



# Insight



## GROWTH INDUSTRY

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CONTINUES TO FLOURISH ACROSS THE COUNTRY



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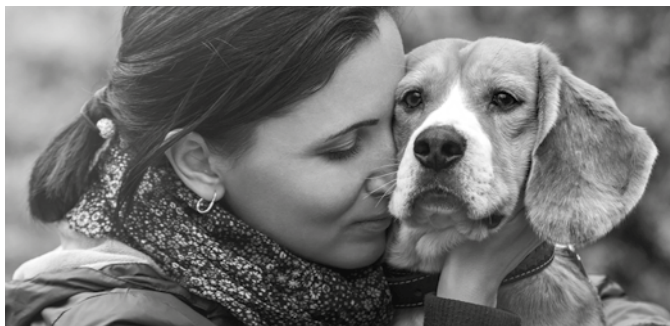
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# Insight

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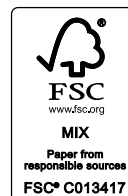
#### PRODUCTION

Produced by: Connect  
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To learn more, visit our website at [www.sai-f.org.uk](http://www.sai-f.org.uk) or call us on 0844 344 0777 and let us protect and help you.







ALUN TUCKER

SAIF EXECUTIVE CHAIRMAN

# Campaigning in the industry

SAIF has been continuing the campaign against North East Lincolnshire Council and its radical proposal to fundamentally change the way funeral services are provided to the public

A few months ago I was alerted to plans being discussed by the local authority in North East Lincolnshire to establish its own not for profit funeral service, in an attempt to provide low cost funerals for people in Grimsby and the wider region.

Even more worryingly, it was suggested that, if the scheme was deemed to be successful, it could be rolled out across the country, and that would have serious implications for all of our members.

In response, SAIF began to lobby the councillors with the aim of gaining support within the council while raising awareness of the campaign in the local media to bring it to the attention of the public.

A letter was sent to all members of the council outlining our three main areas of concern, including unfair competition with local businesses, the public receiving a poor standard of service, and the council underestimating the total cost of the scheme.

We received very positive feedback from several councillors, who agreed with the argument SAIF was putting forward. This added weight to the amendment, drafted by Councillor Philip Jackson, to scrap the proposal entirely.

In conjunction with this, we put more pressure on the council through the local media by generating strong coverage in the *Grimsby Telegraph*, both in print and online, highlighting the concerns of funeral directors in the industry,

on the day of the council meeting to vote on the proposal.

At the meeting, the plan was debated for several hours and, unfortunately, the final vote to move forward with the proposal and to test the market was agreed by 18 votes to 17.

However, through our lobbying, we now have significant support from councillors who oppose the idea of the council creating its own funeral service. This puts us in a strong position looking ahead as we will be continuing to fight against the proposal to ensure it is voted down when the council reconvenes to discuss the next stage.

We also have support from the *Grimsby Telegraph*, the largest newspaper in the region, which opposes the plans and has raised concerns about the impact the proposal will have on both the funeral industry and the local economy.

In response to the decision made by the council, we provided an additional statement to the local newspaper which subsequently ran a story with the headline: "Warning: Council-run funeral service WILL cost jobs" and reiterated the concern of SAIF and our members.

Moving forward, we will continue to gain support from the public through the *Grimsby Telegraph* ahead of the next council meeting.

Elsewhere, I am very pleased with the feedback we have had from our members for our new, free counselling service SAIFSupport, run by Professional Help, that launched at the start of October.

It was really good to see members engaging in a discussion about mental health in the funeral industry at our Education Day, and the latest report on SAIFSupport shows an increasing number of members are starting to make use of the service.

The feedback we have had so far has also been very positive and I would like to take this opportunity to urge members to remind their staff of the availability of this free counselling service that they can use in confidence.

We are now looking at the possibility of expanding the services we offer through SAIFSupport to include literature and advice, which would be free to all members.

SAIFSupport has received very positive coverage in the local media across the country and over the next couple of months, we will be raising awareness of the issue of mental health in the funeral industry to national publications.

If any members would like to support the work we are doing by providing a case study of their own experiences of mental health as a funeral director, I would be very grateful if they could get in contact. ●

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RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

# Future planning

Diversification was the biggest challenge of 2015, with legal services taking on a larger role, but Independents must continue to be the backbone of the industry's growth

We find ourselves in a new year and, as ever, that means a new outlook. By now everyone in the funeral profession knows that nothing stands still, and we would hardly be a successful funeral planning company if we weren't always planning ahead ourselves.

Last January, I said that each year is a fresh start for us. Some things never change – 2015 was a time of radical change, and I expect the same from 2016.

New FPA figures confirm that plan sales are increasing rapidly, to the point that more than a third of UK funerals now appear to be pre-planned every year. This ratio is climbing, with much of the growth fuelled by new players.

Diversification was perhaps last year's big change, as legal services took on a larger role. That helped protect your position and increase profitability, which directly fed into the recent £1.8 million additional maturity bonus; our most direct reward to our owners by increasing funeral directors' profits.

Having succeeded in our goals to protect the sector for today, we are now changing focus to helping Independents grow and make profits in the future. The time has come for more long-term thinking. Our objectives for this year build on those previous successes.

First we must continue to grow. Our half-year figures confirm that we are still on track to once again sell more plans than in any previous year, and that is the bedrock of everything else we do. Next, our efforts to protect Independents by

diversification must continue. Including a Will with funeral plans was a big success of 2015; legal services is an area with an important future for the funeral planning profession, and we will help you take full advantage of it.

Also, in line with our long-term thinking, it is worth considering how we safeguard Golden Charter and take our next steps forward. We have come a long way with no buffer against potential bumps in the road. This year may be the time to begin addressing that risk by putting some profit aside as we carry out our usual general efficiencies.

Various options exist, all with different positive and negative points. Our administration fee has remained unchanged for eight years, while other planning companies charge significantly higher marketing levies. These options will have to be carefully considered to avoid negative effects. Alternatively, receiving more money from the Trust could be possible, but might require it to alter its hugely successful investment strategy. It is only prudent that we look into all options now to avoid problems down the road.

That not only protects us all; it opens options up to Golden Charter that could help the profession leap forward yet again. I have mentioned the possibility of acquiring businesses that could provide funeral directors with subsidised services, and that would be impossible without that initial buffer.

All of this is to be considered as we all move forward together. Returning to the immediate future, though, the

fundamentals of our work together are as clear as ever. The final quarter of the financial year will again be hectic, as our marketing investment is laid down.

As I said, more than a third of funerals are now being pre-planned. The growth comes from many sources, including outside the funeral profession. There are now intermediaries out there who sell more funeral plans than all but the very largest plan providers.

Golden Charter will continue to do everything it can for Independents, but of course, funeral directors cannot be exclusively reliant on us. The numbers are clear: if every third funeral is pre-planned, you will be losing market share unless you can achieve the same ratio. You can future proof your own business by setting up those plans. If you carry out 100 funerals per year then you and your staff should be selling 33 plans a year at the very least.

As the final quarter rolls on, it is vital that funeral directors continue to grow with the industry. More families than ever are planning ahead, and Independents must continue to be the backbone of that growth. ●

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# Reporter

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FAST TRACK SUCCESS + PANTO TRIP + TV ADVERT +  
COUNCIL PRICE HIKE + CREMATION REVIEW+

## Grey is the trigger for Will writing

Under-40s are being prompted to write a Will by spotting their first grey hairs, according to a new poll.

Instead of more traditional turning points like marriage, going grey is the sign to almost a fifth of people surveyed that they should make a Will. The poll found that until then, many younger people paid no attention to issues of intestacy.

More than three quarters of under-30s were found to have no understanding of what dying intestate meant, and a similar proportion of those without a Will did not understand probate or the role played by executors, according to the poll carried out by writing service AdviserWill.

The company's Stacey Charlton said: "Making a Will is one of the most important legacies we will ever leave. It tells everyone what should happen to your property, money and other possessions when you die.

"This makes these findings even more remarkable in that such large numbers of people appear to be clueless about why a Will is necessary, and what happens if you die without one."

People's reasons for not having a Will were varied. In addition to 68% of people saying they were "too busy" to set up a Will, 44% said they were "too young to die just yet" and 43% believed they had nothing to bequeath. Only around a tenth of people had properly reflected on their funerals, while a third of couples had not discussed what would happen if one or both of them died.



Pictured on the trip to Winchester are (left to right): Sharon Monk, Melissa Walker and Valerie Henshall

## Festive trip organised for bereaved people

A B Walker & Son has extended its aftercare and support

Christmas can be a painful time for the bereaved, and Reading funeral director A B Walker & Son stepped in to help, organising a festive trip for a group of bereaved people.

In just one of several events organised by the funeral director, the group went from Reading to Winchester Cathedral and the Christmas market.

A B Walker's Head of Bereavement Care, Melissa Walker, said: "Facing Christmas alone, or while grieving, can be daunting. We wanted to do what we could to help. Those who went along looked forward to the event and loved the day."

One attendee, Valerie Henshall, who lost her husband Adrian, said: "I thoroughly enjoyed myself and wish to thank everyone for their kindness

to me. A B Walker are just the best, I really appreciate the care they have extended to me over these past years."

Every year the funeral director holds a service of remembrance at Reading Minster of St Mary the Virgin, St Mary's Butts. It has also set up The Link Bereavement Care Group with charity Cruse Bereavement Care, which has provided a free bereavement course for more than 100 people who have lost loved ones.

The six-week courses, originally set up to support A B Walker & Son clients, proved so successful that the service was opened up to the wider community. Anyone in Berkshire who has been bereaved in the past year, can email [melissa@abwalker.co.uk](mailto:melissa@abwalker.co.uk) to apply.

## HEALTH AND SAFETY ASSOCIATE REVEALS A NAME CHANGE

SAIF associate member Occupational Safety Systems is now known as Safety For Business.

The company, responsible for each month's Health & SAIFty feature, said that the name change "reflects a more modern approach". Safety For Business offers a range of health and safety



services, that range from personalised advice to a variety of health and safety training courses. Members of SAIF

benefit from a discount on fees if they employ the services of Safety For Business. They can also be contacted for free on 08456 344 164, as well as offering compliance checks which are free of charge aside from travel costs.

Visit [www.safetyforbusiness.co.uk](http://www.safetyforbusiness.co.uk) for more details.





Stephen Love and Elaine Barr of Willowfield Private Funeral Home, with £100 voucher winner Henry O'Neill (centre)

## £100 CONTEST PROMOTES PLANS

An East Belfast man has won a £100 voucher simply for buying a funeral, after a local funeral director ran a competition to promote planning ahead.

The competition was run by Belfast's Willowfield Private Funeral Home, with the winner taking home a £100 Tesco voucher.

Stephen Love, Company

Director for Willowfield Private Funeral Home, said: "Congratulations to Henry O'Neill from East Belfast for winning a £100 Tesco voucher when he purchased a pre-paid funeral plan. Well done Henry."

Run across local press and online via Facebook, the contest was held over October and November.

## Discover the benefits of the SAIFCharter website

With the SAIFCharter website set to launch, for the first time members will be able to vote online in the SAIFCharter Executive elections.

Voting online will be one option for SAIFCharter members, with the usual methods of voting at the AGM in March, or by post in advance. The online option has the advantages of helping with election administration and offering a secure way to record votes.

The SAIFCharter website will be the first time the owners of Golden Charter will have a central online hub to use. It is set to offer various new features to simplify and enhance SAIFCharter membership.

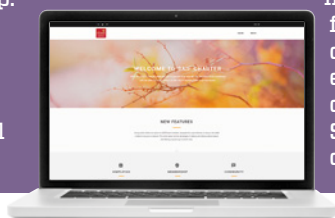
The site will allow members to carry out their annual renewal

online, and will offer reminders of the renewal date. This will supplement the existing methods and offer a simple, modern way to carry out tasks.

Members will also be able to communicate in a streamlined way through the new website. A discussion forum within will act as a central, secure place where the owners of Golden Charter can speak to each other, with features including polls available.

Finally, the new website allows members to access key information about the Association, and to reference all documents in relation to SAIFCharter and its officers.

With the site set to launch, the Association's members can find further details by email, or can contact SAIFCharter directly.



## Limo's smashed window

Funeral Director Tony Pennack received the fright of his life when an industrial security-type lock smashed through the windscreen of the limousine he was driving.

The lock came flying off a passing vehicle and cracked the T Pennack & Sons Funeral Directors' vehicle on 17 December as he was heading back

to his offices in Maldon Road, Chelmsford.

Speaking to a local paper, Tony Pennack said: "If the lock had come through the driver's side then I would have felt the force of the impact. I feel lucky to be alive."

The lock went through the window, damaging the divider between the front cab and the rear.



## BACK ON THE FAST TRACK

A 'remarkable achievement' by Golden Charter

Golden Charter has secured a place on the *Sunday Times* Virgin Fast Track 100 league table for the second year in a row.

The prestigious table recognises private companies with the UK's fastest growing sales over the past three years. Gaining inclusion twice reflects the sustained growth of funeral planning, in a table largely populated by younger companies.

Ronnie Wayte, CEO of Golden Charter, said: "Securing a position on the *Sunday Times* Fast Track 100 league table for a second consecutive year is a remarkable achievement. It's a real testament to the hard work and dedication of all the people, past and present, who have been involved in making Golden Charter a success story.

"We've grown from a two-man operation on the high street to an award-

winning business with net sales of £250 million. As one of only five Scottish companies in the top 100, we are proud to fly the flag for the West of Scotland across the UK once again.

"While most of this year's high-flying growth stories are recent start-ups, just eight of the other 99 companies included in the UK list were actually in existence when Golden Charter was first formed."

The league table and awards programme is sponsored by Virgin, Barclays, BDO, and BGF, and is compiled by Fast Track, the Oxford-based research and networking company.

Sir Richard Branson of Virgin said: "This year's Fast Track 100 is packed full of entrepreneurs and family businesses tackling many different challenges head-on and thriving thanks to their team spirit and togetherness."





## FUNERAL FIGHTS

Fights breaking out at funerals and weddings may be more common than expected, according to an investigation by a Northamptonshire newspaper.

Using a Freedom of Information request, the Northampton Chronicle & Echo has found that the county's police were called out to the events 35 times this year. Most that police were called to were violent, and alcohol was considered a major factor. In most cases, though, once guests calmed down, no further action had to be taken by the police. Figures from across the UK confirm that weddings are twice as likely as funerals to lead to a police call.

## SKELETON'S UNUSUAL FUNERAL

Greenacre Woodland Burials in Rainford, Merseyside, have taken part in a very unusual service when they helped to bury a school skeleton.

When Haydock High School discovered that their class skeleton was human, they decided to hold a funeral and called on the help of their local funeral directors.

The skeleton, nicknamed Arthur, was missing both arms and a leg and had been used in art and science classes for more than 40 years.

The funeral took place on 3 December, and Greenacres provided the burial plot for free.

Speaking to the local newspaper, Keely Thompson, Marketing and Community Liaison at Greenacre Burials, said: "We are delighted to provide a final resting place for Arthur. It's a beautiful place of burial, nestled between emerging orchard trees and overlooking the rolling countryside."

## TV CAMPAIGN FOR GOLDEN CHARTER

Golden Charter is appearing on national television with a run of adverts from Monday 18 January.

Katie Whyte, Golden Charter's Head of Business Marketing, said: "Research proves more of our target audience are influenced by TV than any other form of media; therefore, being on national TV allows us to reach the largest number of potential customers.

And with an expected five million leaflets going out from funeral directors across our final quarter, it couldn't come at a better time."

Refreshed leaflet drop imagery will reflect the advert to maximise responses, and a "TV toolkit" offers posters, adverts and leaflets. For more information contact your Golden Charter representative.

# Kilimanjaro scaled for three charities

Thumbs up when Dave Fowles reached Africa's highest point

**D**ave Fowles, of Fowles Funeral Services, reached the summit of the world's highest free-standing mountain, Kilimanjaro, and raised more than £19,727 for charity.

In 2009 Dave raised £10,000 for CLIC Sargent, after trekking in Peru and climbing to 4,440m, and then to Machu Picchu. "Once you get the trekking bug there is no turning back," he said. "The next, obvious choice for me was Kilimanjaro". Family commitments, two new sons, and returning to the family business after working in Birmingham as a radio breakfast show presenter, meant the Kilimanjaro trip was delayed, but in September 2015 the dream was finally fulfilled.

For his African climb Dave decided to raise money for CLIC Sargent after seeing the incredible work of the children's cancer charity, but he also wanted to raise money for St Luke's Hospice after witnessing the amazing job they do for their patients and their families. Finally, Dave wanted to give back to a local school that had been educating his family for four generations so, after speaking to Miss Harrison the Head teacher at Over St Johns Primary School, he decided to raise money for an interactive learning board.

Dave self-funded the trip, meaning everything raised went to the charities.

The seven day trek, six days up and one day down, was supervised by the team that helped the film crew in the movie *Everest*.

The training for the adventure was intense, with gym sessions three or four times a week, daily walks and weekend treks through the Lake District and Peaks. Then there were fundraising and sponsorship events that all took time



and effort, but Dave said it was nothing compared to what the people go through while being cared for by CLIC Sargent and St Luke's Hospice.

In Tanzania there were highs and lows on the mountain side, with Dave saying he had never felt so ill on summit night with nausea, dizziness, hallucinations, and even out of body experiences, but what kept him going was supporters' generosity and the love of his family and friends.

"I kept a photo in my pocket from my boys and the St Christopher medal they had given me around my neck. Whenever I felt like quitting, and there were a few times, that was my drive upwards," said Dave.

Eventually after six days of walking through incredible countryside and meeting amazing people, he reached the summit.

"My personal goal achieved, I was at my physical and mental limit and I just broke down and cried when I saw the summit sign," said an emotional Dave.

To read Dave's full blog check out [www.fowlesfuneralservices.com](http://www.fowlesfuneralservices.com)





Funeral director John Weir, Rehman Chishti MP and the main participants in the service, including one of the many families present commemorating the lives of loved ones

A remembrance service, organised by John Weir Funeral Directors, has raised £660 for Rochester's Wisdom Hospice.

More than 400 relatives and friends, who lost loved ones over the past year, took part in the special interdenominational service at St Margaret's Church in Rainham, on Saturday 5 December.

John Weir said: "Many families and friends who have been bereaved are grateful for the chance to remember their loved ones at this very touching

## Special service for bereaved

John Weir Funeral Directors raised £660 for Wisdom Hospice

and emotional service."

The service was led by the Vicar of Rainham, the Reverend Judy Henning, while the Reverend James Harratt gave the Bible reading and later led the prayers. Life celebrant Bridget Sapiano read the poem 'I'm Free', and Catholic priest, Father Tom McElhone, gave the address.

Among those present was Gillingham and Rainham MP Rehman Chishti, who lit the commemorative candle. The Last Post and Reveille were played by Royal Marine bugler, Colour Sergeant Andrew Cornish, award-winning singer Matthew Crane performed 'You Raise Me Up', and piper Peter Tennant played laments to end the service.

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## DONATIONS PROTECT WOODLAND

Golden Charter's green credentials are well established with the Woodland Trust, as it has helped to plant 250,000 trees throughout the UK over the past 20 years – that's equivalent to a forest the size of 250 football pitches.

The Woodland Trust was established in 1972 to protect existing ancient woodland habitats and promote the generation of new woods and forests throughout the UK. In 1995, Golden Charter started to support the charity by making a donation for every pre-paid funeral policy sold, making it the Trust's longest



corporate supporter.

The donations help sponsor the Trust's aims to increase tree cover and help people of all ages access and enjoy the benefit of trees and woods – as well as providing homes for much loved wildlife, from dormice to dragonflies, beetles to butterflies."



For more information, visit [www.woodlandtrust.org.uk/](http://www.woodlandtrust.org.uk/)

## Largest survey of Independents

Independents have been encouraged to make their voices heard as Golden Charter rolls out its largest survey of funeral directors.

Taking around 15 minutes to complete, the survey allows Independents to give opinions on Golden Charter's products, service, staff, website and communication. It is to be emailed in instalments throughout 2016.

One funeral director, SAIFCharter Secretary Arran Brudenell, has already spoken out in favour of the survey. Arran said: "Funeral planning has grown with the help of Independents around the country, and if we are to continue to be successful, Golden Charter has to know what we need

and take our viewpoints on board. This survey is a big step in the right direction, and Independents should take advantage of that."

Golden Charter's Director of Funeral Director Sales, Malcolm Flanders, said: "More than 3,300 funeral directors now offer Golden Charter plans, and those Independents vary greatly in size and outlook.

"If as many Independents as possible get involved, the survey will give us access to that wide knowledge base, and by learning from funeral directors, a virtuous cycle can emerge."

The survey from [research@goldencharter.co.uk](mailto:research@goldencharter.co.uk) will arrive in randomly chosen instalments one month at a time.



The annual event has been hailed as a great success



## Fifth panto trip was another great event

Trip is aimed at children affected by bereavement or health reasons

**F**un and laughter was the theme of the day at the Daniel Robinson & Sons Annual Children's Panto Trip, held in Harlow on Sunday 13 December.

A total of 12 limousines, with drivers dressed up as characters ranging from superheroes to Little Red Riding Hood (and even an emu), took the children to a tea party and then on to the Harlow Playhouse production of Snow White.

This was the fifth year that the event has been held. It was aimed at children affected by bereavement, or who have



had a tough year for health reasons.

Gary Neill, Managing Director at Daniel Robinson & Sons, said: "We hope we've been able to bring a little bit of Christmas magic to these very special children and their families."





## CRIB DONATED FOR BAMBINELLI SUNDAY

Chris and Sarah McTigue from McTigue Funeral Directors, an Independent in West Yorkshire, got into the Christmas spirit by donating a crib set to St Mary Magdalene's in Altofts.

Father David Teasdel, the local parish priest, said: "As a church we have a close working relationship with our local funeral directors, and as a result a number of them have been very generous to us. We were delighted when Chris approached us asking if he could donate a crib.

"Our existing crib set comprised of a statue of

Mary, Joseph and baby Jesus and the new set includes shepherds, wise men, and various animals. When we celebrated Bambinelli Sunday and our congregation brought their baby crib figures to church for blessing, we were able to bless our new crib set.

"We are very grateful to Chris and Sarah for their kindness and generosity and it is heartening to see a local family business so committed to being embedded within the life of the community - their community care and concern is quite literally cradle to grave."



Pictured are Jane Brownbride (Churchwarden) Fr David Teasdel (Parish Priest) and Chris and Sarah McTigue

## Viking funeral for pet fish

Pet funerals have been growing in popularity with one couple giving their fish a truly special send off.

The pair decided to give their betta fish, called Watson, a proper Viking funeral and constructed a small boat for his journey.

Watson's owner, who goes by the name of QuantumTom on Imgur, explained: "We decided to not flush him away, but instead give him a proper send off. I constructed a tiny ship and we gave him a proper Viking funeral."

Read more about pet funerals on pages 26-28.

## Buddhism's Got Talent: Japanese expo promotes traditional funerals

More than 7,000 people attended each day of the first ever Life Ending Industry Expo in Japan. Events held over the three day exhibition included a competition to perform the best burial ritual and a test of skill for Buddhist monks.

Prizes were awarded to the funeral professional to have carried out the best 'nokan' (or 'encoffening') ritual. This traditional method, now rarely used, involves dressing and preparing the body before placing it in the coffin.

Traditional funerals played a large part in the exhibition. Priests and Buddhist monks took part in a separate contest

involving chanting, sermons and even karate chopping tiles, aiming to encourage the public back towards funerals by monks.

A spokeswoman for the event, Mayumi Tominaga, explained: "It's getting more and more difficult for monks to maintain their temples as a business as the temple memberships are declining.

"The number of people who die will peak in 2040 in Japan, but many elderly people are choosing to stop using their ancestral tombs."

The next expo is already set for 22-24 August 2016.

## South Korean staff take part in their funerals

High suicide rates have prompted some companies in Seoul to make staff reflect on the meaning of life

Participating in your own funeral while you are alive may sound bizarre but employees in some South Korean companies are doing just that.

In a bid to cut the country's high suicide rates, a number of businesses in Seoul have staff staging their own funerals.

Staff are dressed in white robes as they sit at desks and write final letters to their loved ones, with many quickly overcome by emotion. Next to the table is a coffin. Once they finish their letters they get into a coffin and hug a picture of themselves. As they look up the boxes are banged shut by a figure dressed in black. With the box sealed shut, the employees are given a chance to reflect on the meaning of life.

The aim is to make staff value life and prior to getting into the caskets they are shown videos of people facing

adversity, such as a woman born without limbs who learned to swim.

One company which participated in the ritual was the human resources firm Staffs.

Company President Park Chun-woong said: "Our company has always encouraged employees to change their old ways of thinking, but it was hard to bring about any real difference.

"I thought going inside a coffin would be such a shocking experience it would reset their minds for a fresh start in their attitudes."

Speaking about his funeral, employee Cho Yong-tae, said: "After the coffin experience, I realised I should try to live a new style of life. I've realised I've made lots of mistakes. I hope to be more passionate in all the work I do and spend more time with my family"



IoCF President Anne Barber (left) presented the special award to Viv O'Neill

## AWARD WINNING MOMENT FOR VIV

**F**uneral celebrant Viv O'Neill was presented with the Institute of Civil Funerals' (IoCF) prestigious Marilyn Watt award at the annual conference at the Yarnfield Conference Centre in Stone, Staffordshire.

An informative and diverse programme - covering subjects from high profile funerals to funeral poverty, modern day 'Neolithic' burial to the emergence of the funeral celebrant, disaster deployment to body donation - was launched by the weekend's keynote speaker, Alun Tucker, Executive Chairman of SAIF, who highlighted the rapid change which the funeral profession is undergoing.

In explaining the increasingly complex arrangements that funeral directors and arrangers have to make to meet their clients' better informed expectations, Alun endorsed the high standard and quality of the funeral ceremonies which IoCF celebrants provide. Alun also highlighted the professionalism with which IoCF celebrants work to meet the needs of families who want a unique funeral that is personal for their loved one.

Delegates enjoyed a presentation dinner on the Saturday evening when their hard work and dedication was acknowledged with a number of certificates and awards.

The final presentation of the evening was the prestigious Marilyn Watts award. This award is donated annually by the IoCF President, Anne Barber, and was instigated by

### Cambridgeshire celebrant receives Institute of Civil Funerals award

her in memory of her close friend and fellow founder member of the Institute. Marilyn was renowned for her acceptance of 'nothing less than perfect' in the quality of the funeral scripts written and delivered by IoCF celebrants and was dedicated to the work of the Institute.

Each year the award is made to an IoCF member who has demonstrated equal commitment to the Institute and worked with professionalism and dedication.

Viv O'Neill is based in Cambridgeshire and has been a member of the IoCF for 10 years. Over that time, she has provided the very best in civil funeral ceremonies and has represented the Institute at industry events; organised the IoCF annual conference for three years; served as a council member; supported the training and mentoring of new celebrants and IoCF members and has been a fierce defender of the Institute's high standards.

Speaking on behalf of the IoCF council of management, Chair Christine Ogden said: "Viv has always been dedicated to her work as a funeral celebrant and is well respected by the funeral directors with whom she works. She has been, and I hope will continue to be for some time to come, a brilliant ambassador for the Institute."

## Two new limos for Dorset's Nicholas O'Hara funeral fleet

Nicholas O'Hara Funeral Directors has taken delivery of two brand new Pilato XJ limousines, completing its current fleet of Pilato vehicles.

The funeral director's Anthony O'Hara said: "We took delivery of a Queen II Pilato hearse earlier this year. The vehicle was considered so special that it was unveiled at the National Funeral Exhibition. Both Barbara and Gianvittorio Pilato flew in from Italy for this special handover.

"Our two Pilato hearses - the Queen I and the Queen II - have proved so popular with families that we made the decision to order two bespoke Pilato XJ limousines."

Nicholas O'Hara Funeral Directors are a busy family firm serving a wide area across Dorset. They pride themselves on excellence, winning several local and industry awards for business and customer service, and recently won the Customer Service Award at the fourth Blackmore Vale Media Business Awards. The latest pair of Pilato XJ vehicles are the first Jaguar limousines to be manufactured outside the UK.

Kevin Smith, Sales Director for Superior UK, said: "We are very proud to be the partner of choice supplying the Pilato Jaguar vehicles to the UK market. Pilato has been a family business for more than 50 years and a fully approved Jaguar manufacturing partner since 2007. We are Europe's most successful funeral vehicle manufacturers and the vehicles exude very high levels of quality and sophistication."



The additions to Nicholas O'Hara's Pilato fleet



**H**ow to Catch a Lobster: This was the title given to episode two of The Coroner, a BBC daytime drama based in Devon and shown on TV last month. The episode centred on the coroner's investigation into bodies which had washed up on the shore, and that the coroner thought could have been burials at sea in the weeks or months previous.

Like most, if not all dramatisations, there was the usual artistic license, with the coroner attending the scene during the discovery and carrying out the investigation alongside the police.

Nonetheless, there were some very interesting scenes in this episode that I'm sure we can all relate to, and learn from. The first of these was a local meeting of Devon area funeral directors, that the coroner attended. It was interesting to see that they had only four funeral directors attending. Perhaps the researchers for the programme had witnessed

# How to Catch a Lobster: BBC show The Coroner

Written by Paul Allcock, SAIF Vice President and Public Relations Officer

the apathy which is often shown by funeral directors in attending meetings of this kind, unless there is something which affects their business directly.

The SAIF regional meetings are aimed to address matters which affect each of us and to keep members up to date with legislation. This, together with an opportunity to meet socially and discuss local matters, is why I would encourage all of our members to attend as many meetings as possible.

In the meeting the coroner attended, he suggested that for all burials at sea the body should have a DNA test so that, if washed up on shore,

it could be easily identified. She was also asking the funeral directors to pay for this procedure.

As it was the coroner requesting it, the funeral directors suggested that it should be the coroner paying. If they paid, they would have to pass the cost onto their client. Rightly in my opinion, they felt this was unfair. As is often the case, no decision was made.

Once personally involved in arranging a burial at sea, I remember the specific choice of placing and weighting to avoid letting the body move towards any shoreline or trawler. In wondering how these bodies could have been washed

up, my first thought was that perhaps the burial sites allocated now are simply too close to shore. Compared to the roughly 20 miles I went out on that occasion, one report has suggested that burials off the Needles are only 2.8km from the shore. Perhaps there is a need to review these rules.

While the fault in these cases can be debated, one thing little mentioned in the news or on the programme was the families' distress. What it does emphasise though is how important it is that the funeral director perform every aspect perfectly whenever our services are called on.



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## PLANNED RATE OF COUNCIL PRICE HIKE IS CRITICISED

A local authority has been criticised by the Fair Funerals campaign, after announcing plans to increase funeral costs.

Brighton and Hove City Council plans to raise funeral and wedding costs above the rate of inflation, to bring it in line with neighbouring areas.

Heather Kennedy, Campaign Manager for Fair Funerals, said: "We're



shocked by the decision to increase prices for cremation services so dramatically.

"These price hikes, way above the rate of inflation,

will leave more and more residents getting into unmanageable debt and suffering the shame and distress of funeral poverty.

"We urge Brighton and Hove to reconsider this decision which will have a damaging impact on vulnerable people trying to arrange a funeral for someone they love."

Graveyard plots are

set to increase by around 18% for both adults and children, while locals will have to pay 16% more for weekend services at one chapel. Public health funerals, paid for by the council itself, are to undergo the largest increase, going up 43 per cent from £130 to £430.

In total £150,000 is expected to be raised in council income.



Pictured are 28 members of West & Coe Funeral Directors on their 20th annual staff golf day for Wear it Pink

**W**est & Coe Funeral Directors has received national recognition for its Movember charity collection that raised more than £16,500.

During 2014 all male members of the independent funeral directors were asked to grow a moustache to raise money and awareness for prostate, testicular cancer and men's mental health.

With help from a large number of SAIFCharter members and the local community, the team raised an amazing £16,542.

As the main sponsors of Dagenham and Redbridge Football Club they were invited on 5 November 2015 to the Football Business Awards where Movember was the charity partner.

At the event, Justin Coghlan, one of the founders of Movember, presented Managers Jamie West and Ross Galvin with the Hero

## West & Coe Funeral Directors are hailed as charity superstars

The team received backing from SAIFCharter members and local community

Award for fundraising in recognition of their efforts.

Jamie West said: "It was a fantastic evening, and to be given an award is a wonderful achievement and just goes to show how generous and supportive the local community are to such a great cause. So a huge thank you to all who donated once again."

But the team's support didn't stop with Movember.

On Friday 23 October West & Coe Funeral Directors took part in the Wear it Pink Day when staff wore pink ties as opposed to the traditional

black. The receptionists also joined in the charity event by wearing pink tops.

Throughout the day, members of the public and families engaged in the conversation about the campaign and handed over some very kind donations.

The following day, West & Coe took part in their 20th annual staff golf day at Langdon Hills, where 28 members of the staff were challenged to wear as much pink as they could. With each item of pink clothing West & Coe would donate

£5. The day was a huge success and they raised an amazing £955 for the Wear it Pink Campaign.

### YOUR VIEWS NEEDED

SAIFInsight is your member magazine and we want to ensure it can also meet your online needs. We would like to hear your views on what you would like to be included on a digital version via a reader survey, which can be accessed at [www.surveymonkey.co.uk/r/saif-insight2016](http://www.surveymonkey.co.uk/r/saif-insight2016). The closing date is 29 February 2016



# UK Government opens cremation consultation

Views invited on proposed changes to regulations

**F**uneral directors can now make their views heard on cremation regulation and practice, as the UK Government's consultation on cremation has been launched.

Views are particularly being encouraged on proposed changes to the Cremation (England and Wales) Regulations 2008, as well as on general proposed improvements. Anyone can respond to the consultation ahead of 9 March 2016, when it closes.

The consultation comes after two inquiries into infant cremation, in June 2014 and June 2015, released their recommendations. All of those recommendations are considered by the consultation, as the vast majority were aimed at the Government.

In his 2014 Infant Cremation Commission report, Lord Bonymy noted occasions when Scottish parents were wrongly told that they would not

receive ashes from babies' cremations. In David Jenkins' report the following year, it was confirmed that Emstrey Crematorium had not collected ashes for returning to parents after infant cremations. In total, 76 recommendations were made.

When first announcing the consultation earlier this year, Justice Under Secretary Caroline Dinenage said: "I am taking action to make sure that after a cremation, infant ashes are returned to bereaved families. Parents should not have to experience any additional grief, like those affected by the issues in Emstrey have faced.

"I am also continuing work to make sure bereaved people are at the very heart of the coroner system – it is paramount that the services are there to help the whole community."

Responses will be considered from March, with a Government response due next year.

## REGENCY FUNERAL PLANS

The Financial Conduct Authority (FCA) has recently issued a warning notice about Regency Funeral Plans (<https://www.fca.org.uk/news/warnings/regency-funeral-plans>). We believe it is important that any of your readers considering working with the firm take due notice of the FCA warning.

The Funeral Planning Authority (FPA) made the FCA aware of the firm following a complaint we received. This is a standard procedure as

part of our on-going liaison with FCA. We therefore encourage your readers to continue to report any potentially illegal or unethical activity to us via [info@funeralplanningauthority.co.uk](mailto:info@funeralplanningauthority.co.uk) or directly to the FCA.

All information received is treated as confidential.

**Graeme McAusland,**  
Chief Executive,  
Funeral Planning Authority



## LEGAL ADVICE CALL CATEGORY CUMULATIVE

TOTAL CALLS TO SEPT: 179 ANNUALISED: 238



## SAIF HELPLINE CONTINUES TO GROW IN POPULARITY

SAIF members have clearly utilised their access to the SAIF Helpline, which offers legal advice for Independents.

As the graph demonstrates, a variety of SAIF members are getting value from the policy cover in the shape of legal advice.

Employment is clearly a particular issue for many members to discuss, and SAIF would therefore like to

remind members of the discounted service they can obtain by joining the Forum of Private Business, which helps with employment and many other business related issues.

Further information can be found on the [www.fpb.org](http://www.fpb.org) website, or by telephoning 0845 130 1722. The FPB also supplies various free templates, so it is well worth checking out their website.

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# Family firm that puts clients first

**A**s a relatively new family firm, Ifan Hughes, Funeral Director of Llanaelhaearn, Gwynedd, in North Wales has worked tirelessly to put itself at the heart of the community.

Since establishing the business 16 years ago, father and daughter Ifan Hughes and Nia Jones have created an enviable firm.

Ifan believes that business has grown gradually over the years due to their community spirit.

"We are big in the community and I do as much as I can to support the community in many ways. We have lots of things going on here. People see us and know us – we don't hide behind curtains," he said.

Prior to starting his firm, Ifan had been renting out a hearse to a funeral directors. When the funeral director decided to move on, Ifan took the leap to work in the sector full-time.

The business prides itself in



arranging 'elegant funerals, without the high cost', with the company determined to fulfil families' wishes.

"We will do anything our customers want, and we will go out of our way to carry it out for our clients," said Ifan.

"Every funeral we do is memorable to us. One funeral we arranged in 2015 had over 600 people turned out in support

for a local man who had done a lot for the local community"

Ifan completes three quarters of his funerals in Welsh, with a small number of services bilingual, Welsh and English.

And working with his daughter Nia makes it all worthwhile, as Ifan added: "It is very good having a family business. I couldn't do it without Nia."

## MEMBERSHIP UPDATE

### FULL MEMBERSHIP PENDING

#### **Mr M T Masters/Mrs A Pidgley**

New Forest Funerals  
Bank House  
The Square  
Fawley  
Southampton  
SO45 1DD

#### **Mr K Foster**

Kevin Foster Funeral  
Services  
70 Regent Street, Blyth  
Northumberland  
NE24 1LT

#### **Mr R Weaver**

Weaver Bros Ltd  
Lane End Road  
Bembridge  
Isle of Wight  
PO35 5UE

#### **Mr I Noble**

H Noble Funeral Directors  
Ltd  
1 Northdown Road  
St Peters  
Broadstairs  
Kent  
CT10 2UL

#### **Mr C Kenyon**

Meridian Funeral Home  
155 Eaves Lane  
Chorley  
Lancashire  
PR6 0TB

#### **Mrs D McGinn/Mr T McGinn**

McGinn & Sons  
3 Springhill Lane  
Penn  
Wolverhampton  
WV4 4SH

#### **Mrs C Bennett/Mrs R Stones**

Bennett of Morley  
121 Queen Street  
Morley  
Leeds  
LS27 8HE

#### **Mr R King**

Michael King Funeral  
Directors  
26 Oakleigh Road South  
New Southgate  
London  
N11 1NH

#### **Mr K T Blades**

Kevin T Blades & Son  
114 Montgomery Street  
Irvine  
North Ayrshire  
KA12 8PW

#### **Mr S Walker**

Walker Funeral Directors  
397 Nitshill Road  
Glasgow  
G53 7BN

#### **Mr H Cracknell**

Joseph Geldart & Sons Ltd  
New Road Side  
Horsforth

Leeds  
LS18 4NE

### ACCEPTANCE INTO FULL MEMBERSHIP

#### **Mr C J Pearson**

Pearson Funeral Service  
Manchester Road  
Marsden  
Huddersfield  
HD7 6EY

#### **Mr C J Pearson**

Pearson Funeral Service  
(Branch Office)  
Station Street  
Meltham  
Holmfirth  
HD9 5NX

#### **Mr N Groves**

Nigel Groves Funeral  
Director  
115 High Street  
Worle  
Weston Super Mare  
BS22 6HB

#### **Mr R Mackie**

Robert Mackie Funeral  
Director  
Grange Road  
Peterhead  
Aberdeenshire  
AB42 1WN

#### **Ms D Roberts**

H Revell & Sons Ltd  
96 Stamford Street  
Stalybridge

Cheshire  
SK15 1LU

#### **Mr N Burrows**

A W Burrows & Son  
Snowdrop Villa  
Swanley  
Nantwich  
Cheshire  
CW5 8QB

#### **Mr G Valentine-Fuller**

Valentine & Turner  
Funeral Directors Ltd  
262 High Street  
Orpington  
Kent  
BR6 0NB

#### **Mr M Busby**

Busby and Kane  
Independent Funeral  
Directors  
6 Padeswood Road  
Buckley  
Flintshire  
CH7 2JL

#### **Mrs D Wellington**

Denise Wellington Funeral  
Services  
Thornelea  
St Annes Hill  
Bude  
Cornwall  
EX23 0LT

#### **Mr P Roberts**

Peredur Roberts Cyf  
Gweithdy'r Gof  
Pentrefoelas

Betwys Y Coed  
LL24 0HY

#### **Miss O Jamieson**

Jamieson Funeral Services  
8 Badminton Road  
Downend  
Bristol  
BS16 6BQ

#### **Mr M Webber**

H D Tribe Ltd  
130 Broadwater Road  
Worthing  
West Sussex  
BN14 8HU

HD Tribe Ltd (Branch  
Office)

5 Surrey Street  
Littlehampton  
BN17 5AZ

HD Tribe Ltd (Branch  
Office)

63 Sea Lane  
Rustington  
BN16 2RQ

HD Tribe Ltd (Branch  
Office)

259 Goring Road  
Worthing  
BN12 4PA

HD Tribe Ltd (Branch  
Office)

28 South Street  
Lancing  
BN15 8AG

HD Tribe Ltd (Branch



## An open and honest service

**H**onest and reliable service has kept Albert E Hicks Funeral Directors in business for almost 90 years.

The South Wales company is overseen by David Hicks, the third generation of his family to run the firm, along with his second in command, Ivy Jones.

Reputation is key for the family-run business, with every funeral treated with the utmost care and attention.

Explaining the Newport firm's success, Ivy said: "I think it is the service we offer.

"I have worked here for 36 years, so I know this company inside out. We offer a personal and 24-hour service for those in need.

"We provide very good customer care and we are open and honest with people in terms of price, and the services we offer.

"We let the families decide what they want. We are there to help



guide and support them in their hour of need, and find it works very well. People know us to be true to our word."

Their dedication to the community is their top priority.

"Some people like to be in their own home, while others like to visit our

office. We are there for them and their wishes are our main concern," said Ivy.

"When my mum passed away 20 years ago, I had no hesitation in coming here because it is a good firm.

"People trust us because we are honest and try to do our best for them."

*Office)*  
40 Brunswick Road  
Shoreham  
BN43 5WB

*HD Tribe Ltd (Branch Office)*  
19 West Street  
Storrington  
RH20 4DZ

*HD Tribe Ltd (Branch Office)*  
West Street  
Sompting  
BN15 0DE

**Mr N Parker**  
Parker's Independent  
Family Funeral Directors  
68 Queen Street  
Newton Abbot  
Devon  
TQ12 2ES

*Parker's Independent  
Family Funeral Directors  
(Branch Office)*  
87 Fore Street  
Bovey Tracey  
Devon  
TQ13 9AB

**ACCEPTANCE  
INTO ASSOCIATE  
MEMBERSHIP**

**Mrs E Corcoran**  
Ideal Sales Solutions t/a  
Ideal4Finance  
Daisy Meadow Farm

*New Hey Lane*  
Newton  
Kirkham  
PR4 3SB

**Mr T J Hitchman**  
Funeralmap Ltd  
29 Broadhurst Grove  
Lychpit  
Basingstoke  
Hampshire  
RG24 8SB

**FULL MEMBER  
BRANCH CLOSED**

**Mr C Nethercott**  
Chas A Nethercott  
& Son Ltd  
98 Shenley Road  
Borehamwood  
Hertfordshire  
WD6 1EB

**FULL MEMBER  
NEW BRANCH**

**Mrs K Clemens**  
Grassby & Close Funeral  
Service (Branch of Grassby  
& Sons Ltd)  
4 Innes Court  
Sturminster Newton  
Dorset  
DT10 1BB

**Mr R Hollowell**  
D Hollowell & Sons  
Bank House Funeral Home  
Alexandria Drive  
Lytham St Annes

*FY8 1JD*

**Mr S Mousley & Mr D  
Homer (Shane Mousley  
& Son)**  
J W Hazelwood & Son  
1 Saxelby Road  
Asfordby  
Melton Mowbray  
LE14 3TU

**Mr P C Melrose**  
Melrose Funeral Services  
Ltd  
39 Market Street  
Dudley  
Cramlington  
NE23 7HS

**Mr R Delaney**  
R Delaney & Son (Chapel  
of Rest)  
91 Seaside Lane  
Easington Colliery  
Peterlee  
Co Durham  
SR8 3LA

**Ms J Hutton/Mr R Arnold**  
Gateway Funeral Services  
Ltd  
The Old Library  
Cottlingley Approach  
Leeds  
LS11 0HQ

**Mr N Sherry (W Sherry  
& Son)**  
J R Barton & Son  
493 Northolt Road  
South Harrow

*Middlesex*  
HA2 8JN

**Mr N Sherry (W Sherry  
& Son)**  
J R Barton & Son  
10 Willow Tree Lane  
Yeading  
Hayes  
Middlesex  
UB4 9BB

**Mr N Sherry (W Sherry  
& Son)**  
J R Barton & Son  
109 Victoria Road  
Ruislip  
Middlesex  
HA4 9BN

**FULL MEMBER  
CHANGE OF  
DETAILS/ADDRESS**

**New Address:**  
MacLeod Funeral Directors  
1 High Road  
Broadford  
Isle of Skye  
IV49 9AA

**CHANGE OF  
OWNERSHIP**  
**Member No: 2186**  
J W Hazelwood & Son  
1 Saxelby Road  
Asfordby  
Melton Mowbray  
LE14 3TU  
(Sold Business)

**Member No: 430**  
J R Barton & Son  
493 Northolt Road  
South Harrow  
Middlesex  
HA2 8JN (Sold Business)

**Member No: 430**  
J R Barton & Son  
10 Willow Tree Lane  
Yeading  
Hayes  
Middlesex  
UB4 9BB (Sold Business)

**Member No: 430**  
J R Barton & Son  
109 Victoria Road  
Ruislip  
Middlesex  
HA4 9BN (Sold Business)

*Note: Should any SAIF  
member have any known  
reason that 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 1 February  
2016*



# GOING GREEN

WORDS: T

The popularity of environmentally friendly funerals is growing, with a range of different options for eco-coffins and burials.

**B**lack might be the traditional somber hue associated with funerals, but today, a growing number of people are opting to put a bit more colour into their final send off by 'going green'.

Green or eco-friendly funerals are becoming increasingly popular as people's personal concern for the environment is also reflected in the way they want their death to be celebrated.

Whether it's an 'eco-warrior' who has strong views about sustainability, or a family that wishes for a loved one to rest in a beautiful woodland setting, it's the role of the funeral director to make sure the relatives understand the choices available and some of the differences compared to a traditional funeral.

Whatever term people use – green, eco-friendly, natural – it's all about considering the environment as a stakeholder – and understanding the impact of a funeral and all its associated services upon it.

A traditional funeral will have a fairly large carbon footprint, particularly if cremation is chosen, although modern crematoria are becoming much more thermally efficient. The main carbon inputs

for a funeral involve the construction of the wooden coffin and its metal adornments that take time to decay, the use of toxic chemicals in the embalming process, the fossil fuel required for transportation of the body and the energy used in the continual upkeep of the graveyard. Even imported flowers come with carbon air miles baggage.

Green burials reject cremation and traditional graveyards for burial in natural settings and promote the use of non-toxic and biodegradable materials from sustainable sources.

Gary Foreman, Managing Director of Green Willow Funerals in Cardiff, undertakes a growing number of eco-friendly funerals using a number of private burial sites around the country.

He said: "Some of our clients either have strong views about sustainability of the environment or believe in the concept of a green burial as the most natural way for them to be laid to rest and contribute to the cycle of life.

"We ensure that, in helping them with their request, we will consider the impact of the funeral upon the environment – aiming to ensure that its influence and impact is friendly and positive rather than ignorant, negligent and harmful."

Gary works with the owners of the

## GREEN FUNERALS: BY NUMBERS

Source: [www.treehugger.com/htgg/how-to-go-green-funerals.html](http://www.treehugger.com/htgg/how-to-go-green-funerals.html)

**270**

The number of green and woodland burial sites in the UK.

**56.5  
million**

The approximate number of people who die each year around the globe.

**50  
million**

Trees that are cut down in India each year for funeral pyres. This releases eight million tons of CO<sub>2</sub>.



# IS GROWING

TIM POWER

erals continues to grow as people look  
al grounds in more natural settings

natural burial grounds around the country and arranges for families to visit the settings and select an appropriate site. The practical details, such as date and time of the burial, are agreed with the site owners and the family. On the day of the funeral, the coffin is taken to the site, usually either in a traditional hearse or an unmarked estate car and the family and mourners come together, sometimes for a ceremony, religious or otherwise, or to spend a time of remembrance more informally, ahead of the burial.

After the mourners depart, the grave is filled in and soon there is little evidence of any disturbance of the landscape whatsoever. Animals return to pasture or the grass is left to grow.

Obviously, a green funeral does leave a bit of a carbon footprint, as transport is required to and from the gravesite by both the funeral director and the mourners. However, in the future, this could be mitigated by electrically powered hearse, as Brahms Electric Vehicles launched the UK's first fully electric hearse, based on the Nissan Leaf car, in 2012.

Another downside of a green funeral for the family is that privately owned burial sites do not generally allow graves to be marked by headstones or any other markers – relatives have to rely on GPS

co-ordinates on their next visit.

Gary said it's important to explain the full details to the family. "It's our duty to present options to clients without undue pressure; to ensure families are aware of the implications of a green funeral in terms of the positive impact upon the environment, yet to also present facts such as the rarity of permission for permanent markers," he said.

In some cases, the body of the deceased may not be able to be viewed prior to the funeral because it will not be preserved by embalming.

"Once they understand the options, then it's our role to work alongside families to make the funeral as worthy an occasion as possible," added Gary.

Cost can be another surprise as many people think that a natural funeral will be cheaper than a traditional one. Privately owned burial grounds are more expensive as they do not benefit from the subsidies available to local authority owned cemeteries, and coffins made of biodegradable materials cost more than traditional chipboard caskets.

Suffolk-based Bradnam Joinery has been making traditional coffins since 1908, but over recent years has diversified to meet the small but growing demand for eco-coffins.

Up to **16%**

Mercury emissions in the UK come from crematoria because of the fillings in teeth. This percentage is expected to increase to 25% by 2020.

**1.6 million**

Tons of reinforced concrete are buried in the USA each year in the construction of vaults.

#### Resources:

- Association of Green Funeral Directors: [www.greenfd.org.uk](http://www.greenfd.org.uk)
- Natural Death Centre: [www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)
- Green Burial Council: [www.greenburialcouncil.org/](http://www.greenburialcouncil.org/)





It provides a range of cardboard coffins that can be customised using images or designs from clients, as well as bamboo, seagrass and willow coffins imported from Indonesia.

Managing Director Bob Spittle says he expects demand for eco-coffins to increase from its current 3%, possibly up to 10% over the coming years.

Bob said: "There's definitely a growing demand and certainly much more choice in the types of coffins available to meet people's need for more environmentally friendly funerals.

"However, although we have coffins in materials that are more biodegradable than traditional solid wood coffins, they are not necessarily cheaper. Even the cheapest cardboard coffins are almost twice the price of our economy chipboard coffins.

"I'm not sure about the carbon footprint of importing a bamboo coffin from the Far East on a container ship, but I think the perception of using natural materials, that will degrade quickly, helps mourners to satisfy their wish for an environmentally friendly funeral – and it also



## “THERE'S A GROWING DEMAND AND MUCH MORE CHOICE IN THE TYPES OF COFFINS”

Bob Spittle

provides valuable employment in the Far East where these types of raw materials are plentiful.”

The growth in green options gives Gary and his team at Green Willow great satisfaction in being able to help people customise their funeral services.

He said: “Since joining the company a little over a year ago, one of the events that has had the greatest impact upon me was working alongside two daughters to fulfil their mother's very clear and particular wishes for a natural burial.

“There was a simple cardboard coffin which mourners decorated at the natural burial site with messages and poems. The mother's favourite songs were

played at the graveside, using an iPhone and Bluetooth speaker, and a wee dram was available to warm up the mourners as they shared their memories in a very relaxed atmosphere.

“The family helped lower the coffin into the shallow grave, as everyone joined in a final song of remembrance. Even the manager of the burial ground commented on the simplicity and dignity of the occasion.”

Green Willow Funerals is a member of the Association of Green Funeral Directors, whose aim is to raise awareness of the options available to provide families with greater choice.

Gary said: “Although the traditional funeral is still more common, we like to make people aware of green options. However, it's more about awareness raising than a hard sell.

“Natural burials can be more expensive than the traditional funeral and at Green Willow, we are conscious that covering costs for a loved one's funeral can be challenging for some – which is also a reason we promote funeral plans.

“In spite of our aims to act with due consideration to the environment, we also have social considerations and so remain mindful of the wishes and the resources available to our clients. We are more about presenting options than creating any discomfort for those who don't choose a green funeral.” ●

## Changing perceptions

Italian design company Capsula Mundi has an innovative approach to green funerals through its biodegradable burial pods.

The body is placed in the foetal position in the egg-like pod and buried like a seed, with a tree planted on top. The ideal is to replace traditional graveyards with new 'memory forests'.

At present, the burial pod is a concept and being used to change people's perception of death, not as the end of life but as the beginning of a return path in the biological cycle.





# SAIF AGM WEEKEND 2016

11th - 13th March 2016

The Vale Resort, Hensol Park, Hensol, Nr Cardiff, CF72 8JY

## BOOKING FORM

1. ACCOMMODATION IS AT CAPACITY IN THE MAIN HOTEL, BUT ALTERNATE ARRANGEMENTS REMAIN AVAILABLE.

	No. of Singles	Contact Name(s)	No. of Doubles	Contact Name(s)	Cost
Friday only					
Saturday only					
Fri. & Sat.					
Total Cost					

### 2. DINING

	Number of attendees	Cost
Friday evening: Funeral Planner of the Year Awards (no charge)		
Names of attendees:		
Saturday lunch @ £15 per person		
Names of attendees if different from above:		
Saturday evening: SAIF Banquet @ £60 per person		
Names of attendees if different from above:		
Total Cost for accommodation and dining		

### 3. MEETINGS - NO CHARGE

	Number of attendees
Friday afternoon presentation	
SAIF Annual General Meeting	
SAIF Charter Annual General Meeting	

### 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 2016
- ☐ WorldPay: please telephone SAIF Business Centre with your credit/debit card details.

### 5. COMPANY DETAILS

Contact name	
Company name	
Telephone number	
Email address	

Return form to:  
SAIF Business  
Centre, 3 Bullfields,  
Sawbridgeworth,  
Hertfordshire,  
CM21 9DB  
Email: [linda@saif.org.uk](mailto:linda@saif.org.uk)



# THE GROWING DEMAND FOR PET FUNERALS

WORDS: LISA MCCAFFERTY

Owners bid fond furr-well to companions with 10,000 animal funeral services taking place in Britain annually

**A**nimal lovers are spending thousands on lavish funerals for their furry companions, it has emerged. According to the latest statistics revealed by Mintel, a quarter of UK pet owners have either organised funeral services for their animals already, or would consider doing so in the future.

While traditionally people would bury their dead cats or dogs in the back garden, or even flush their goldfish down the toilet, a new generation of pet owners are saying goodbye in an altogether different way. And with an estimated 10,000 pet funerals taking place in Britain each year, the industry is booming.


Thanks to the growing demand there are now more than 50 crematoriums and cemeteries across Britain offering pet funerals. These come complete with personalised tombstones, custom-made coffins, religious blessings, private cremation services and bereavement counselling to help people come to terms with the death of their pet.

Many people find that having a funeral helps them deal with the grieving process better than the more clinical means that veterinary practices tend to employ when handling pet deaths.

Nick Ricketts, a Director with the Association of Private Pet Cemeteries and Crematoria, said: "Funerals and cremations are getting more and more popular. I have had thousands of customers in the past year and the same would go for







“OWNERS CAN  
GET EXTREMELY  
DISTRAUGHT, AND  
WE’RE HERE TO  
HELP THEM”

Nick Ricketts





the rest of the industry.”

Nick has had to bury five of his own cats and dogs since starting his Paws to Rest Pet Bereavement Service 20 years ago.

Still a devoted owner – he has dogs, chickens, a horse and a cat – Nick reckons the boom in pet burials is down to people finding the loss of an animal just as heartbreaking as that of a lover or relative.

He said: “Owners can get extremely distraught, and we’re here to help them give their companions some dignity instead of just slinging them in the ground.

“Before people heard about this service, all they could do was bury the pet in the garden or take it to the vet, where it would be put in a freezer before being disposed of. But when granddad dies you don’t stuff him in a doctor’s freezer or bury him in the back garden. The same should go for pets who have given a lifetime of devotion.”

Sometimes, bereaved pet owners want to keep something to remind them of their dearly departed. One company has emerged as testament to this trend.

After losing her beloved dog Bassey, Beryl Weir set up Pet Memories in Glass from her home in Frodsham, where she creates meaningful keepsakes containing pets’ ashes.

Beryl, who owns dogs, fish, finches, quails, a skink and a parrot, said: “As a pet lover, I understand the special place a pet holds in your life.

“After the loss of our dog, Bassey, we scattered the ashes in the front garden, but then I began to wish we had a more lasting memento to remember her by.”

As Beryl worked with glass, making jewellery, wind chimes and decorations, for more than 10 years, she decided to utilise her skills to create such keepsakes by encasing a small amount of an animal’s ashes in glass. Pet Memories in Glass products include keepsake pots, memory pendants and candles curves, which range from £48 to £84.

The ashes are mixed with flakes of mica, which give the finished product gold and silver speckles. They and two layers of glass are fused together, then cooled, smoothed, washed and re-fired over a mould in a time-consuming process which takes between two and four days.

Beryl added: “I feel that I offer a unique, respectful and intimate service, where people can come to my home-based workshop and help create the items, if they wish. My promise to owners is, ‘at all times I will look after your pet memory as if it were my own’.”

As a nation of animal lovers, many Brits see their pet as one of the family, so this phenomenon is only expected to grow. ●


A collection of several large, clear, faceted diamonds of various shapes and sizes, arranged on a dark, reflective surface. The diamonds are highly detailed, showing their intricate facets and how they catch the light.

## ASHES TO ASHES, DUST TO DIAMONDS

The idea of turning the carbon in ashes into man-made diamonds emerged a decade ago as a way to memorialise humans.

Nowadays, bereaved pet owners are fuelling the industry’s growth, with a handful of companies selling diamonds, gemstones and other jewellery made out of pet remains.

The cremated remains are heated to 5,000 degrees Celsius, which reduces them to purified carbon. The carbon then goes into a diamond press, where heat and pressure are applied at the same time to create the gem.

The whole process can take up to nine months.

Former pet undertaker Dawn Murray says turning ashes of cremated pets into diamonds has become “one of the most popular” ways of memorialising a loved pet.

Speaking to BBC Radio 5 Live Breakfast, Ms Murray said that taxidermy had really fallen out of fashion.

She said only one person had asked for the pelt of a pet during her time as an undertaker: “It was a lady who wanted to keep her cat as a pelt in front of the fire.”

## CHINA’S PAMPERED POOCHES

Pet funerals are not simply a British phenomenon. Dogs in China are now being sent-off in style, with a new trend seeing owners paying as much as the equivalent of £900 for a luxury funeral.

Companies in Shanghai have begun offering everything from burial options that include limousines, to the option of turning a pet’s ashes into a diamond. This can include a final grooming so the owners can see their pet at the funeral and have a period of mourning.

These companies appear to be growing increasingly common in Shanghai, with one going as far back as 2006. This is despite Shanghai’s average monthly wage being lower than the top end £900 option. £50 funerals are also available.

Zhou Jinxia, owner of the Shanghai Shiyong Pet Service, said: “When we started out, the going was tough. We had barely one customer a week, sometimes none. But now, thanks to online and offline promotion, and word of mouth, numbers are growing.”



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# AT THE MOST DIFFICULT TIME

WORDS: CATHERINE BETLEY

Particularly tragic bereavements leave families distraught and can often test the emotional resilience of funeral professionals. What should they do to support the grieving ... and themselves?

**E**very death brings sadness to someone. As human beings we struggle with the knowledge that all of us will die at a time probably not of our choosing, and often we find the experience of bereavement more painful than we perhaps had expected.

Even at the end of a long life well lived, there is grief at the finality of death, at the realisation that we will miss that person, a process of having to emotionally relocate them from our present to our past; to change the narrative from “they are” to “they were”.

Some deaths are a relief, possibly an end to a long period of illness or suffering. Yet even those who have become resigned to the inevitability of the death may find themselves shaken when it actually happens; during my time working with bereavement organisations I often heard people talk about the experience of bereavement after a long illness such as dementia using words like “I lost my mum a long time before I actually lost her” – yet they were still acutely shocked, upset and saddened when death finally arrived.

Some deaths are made all the more painful for being untimely,



**Most of us cannot imagine what people go through after a tragic bereavement. Funeral professionals don't have to imagine - they see it**

unexpected or traumatic and some are incomprehensible; the death of a child perhaps – for those of us that have children, the prospect of that kind of bereavement is completely unthinkable and would certainly feel almost unbearable.

We lose many things when someone dies; even if that someone was a person with whom we had a complicated or difficult relationship. We might lose the person that we wished they were, the relationship that we might have had, the hopes

and dreams that may one day have come true.

Most of us cannot imagine what people go through after a particularly tragic or traumatic bereavement. Funeral professionals on the other hand don't have to imagine it, they see it. Repeatedly. And yet we expect our funeral professionals to be exactly that: professional – stoic and resilient. Families look to you, as a member of the funeral industry, to not only care for the body of their loved one and





make appropriate arrangements for the rituals associated with saying goodbye, but also to provide them with emotional first aid – to comfort, calm, reassure and provide guidance and direction. They expect you to be understanding, to be sympathetic, to be caring and to be human.

Many of the individuals that I know personally who work in the profession would say that they have grown accustomed to seeing families at the most difficult time. They might argue that they have developed a special resilience to pain and grief that is needed to work in this industry, an ability to protect yourself from the sorrow that is in plain sight.

Yet few of them would not be able to identify a particular story, a particular person, who had touched them deeply and who had tested this emotional resilience to the core. Some have told me about a time that they shared with a family when it became too difficult to maintain their professional stoicism. Many have shared their experiences of not being able to leave their work

‘at the office’ and explained their own particular strategies for coping with this.

So how do you maintain your professional façade, while at the same time retaining your empathy?

Being empathetic is one of the great qualities that we often look for from those in the helping professions. Recent research shows that those who are able to be truly empathetic and to emotionally involve themselves directly with others at stressful times actually recover from the experience more quickly and easily. That said, can someone who deals with people in difficult circumstances seven days a week afford to be constantly empathetic and emotionally involved with clients?

The sensible answer would of course be no. We would suffer from emotional burnout very quickly if we were to take on board the grief felt by every family after bereavement. Yet we must be able to support and guide highly distressed people caringly and effectively and also look after our own mental and

physical health if we are to do our job well.

It is of course only natural for people who have had a particularly difficult bereavement to be especially sad. Grief is absolutely unique to the individual, and with no blueprint for how grieving people might express their feelings it can be difficult to know what to say, what to do to help them navigate the early days after the death.

I have often wondered about the ‘best’ way of working with bereaved people. What is most effective in terms of delivering the right support at the right time? How can we ensure that we are offering the very highest quality of service in a manner which suits each individual? How do we make people feel better? I wonder about these things because by nature I am a ‘fixer’. I want to solve problems, I like to make people feel good, especially when they are hurting. The sad truth is that in these circumstances there is relatively little you can do to ‘fix’ it; what you can do however is be professional, be patient, be kind, be you.

There are many places where you can find ‘top tips’ for supporting bereaved people. My favourite one is to really ‘be with’ people when they need you. Use your professional skills, your listening skills and your empathy to let them know that you are there, you are involved and you care and you will execute your role to the best of your ability. Funeral professionals don’t need to be bereavement counsellors (although a few of the skills would never go amiss) but they do need to provide excellent, appropriate, time-limited support to the people who need their services.

The best way of working with those who are highly distressed by their bereavement is hopefully the same way as you would any other bereaved individual. By being caring, patient and calm and by providing privacy, space and time. Think about how you respond to

someone crying – practice staying calm and relaxed, offering a tissue but otherwise staying quiet for a few minutes and letting the person cry. Don't rush in and try to distract them, offer platitudes or make them feel that they are taking up more of your time than you can afford.

Helping someone who is distressed involves keeping it simple – make sure they know you are there and listening but don't talk too much, keep your language simple and clear and don't overpromise – you can't fix the situation and in the

circumstances you can't reassure by saying "it will be OK", but by your actions you can make sure that they know you understand and are there for them at that moment.

It is extremely important to look after yourself. One of the ways to do this is to make sure that you are able to reflect on the positive and supportive role you play and be assured that the bereaved individual or family will be able to move forward and find other sources of support once they are out of your care.

Often I have heard funeral directors express frustration with the bereavement care services (or lack of them) out in the community. It is important in terms of your own boundaries and peace of mind to be able to refer people on to extra support if you feel that they need it, and finding good, reliable local or national services or even developing your own aftercare service can be helpful with this. Be mindful of your limitations and don't beat yourself up for not being able to do more than you can. ●

## LIVING WITH STRESS WAYS TO LOOK AFTER YOURSELF WHEN SUPPORTING OTHERS

■ Recognise and understand the risks that a stressful job can present. Educate yourself to be able to spot the warning signs that our minds and bodies give us when we are stressed or emotionally burned out.

■ Put in place your own "care package" taking into consideration what you know works for you – good food, good friends, quiet time, pampering etc.

■ Educate those around you about your job and what that can mean for your emotional health. Ask your most trusted family members or friends to tell you if you seem to be getting overtired or burned out.

■ Find healthy coping strategies – walk the dog, read a book, unwind with trashy TV – whatever works for you.

■ Take time out. As difficult as it may be, a few days away can be seriously good for your health.

■ Figure out who and what nourishes and sustains you – make a list of the activities and people that cause stress in your life and make sure that you have an equally balanced list of the activities and people that carry you through.

■ Acknowledge that you are a pretty resilient person to be doing the job you do, and that if you get stressed now and again that is fine. It's only when stress becomes a fixture in your life that you need to review what you are doing.

■ Seek extra support if you are feeling overwhelmed. SAIFSupport offers



free and confidential information and advice as well as the opportunity to access up to six free sessions of telephone counselling for those who feel that a little extra support may help them to manage any stressful issues that they may be experiencing. Counselling is delivered by highly qualified, supervised counsellors

who will take a practical approach to exploring issues and helping to resolve problems. There is no restriction on who contacts us or what the problem is – we are simply here to support you at times of stress. To get in touch with SAIFSupport email us at [SAIFSupport@professionalhelp.org.uk](mailto:SAIFSupport@professionalhelp.org.uk) or call free on 0800 077 8578.



# A comfier drive for Edwin Pounds with new-style Vito removal vehicle

**E**dwin Pounds and Sons of Bradford have gone to Superior UK for their fleet and family vehicles since 2004. Company Director, and fourth generation family member, Simon Broome tells us why loyalty, trust and longevity matter in ongoing supplier relationships.

"We initially went to Superior UK in 2004 because of their industry reputation," he said. "Everything went so smoothly with that initial purchase - and with each of our three fleet purchases in the last 11 years - that we have no desire to look anywhere else for our vehicles. Like us, Superior UK are a family firm and they share our own values of communication, attention to detail, trust and integrity."

Edwin Pounds and Sons



The new vehicle

are now on their third full fleet from Superior UK, and last year took delivery of the new generation E Class hearse and limousine with their distinctive single headlamps, Sport style grille and panoramic glass roofs. Last year it became time to upgrade the existing Vito removal vehicle to a newer, more spacious model. With the help of Kevin Smith at

Superior UK, they ordered a brand-new Vito 114 BlueTEC.

"We had been running the old shape Vito since 2012," explained Simon, "but I began to think about replacing it after a long trip to Scotland on one of the hottest days of the year. The old vehicle had no air-conditioning."

The firm's new Vito is the new 114 shape,

with aluminium wheels, automatic drive, and of course air conditioning. Like its predecessor, it was custom-built to Simon's specifications with the build overseen by Kevin Smith at Superior.

"The Superior Rise & Fall decking in Superior's Vitos is a huge bonus," said Simon, "making life a lot easier for us and making removals more dignified and professional. The new vehicle is a lot nicer to drive. It's already a great replacement but I know it will really come into its own next summer."

Edwin Pounds and Sons was established in 1904 as a farm, coal business and carriage providers by Edwin Pound, Simon's maternal great-grandfather, who added funeral work to the business in 1940.

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# THE COMPANY OF

WORDS: DR BILL WEBSTER

As we begin a new year, it is time to acknowledge how offering the three step 'circle of service' can protect your business for the future

The following is an extract from a letter received by a funeral home where I conduct an aftercare programme:

"After my husband died, I really thought my life was over. People kept telling me how I had to go on for the sake of my kids and grandchildren, but, frankly, as much as I love them, I just couldn't see how I could live without Peter.

"But one evening I read the book you sent me and it made sense so, with some trepidation, I decided to come to your support programme. I was amazed to learn that these overwhelming feelings of grief were in fact normal. Realising that was a big relief. I just needed someone to tell me that this overwhelming pain would end someday. That in six months or in a year I would feel better. And meeting others who were going through the same thing... we helped each other.

"I will always be grateful to you for your aftercare programme. Thanks a million. You have given me back my life. Betty."

It's not often that funeral directors get to hear that!

As he showed the letter to me, the funeral director was obviously delighted, knowing that he had a very satisfied customer, but also aware that this person was proclaiming to the community how happy she had been with the service received through this funeral establishment. Both of these things are of course beyond price.

I have described it in previous articles as a "circle of service". A circle represents an ongoing, unending continuity, and we recognise the concept of "the circle of life", acknowledging that everything in life operates in cycles. There are so many ways to say it: 'what goes around, comes around'; 'you reap what you sow'; 'things always come full circle'. The idea that one's actions, whether good or bad, will always have consequences of one kind or another is universal.





# 'AFTERCARE LTD'

As a grief counsellor, I have long advocated the need for funeral directors to provide excellent service in three vital areas: pre-need, at need, and aftercare; and to see those three components as essential elements in this circle of support. But it is equally important to get the order right.

Where does a support circle begin? For the funeral director, the beginning point in the circle is often "at need". You receive a call from Betty, "Peter has died". You leap into action to do what you do best. The at need component of the circle begins when you get the call, and ends when you have delivered the registry book or documents.

However, think about this. From the time you get the call that Peter has died, statistics show that on average it will be 7.7 years or almost 3,000 days until you get another call to say that Betty has died. But how can you guarantee that it is you who will actually get that call? Betty might want that, but will the family comply with or even know her wishes?

The at need component is absolutely crucial, of course, because that, in many ways, defines the community's perception of what you do. That is why I chose to start there. You simply have to get it right, or you won't be in business for long. But the at need component represents a surprisingly small fraction of the circle of service (even although I realise you spend a high percentage of your time making sure you do it well).

Businesses that want to survive in the future need to look at a circle of service that goes beyond at need to be able to guarantee that, however many days later, that next call will actually come to them. We dare not assume that it will these days.

So, maybe a few months after Peter's funeral, we go out and have a conversation with Betty about the second aspect of the circle of support, pre-need. Pre-need has to be much more than simply selling plans. It has to be seen as a part of the circle of service. Pre-need support begins when, after adjusting to life after their loss, the survivor begins to focus on their own life decisions. It begins when the person signals they are looking more to the future than the past, and there is no timetable to measure when each individual will get there.

But how do people get to that point? That is where aftercare comes in. I believe that aftercare fits neatly between at need and pre-planning, and actually helps

to set the stage, getting people to where they will be ready to consider their own arrangements.

However, I have become increasingly concerned by the somewhat myopic view of aftercare that many funeral directors hold. Certainly, aftercare helps people learn to do things for the first time by themselves. Practical issues like finances, the reworking of wills and estate settlement all help the survivor know what to do, and then assist them in finding the confidence to know they can do it by themselves, albeit with help.

Of course I'm not 'knocking' any of that. All of the assistance offered is important. But sometimes, when funeral homes offer aftercare, the practical assistance is all that is supplied. In my opinion, any aftercare programme that does not also provide emotional support for the grieving person is 'Aftercare Limited'.

The word aftercare is defined as "the care and treatment of a convalescent patient". While that is more of a medical definition, we can apply it to those who have been wounded by the death of someone they loved. Aftercare occurs when we offer to guide someone through the necessary adjustments, practical and emotional, to life without the deceased.

Aftercare by definition cannot simply be seen as selling or even providing products. It is about people. It is about being interested in the emotional wellbeing of the people we have served. The real question is: Do we feel we have a responsibility to provide such resources?

I believe we do. But then, you would expect me, as a grief counsellor, to say that. Whether you realise it or not though, people look to the funeral director to offer them ongoing help; you can choose to ignore that or to become the local hero.

I remember, when my sons were teenagers, deciding to take them both on an ambitious holiday through Europe. We were away for 21 wonderful days. When we returned, a friend brazenly asked, "How can you afford to do that?" I resisted the temptation to respond with my initial

reaction, before giving him my answer.

"How can I afford not to?"

It is true: long after the cost of the trip was forgotten, my boys, all these years later, still talk about the experiences we shared together.

Every funeral director should want to create a similar reaction. Of course you do a great job of at-need service – otherwise you wouldn't be in business. And yes, you have developed a strategy to encourage people to consider pre-planning. In order to complete the service cycle, an aftercare programme is no longer an option but a necessity.

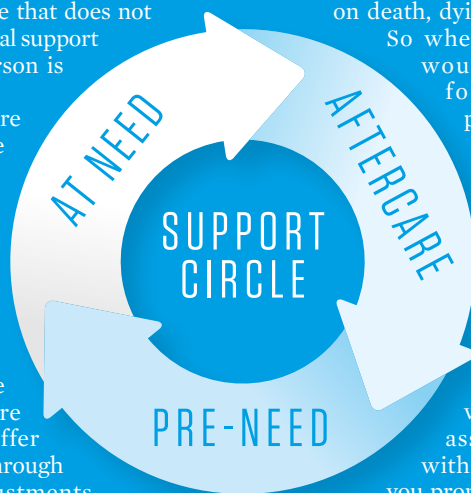
By serving people well at the time of need, and then showing a consistent ongoing concern for them in your aftercare, they will be receptive to the message you communicate that you are the experts on death, dying and grief support.

So where else than to you would they then turn for information on pre-arrangements, which of course you have brought to their attention.

Every time you promote an aftercare programme, like a support group, or provide resources such as books or website material to assist the community with bereavement issues, you promote your business.

Open your programme to the community. Certainly, some of the people who will benefit may have been served by a competitor, but if you assist them after their bereavement, guess who they will call next time when the circle comes round to another 'at need' situation.

Of course there is a cost to aftercare, in resources and in effort. While your initial motivation may be philanthropic though, the effective implementation of such a programme yields dividends in many ways. It is always nice when something fundamentally altruistic can actually offer so many rewards. ●



Dr Bill Webster is the Director of the Centre for the Grief Journey, and can be reached at [www.GriefJourney.co.uk](http://www.GriefJourney.co.uk), and on Twitter @drbillwebster



# Business Matters

RECRUITMENT ADVICE + RULES CHANGE FOR ENTERPRISE INVESTMENT SCHEME +  
PAID VOLUNTARY WORK + TAX OFFICE CLOSURES + REGIONAL MEETINGS ROUND-UP

## EMPLOYMENT GUIDELINES

What steps should you keep in mind when recruiting staff?

**R**ecruiting staff is costly and time consuming. It is easy to feel overwhelmed by the complexities of equalities law when hiring new employees. Follow the steps below to ensure that you are compliant with the law. If you need further information, the Equalities and Human Rights Commission has published a code of practice on recruitment.

### ■ Job description and person specification

Prepare or review the job description and a person specification. The job description should include all the tasks that may be asked of the employee. The person specification should cover the experience, qualifications, and skills you are looking for. It's important to decide which are essential and which are desirable. Ensure your equal opportunities policy is up to date, and whether the job can be done by part-time or job sharing staff.

### ■ Advertising the job

Where will the job be advertised? It is considered best equal opportunities practice to advertise all vacancies externally, however, if it is a promoted post it is acceptable to advertise internally, if you are a small organisation or company.

If advertising externally, consider how best to reach a wide audience of ages, sexes, ethnic minorities and people of different sexual orientations, not forgetting people with disabilities. Will the candidate complete an application form or do you prefer a CV and covering letter? If it is an application form ensure that you refer back to the job description and person specification to make sure that all the relevant areas are covered.

### ■ Shortlisting

Will the same people shortlist and interview? Will the interview be in one stage or two? If in two stages, will one be task based or a presentation?

Shortlisting should be based on the job description and the essential and desirable requirements. Keep notes for each applicant to allow you to feedback fairly.

Write or email each applicant advising whether they have been shortlisted. For those that have been shortlisted explain the format of the interview and likely timescale, and ask if they will need any reasonable adjustments to attend the interview.

### ■ Interview

Agree the questions in advance and decide who will welcome the candidate, which questions each interviewer will ask and who will end the interview. Draw up an interview sheet for each candidate with all the questions so that scoring can be consistent. Note any supplementary questions that are asked. Note the candidates' responses.

Ask again at interview if the candidate needs any reasonable adjustments to perform effectively. You need to keep a copy of interview records for a year. This is to protect you by showing that the process was fair in the case of a claim of discrimination. Provide feedback to candidates if requested. Feedback can be written or oral. Be extremely careful when giving feedback, to avoid any inference of discrimination.

### ■ Offer of employment

Take up references. If you decide not to offer the job after receiving references then write and explain this. If you are asked for

a copy of the reference that has caused a problem then refer the candidate to the person who supplied it.

If the references are fine, ask the candidate for evidence of the right to work in the UK. This could be a birth certificate or passport or ID documents from someone who wasn't born in the UK. If in doubt, the UK Borders Agency can clarify whether someone has a right to work in the UK. Ask the same of everyone to avoid claims of discrimination.

If a clear Criminal Records Bureau check is necessary then state in the offer letter that the continuation of employment is dependent on this. Also explain what, if any, the probationary period is in the offer letter and that it may be extended in certain circumstances.

On the first day of employment ensure that the contract and staff handbook, if any, are given to the employee and give them an opportunity to ask questions. Ensure that the contract containing the main terms and conditions of employment is signed as soon as possible. ●



This guide has been written by June Fraser of Beacon Workplace Law Ltd. Beacon offers high-quality, practical, fixed fee advice and representation. For more information, contact [jf@beacon-law.co.uk](mailto:jf@beacon-law.co.uk)



# BEWARE OF THE CHANGING RULES

Stephen Deutsch, a senior adviser at UK200Group member firm BKL Tax, discusses the changes to the Enterprise Investment Scheme (EIS) rules introduced in the 2015 Finance Act

In HM Treasury's March 2014 consultation paper on Tax Advantaged Venture Capital Schemes, it said that the "government is committed to simplifying the tax system and improving the ease with which taxpayers and businesses understand and interact with it". Yet the changes to the EIS rules introduced in this summer's Finance Bill, and enacted last month as a consequence of that consultation, provide a further layer of rules to an already complicated arrangement.

The new rules apply to shares issued on or after 18 November 2015, the date on which the Bill received Royal Assent. They place further limitations on who can qualify for tax relief under EIS, the amount a company can raise, and the use of EIS funds. They include the following measures:

- An individual cannot subscribe under EIS for further shares in a company if they hold shares (other than Subscriber Shares), unless the existing shares qualified under SEIS, EIS or Social Investment.

- A company is currently unable to use EIS monies to acquire shares of another company. This is extended to preclude the use of EIS investment to acquire a trade, goodwill, or intangible assets.

- Companies must normally raise their first EIS investment within seven years of making their first commercial sale (or 10 years in the case of 'knowledge-intensive' companies). Unless there has been a previous EIS investment within this initial window, EIS relief is available for a share issue only if the purpose of the issue is to raise a substantial amount of money (at

least 50% of the company's annual turnover, averaged over the previous five years) in order to enter a new product or geographical market.

- The existing cap on annual investments of £5 million remains but is supplemented by a new 'lifetime' cap on the total amount of investments a company may raise – £12 million (or £20 million for knowledge-intensive companies). In considering a company's limits, regard must now be paid to risk finance investments previously made in the company's subsidiaries (even if made before they joined the group) or in the company's trades (even if made before the trade was acquired by the company). This will therefore be yet another check to be added to "due diligence" checklists on acquisitions.

It's not all a one-way street however, as three measures are being introduced which relax the existing rules. One of these, backdated to 6 April 2014, permits EIS investors to retain income tax relief where shares of SEIS investors are redeemed, but only where the SEIS relief on the redeemed shares is repaid. The second, effective from 6 April 2015, removes the requirement that 70% of SEIS funds must be spent before an EIS investment may be made.

The final measure allows a 'knowledge-intensive' company with up to 500 employees to qualify for EIS investment. However, the limit of 250 employees remains unchanged for all other companies.

The EIS rules are not without complications and pitfalls, and these new additions to the EIS code neither assist start-ups to easily attract qualifying investors, nor simplify the administration of the EIS risk finance arrangement. ●



The author, Stephen Deutsch, can be contacted at BKL Tax on 020 8922 9119 or email: [stephen.deutsch@bkltax.co.uk](mailto:stephen.deutsch@bkltax.co.uk)

Established in 1986, UK200Group is the leading mutual professional association in the UK with over 110 UK quality assured independent chartered accountancy firms and law firms, as well as 70 International Associate member firms around the globe. UK200Group provides services and products that are designed to enhance the business performance of its members. Telephone: 01252 401050 or 01252 350733 Email: [admin@uk200group.co.uk](mailto:admin@uk200group.co.uk)

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## SAIF BUSINESS CENTRE UPDATE BY LINDA JONES

**Has your local tax office closed?**

During 2014 and 2015 more than 250 local enquiry centres were closed with more closures imminent, meaning it will be more difficult to have a face-to-face meeting to discuss your tax affairs.

The plan is to create 13 regional 'mega' centres across the country, when HMRC find the right premises. Seemingly, the HMRC is pouring resources into its digital services, and our advice is to start using such services sooner rather than later.

Although completion is not expected until around 2025, leaving the change until you are forced to do so will make the switch more difficult for you in the long run.

**Did you give a gift card for Christmas?**

A survey has found that some Christmas gift vouchers are never used, meaning the company has effectively thrown away money that could have been better used.

The results showed that one particular company gave each of its 100 staff £15 vouchers to be spent at a particular high street store. However, it was reported that 15% could not be bothered to use it, 10% forgot about it, 10% never shopped at that store and 10% lost them. That meant a waste of almost half of those vouchers, equating to £675. The results may make people think twice about giving gift vouchers.

**Renewal of SAIF membership**

Subscriptions for the renewal of SAIF membership came in fast and furious during December, and we are pleasantly surprised to note that there are only a few members who have yet to renew.

Thank you for your prompt attention, and for those who are still to renew, don't forget that these must be received by the SAIF Business Centre no later than 31 January to ensure that membership benefits are maintained. This includes sending your signed documents, particularly in the case of SAIFCharter members, who must ensure their signed declaration is returned without delay.

**Heard of paid voluntary work?**

Have you heard about the right to paid volunteering leave? It was part of David Cameron's Big Society plan and, although the idea went quiet for a while, it is still on the government radar.

The scheme, which will probably be run by the Department for Business, Innovation and Skills, will most likely be introduced around April 2016 via a change to the Working Time Regulations 1998. Essentially, it will allow up to three days' paid voluntary leave

annually for staff to carry out a broad range of voluntary services. It can be taken separately or in a block, during which time people will be paid as usual by their employer.

Thankfully for small businesses there is a silver lining: the government only plans to grant this right to employees in the public sector and those who work for businesses that employ more than 250 staff. We also assume a length of service criterion.

**SAIF REGIONAL MEETINGS: THE ROUND-UP FOR 2015**

In 2015, SAIF held nine regional meetings, including one Christmas dinner meeting, at venues in Durham, Cambridge, Swansea, Wakefield, Haydock, Chelmsford, Tiverton, Maidstone and Carmarthen. The events were attended by 330 people representing funeral businesses and associate members. A total of 93% of attendees rated the meeting as excellent or good and 96% would recommend the meeting to other funeral professionals.

The format of the meetings changed this year, to have the meal before the meeting, a change that was appreciated by attendees. Facilities and meals at the venues were highly rated by attendees, continuing the trend over the past three years.

Attendees were asked to rate their reasons for attending in order of importance between one and five, where one is the most important, so lower scores are rated more highly. The

graph shows that the most important reason for attending a regional meeting is to find out about developments within the funeral profession, followed by hearing an update from SAIF.

Networking, learning about Associates' products and services and catching up with Golden Charter developments are rated as being slightly less important.

Comments from attendees included:

- "Thank you for an enjoyable evening"
- "It was good to discuss local issues"
- "Just a big thank you to everyone for their continued support and time from SAIF and Golden Charter"
- "The meal was excellent and, as always, Gemma was a very good speaker"
- "A very informative and interesting meeting - thank you."

Join us at your local SAIF regional meeting in 2016. Watch this space and [saif.org.uk](http://saif.org.uk) for more details.



# WHAT TO DO WHEN AN INSPECTOR CALLS

Simon Bloxham, Health & Safety Strategist for Safety for Business, answers your questions over health and safety

New Name, improved service  
OSS is having a name change to 'Safety for Business'. The change reflects a more modern approach to today's way of looking for the kind of services that we provide

**M**any employers worry about having a visit from a Health and Safety inspector – but if you are running your business properly, there is no reason to be concerned about it.

The inspector's job is to ensure that your place of work is a safe place for your staff to work and that you are following any relevant rules or regulations that apply to your type of business. They aren't hoping to 'catch you out' and often, if you are in breach of certain safety conditions, they will give you written notice of the problem and allow you a period of time to put things right.

## Prosecutions

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

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

During a visit, an inspector will check the health and safety management of the business and confirm that you have arrangements in place to inform workers of health and safety issues or news. The inspector will also check that any laws relating to health and safety are being complied with and may want to inspect work activities and chat to employees.

## Actions for breaching the rules

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

- Informal action
- Improvement notice
- Prohibition notice
- Prosecution

## Informal action

Informal action is usually



taken where there has been a minor breach of health and safety laws or rules.

The inspector will explain what action needs to be taken and you can ask them to send you written confirmation of their advice.

## Improvement Notice

An Improvement Notice may be served for more serious breaches and it will spell out in detail what action needs to be taken and why.

If an employer does not comply within a stated time period, the inspector can begin legal action so make sure that you give the notice urgent attention.

Often, you will have been given a chance to discuss the notice with the inspector prior to it being served and if you think it will be difficult to comply with any action, or to have things resolved within the time given, you should discuss this at the time. Don't wait until the time period has expired and then hope to simply explain that it wasn't possible to comply.

## Prohibition notice

A Prohibition Notice will be served if an inspector finds any activity which could or has led to serious personal injury.

The notice will either demand that the activity ceases immediately or at a specific time. You will be told about any right to appeal against the notice.

## Prosecution

Finally, a prosecution is always a possibility.

## Fee for intervention

Some would disagree, but I think the HSE need to make money somehow, so what better way than to find something wrong that requires some documentation being written.

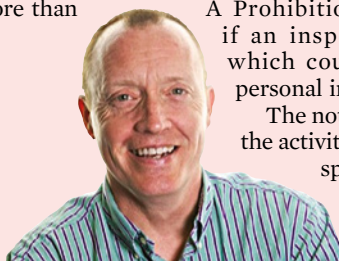
The HSE has calculated the following costs whenever a contravention is found:

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

## Help is at hand! As a member of SAIF:

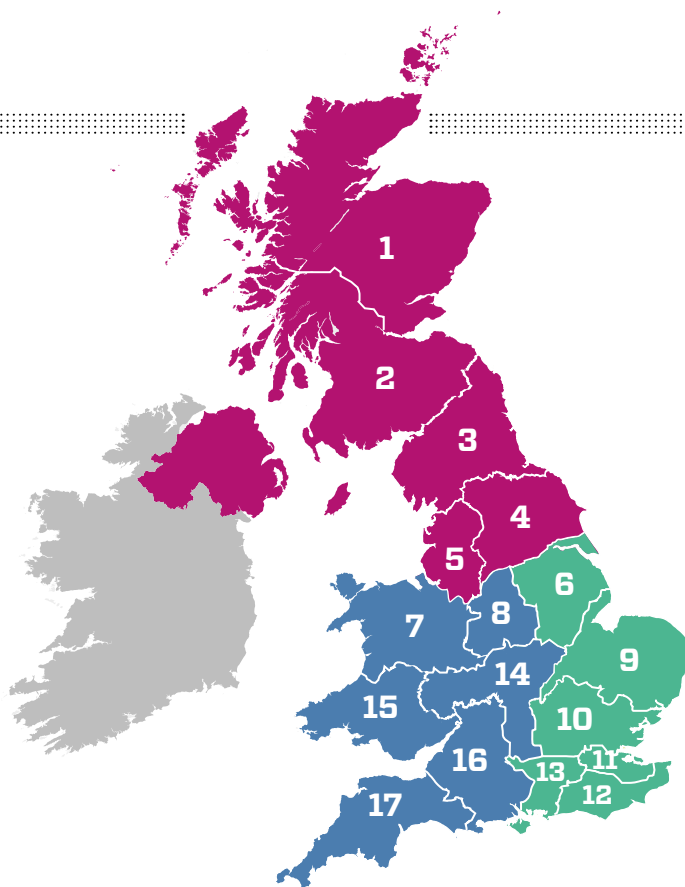
You can talk to a safety professional at Safety For Business free of charge simply by calling **08456 344164**.

You are also entitled to a discount on our fees when we help you with your health and safety needs. We can visit you to see how you are doing when it comes to compliance. This is free of charge apart from travel costs. So what do you have to lose? ●



# YOUR RSMS

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



## NORTH

### Richard Auchincloss

North National Sales Manager and Ireland  
**M:** 07801 853222  
**E:** richard.auchincloss@goldencharter.co.uk



### 1 Linda Harvie

North Scotland  
**M:** 07900 557850  
**E:** linda.harvie@goldencharter.co.uk



### 2 Jacqui Johnston

South Scotland  
**M:** 07900 580611  
**E:** jacqui.johnston@goldencharter.co.uk



### 3 Paul Hodgson

North England  
**M:** 07834 417315  
**E:** paul.hodgson@goldencharter.co.uk



### 4 Amy Smithson

Yorkshire & East Lanarkshire  
**M:** 07711 368 112  
**E:** amy.smithson@goldencharter.co.uk



### 5 Terry McIlwaine

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



### Martin Smith

Territory Manager North  
**M:** 07850 659 711  
**E:** martin.smith@goldencharter.co.uk



## EAST

### Richard Todd

East National Sales Manager  
**M:** 07833 682 697  
**E:** richard.todd@goldencharter.co.uk



### 6 Nicholas Dawson

East Midlands  
**M:** 07921 066 740  
**E:** nicholas.dawson@goldencharter.co.uk



### 9 Jon Briggs

East England  
**M:** 07717 882 955  
**E:** jon.briggs@goldencharter.co.uk



### 10 Gemma Arquette

North London  
**M:** 07711 368059  
**E:** Gemma.Arquette@goldencharter.co.uk



### 11 Iain Catchpole

South East London  
**M:** 07568 100555  
**E:** iain.catchpole@goldencharter.co.uk



### 12 Neil Hodgson

South East England  
**M:** 07748 706311  
**E:** neil.hodgson@goldencharter.co.uk



### 13 Position currently vacant

South West London & Southern England  
 For more information please contact Richard Todd, East National Sales Manager, on 07833 682 697

## WEST

### Daniel Hare

West National Sales Manager  
**M:** 07717 696683  
**E:** daniel.hare@goldencharter.co.uk



### 7 Steffan Davies

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



### 8 Amanda Hodson

Central Midlands  
**M:** 07714 923 342  
**E:** amanda.hodson@goldencharter.co.uk



### 14 Stephen Heath

South Central Midlands  
**M:** 07809 320838  
**E:** stephen.heath@goldencharter.co.uk



### 15 Paul Firth

South Wales  
**M:** 07720 097534  
**E:** paul.firth@goldencharter.co.uk



### 16 Rob Antonelli

West England  
**M:** 07718 358440  
**E:** rob.antonelli@goldencharter.co.uk



### 17 Chris Pearson

South West England  
**M:** 07809 334 871  
**E:** chris.pearson@goldencharter.co.uk





# YOUR BDMS



**Drew McAllister**  
National Sales Manager  
**M:** 07711 368114  
**E:** drew.mcallister@goldencharter.co.uk



**Roseanna Kinley**  
Scotland North  
& Scotland South  
**M:** 07850 655420  
**E:** roseanna.kinley@goldencharter.co.uk



**Anthony Parkinson**  
North England, West Lancashire  
& Merseyside, Yorkshire &  
East Lancashire, East Midlands  
**M:** 07809 334870  
**E:** anthony.parkinson@goldencharter.co.uk



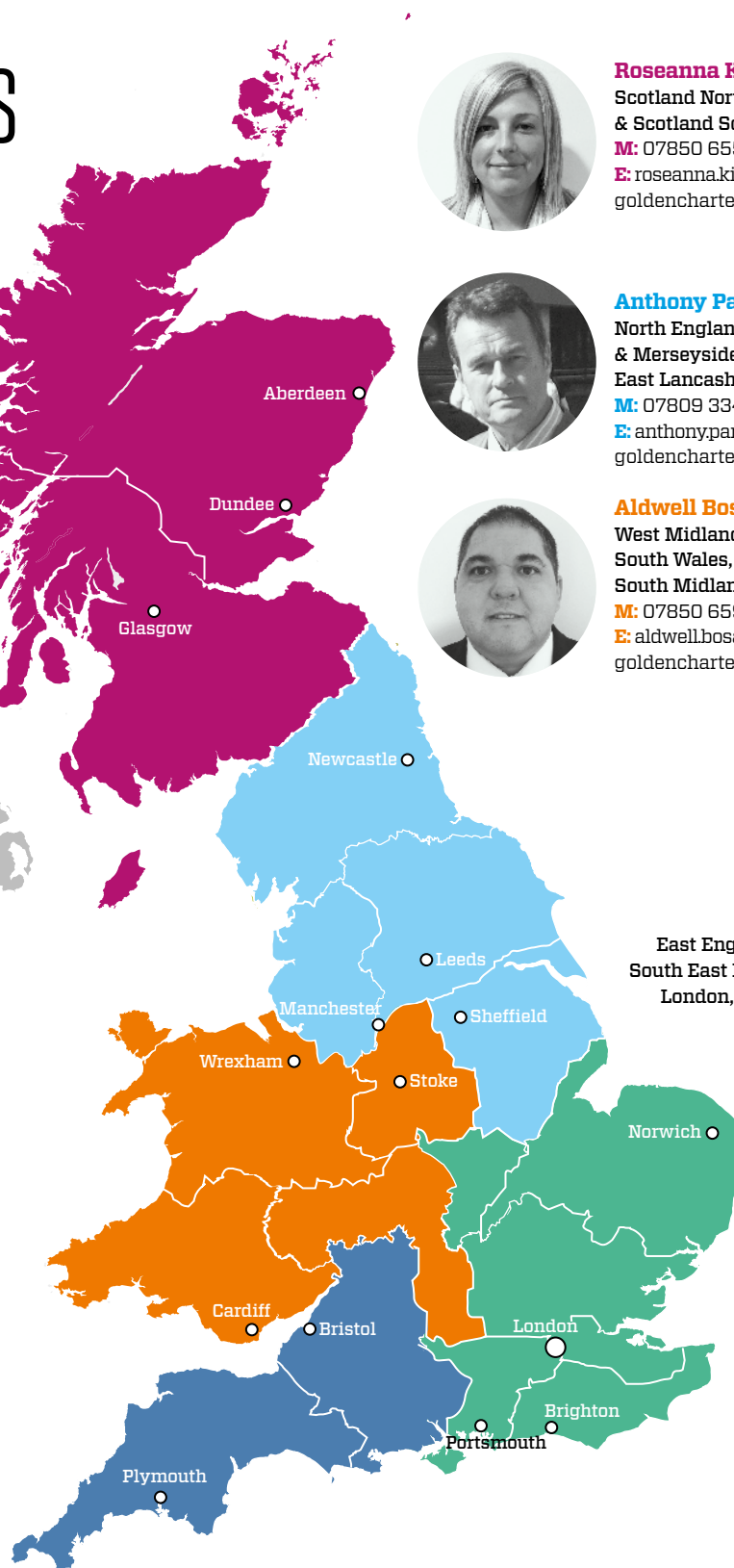
**Aldwell Bosanquet**  
West Midlands & North Wales,  
South Wales, Central Midlands,  
South Midlands  
**M:** 07850 659 705  
**E:** aldwell.bosanquet@goldencharter.co.uk



**Steve Bennett**  
East England, North London,  
South East England, South East  
London, South West London  
& South England  
**M:** 07803 015514  
**E:** steve.bennett@goldencharter.co.uk



**Jonathan Trigwell**  
West England,  
South West England  
**M:** 07850 656804  
**E:** jonathan.trigwell@goldencharter.co.uk



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 identify your business requirements. To get in touch with the BDM for your area, use the contact details on the map above

# SAIF Associates Directory 2016

## CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

### **Brunswick Carriage Company**

Mr J Finnegan (Southampton, Hampshire)  
02380 739111

info@corporatehorse.co.uk  
www.corporatehorse.co.uk

### **D A Gathercole Funeral Carriage Masters**

Mr D Gathercole (Wisbech, Cambridgeshire)  
01945 583974

### **Prestige Carriages**

Mr W McKechnie (Kilbirmie)  
07931 309172 prestigewedding@aol.com

prestigecarriage.co.uk

### **Superior UK Automotive Ltd**

Mr Peter Smith (Aldermaston)  
0118 971 4444

info@superioruk.com • www.superioruk.com

### **Woods Garage (Carriage Masters)**

Mr D Wood (Sevenoaks)  
01732 453256 • woodsgarage@outlook.com

## CASKET & COFFIN MANUFACTURERS

### **Bradnam Joinery Ltd**

Mr B Spittle (Haverhill, Suffolk)  
01440 761404

info@bradnamjoinery.co.uk  
www.bradnamjoinery.co.uk

### **Colourful Coffins**

Ms M Tomes (Oxford)  
01865 779172

enquiries@colourfulcoffins.com  
www.colourfulcoffins.com

### **DFS Caskets**

Mr Martin Smith (Annan, Dumfries & Galloway)  
01461 205114

dfscaskets@aol.com • www.dfscaskets.co.uk

### **W Gadsby & Son Ltd**

Mr P Gadsby (Bridgwater, Somerset)

01278 437123 • coffins@gadsby.co.uk  
www.gadsbywickercoffins.co.uk

### **J & R Tweedie**

Mr R Tweedie (Annan, Dumfries & Galloway)  
01461 206099 • www.jrtweedie.co.uk

### **J. C. Walwyn & Sons Ltd**

Mr K Walwyn (Ashbourne, Derbyshire)

01335 345555  
sales@jcwawalwyn.co.uk • www.jcwawalwyn.co.uk

### **Leslie R Tipping Ltd**

Mr J Tipping (Stockport, Cheshire)  
0161 480 7629

sales@lrtipping.co.uk • www.lrtipping.co.uk

### **Musgrove Willows Ltd**

Mrs E Musgrove (Westonzoyland, Somerset)  
01278 699162

info@musgrovewillows.co.uk  
www.musgrovewillowcoffins.com

### **Natural Woven Products Ltd**

Mr A & Mr D Hill (Bridgwater, Somerset)  
01278 588011

contact@naturalwovenproducts.co.uk  
www.naturalwovenproducts.co.uk

### **P & L Manufacturing Ltd**

Mrs S Leighton (Gloucester)  
01684 274683 • sally@pandlmanufacturing.co.uk

### **Passages International Inc. Ltd**

Mr R Crouch (Maidenhead, Berkshire)  
01628 633730

passages@tiscali.co.uk  
www.passagesinternational.co.uk

### **The Somerset Willow Co Ltd**

Ms H Hill (Bridgwater, Somerset)  
01278 424003

enquiries@somersetwillow.co.uk

www.willowcoffins.co.uk

### **Urns UK Ltd**

Mr P & Mrs B Patel (Potters Bar, Herts)  
01707 645519

info@urnsuk.com • www.urnsuk.com

### **Vic Fearn & Company Ltd**

Mr D Crampton (Nottingham)

0115 927 1907 • office@crazycoffins.co.uk

## CEMETERIES & CREMATORIA

### **GreenAcres Woodland Burials**

Mrs Carmen Graham

01992 523863 • info@greenacreswb.co.uk

www.greenacreswoodlandburials.co.uk

### **GreenAcres Woodland Burials Chiltern**

Mr Peter Taylor (Buckinghamshire)

01494 872158

info.chiltern@greenacreswb.co.uk

www.greenacreswoodlandburials.co.uk/chiltern

### **GreenAcres Woodland Burials Colney**

Mr Terry Walker (Norwich, Norfolk)

01603 811556 • info.colney@greenacreswb.co.uk

www.greenacreswoodlandburials.co.uk/colney

### **GreenAcres Woodland Burials Epping**

Mrs Deborah McNamara (Essex)

01992 523863

info.epping@greenacreswb.co.uk

www.greenacreswoodlandburials.co.uk/epping

### **GreenAcres Woodland Burials Rainford**

Mrs Karen Halpin (Merseyside)

01744 649189

info.rainford@greenacreswb.co.uk

www.greenacreswoodlandburials.co.uk/rainford

### **GreenAcres Woodland Burials**

#### **Heatherley Wood**

Ms Michelle Smith (East Hampshire)

01428 715915

info.heatherleywood@greenacreswb.co.uk

www.greenacreswoodlandburials.co.uk/

heatherleywood

### **Herongate Wood Cemetery**

Ms J Sawtell (Billericay, Essex)

01277 633085 • www.green-burial.co.uk

enquiries@herongatewood.co.uk

### **Westerleigh Group Ltd**

Mr R Evans (Bristol, South Gloucestershire)

0117 937 1050 info@westerleighgroup.co.uk

www.westerleighgroup.co.uk

## CLOTHING

### **ACS Clothing Ltd**

Ms P Robertson (Motherwell)

0141 781 6530 • jimglancy@acscllothing.co.uk

www.funeralsuithire.co.uk

### **Keltic Clothing**

Mr D Barry & Ms L Murcott (West Midlands)

08450 666699 • louise@kelticclothing.co.uk

www.kelticclothing.co.uk

### **Waterfront Manufacturing Ltd**

Mr A Jenkinson (East Harling, Norfolk)

01953 718719

alan@waterfrontmanufacturing.co.uk

www.waterfrontmanufacturing.co.uk

## EDUCATION AND TRAINING

### **Independent Funeral Directors College Ltd**

Sara Prince

0845 900 3985

info@ifdcollege.org • www.ifdcollege.org

### **Training2Care (UK) Ltd**

Mr G Knight (Feering, Essex)

01376 573999 • info@training2care.co.uk

www.training2care.co.uk

## EQUIPMENT & SERVICES

### **CPL Supplies**

Mr W McGuckin (Castlederg, N Ireland)

028 81671247

sales@cplsupplies.com • www.cplsupplies.com

### **G T Embalming Service Ltd**

Mr G G Taylor (Brighton)

01273 693772 • gtembalming@btinternet.com

www.gtembalming.com

### **Hygeco Lear**

Ms H Lockwood (Leeds, West Yorkshire)

0113 2778244

info@hygeco-lear.co.uk • www.hygeco-lear.co.uk

## FINANCE & PROFESSIONAL SERVICES

### **AM Specialists Group Ltd**

Mrs A Samuel (Braintree, Essex)

01376 333661 • www.safety-consultancy.com

### **Close Brothers Ltd**

t/a Braemar Finance (Dundonald)

01563 852100 • info@braemarfinance.co.uk

www.braemarfinance.co.uk

### **Creaseys Group Ltd**

Mr R P Ward (Tunbridge Wells)

01892 546546 • roger.ward@creaseys.co.uk

www.creaseys.co.uk

### **Frontline Communications Group Ltd**

Mr D Jones (Portsmouth)

01489 866630 • david@wearefrontline.co.uk

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