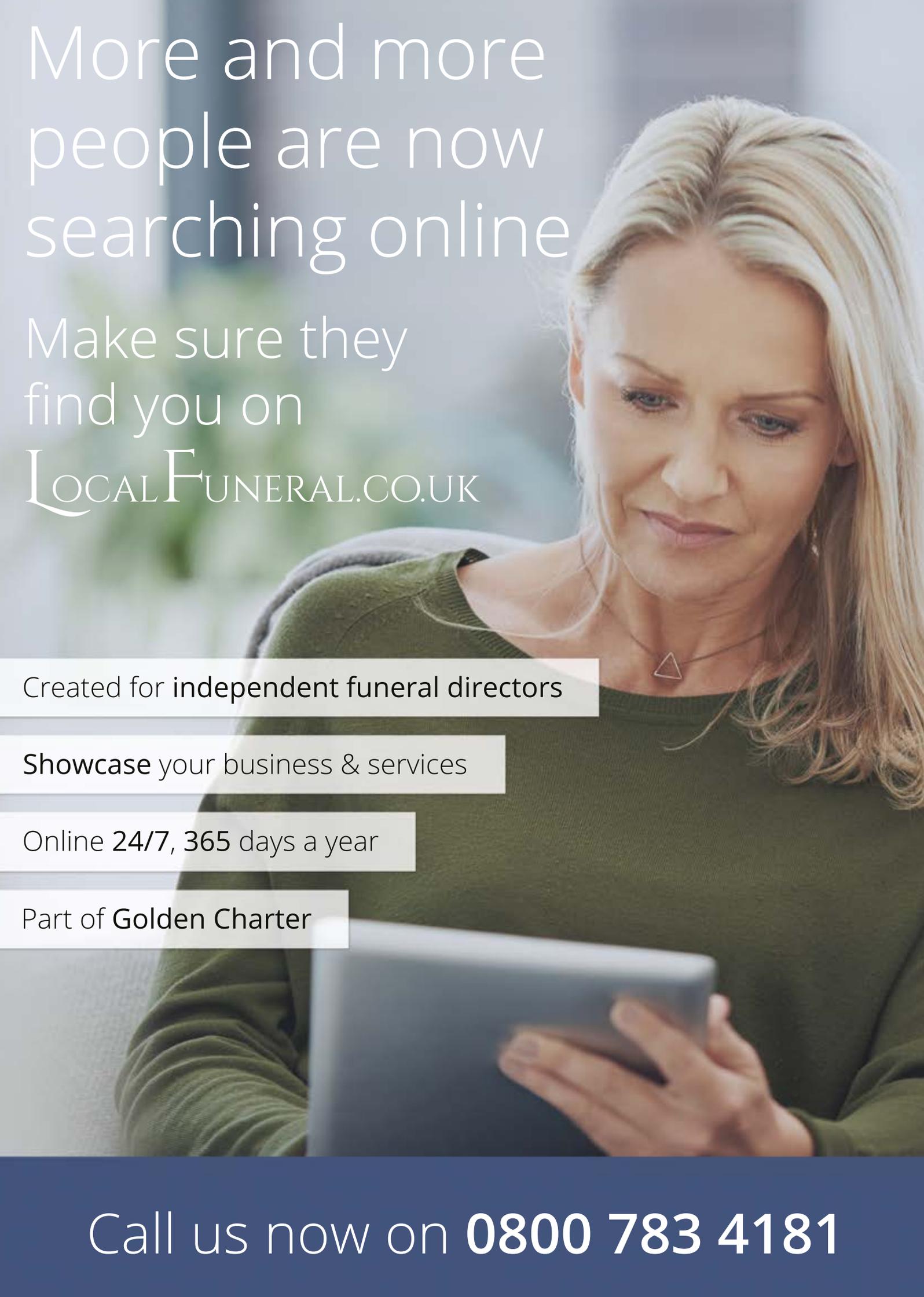
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A woman with blonde hair, wearing a green sweater and a necklace with a triangle pendant, is looking down at a tablet computer she is holding. The background is a soft-focus indoor setting.

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