

Insight



THE HUMAN SIDE OF INVESTIGATIONS

DISPELLING THE MYTHS AND MISCONCEPTIONS SURROUNDING SAIF QUALITY ASSESSORS



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

SAIFCharter AGM 2016

Date: Saturday 12th March
Venue: Vale Resort, Hensol Park, Hensol,
Vale of Glamorgan CF72 8JY

Confirm your attendance today by calling **0345 230 6777**
or complete the booking form on page 25.

Golden Charter 

The UK's largest Independent funeral plan provider



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Insight

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CONTACTS

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

National President:
 Gemma O'Driscoll
 nationalpresident@saif.org.uk
 Executive Chairman: Alun Tucker
 alun@saif.org.uk
 Scottish President: Tracey Jordan
 tracyjordan@jordanfunerals.co.uk

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

Chief Executive Officer:
 Ronnie Wayte
 ronnie.wayte@goldencharter.co.uk

EDITORIAL
 Linda Jones,
 co-editor
 linda@saif.org.uk
 Michael Fern,
 co-editor
 michael.fern@goldencharter.co.uk

PRODUCTION
 Produced by: Connect Publications (Scotland) Ltd
 Managing Editor: David Cameron
 david@connectcommunications.co.uk
 Design: Renny Hutchison and Mick Reilly
 Sub-editor: Roisin McGroarty

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

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Supporting the Independent Funeral Director for 25 years

Promoting and protecting your independent interests



Established in 1989, SAIF is committed to promoting and protecting the traditions, values and care offered by independent funeral directors.

Like you, we are passionate about independence, that is why we were formed 25 years ago and, although the funeral profession has changed over the years, our aims remain the same – to listen to you, to represent you and to assist you.

As a member of SAIF, we can offer you cost savings, training, education, member benefits and practical advice and information that can help and grow your business in today's competitive funeral profession.

To learn more, visit our website at saif.org.uk or call us on 0345 230 6777 and let us protect and help you.





ALUN TUCKER

SAIF EXECUTIVE CHAIRMAN

The value of membership

Displaying the SAIF logo and branding on your marketing material gives reassurance to the public of your high standards

It has been a good start to the year for SAIF and I am delighted with the progress we have made in tackling some big issues in the industry, while continuing to support individual members in their local communities.

On the national side, we have responded to concerns over the growing costs of funerals and defended funeral directors who are often being unfairly blamed by the media for the increase in prices.

SAIF has also been campaigning to raise awareness of the importance of mental health support in the funeral industry and I am very pleased that more of our members are starting to make use of our free SAIFSupport counselling service.

On a more local level, we have been championing the fantastic achievements of individual members in their local communities, including promoting funeral directors who have completed their IFDC qualification.

All of these accomplishments have brought a greater recognition to SAIF and its leading role in the funeral industry. As a result, when the public sees a funeral director is a member of SAIF, they know they will receive a professional and caring service.

We encourage the public to look for the SAIF logo when choosing a funeral director, so it is important that you,

“WHEN THE PUBLIC SEES YOU ARE A SAIF MEMBER, THEY KNOW THEY WILL RECEIVE A PROFESSIONAL SERVICE”

Alun Tucker

as members, make your membership clear to the public to ensure your firm is not overlooked.

This is particularly important on your website, as it is usually the first place people will look when searching for a local funeral director, and also on any social media platforms that you are using.

A high-resolution version of the SAIF logo for use on your website, social networks and email signatures is available on the members' section of the SAIF website and I would encourage you to make use of it.

Our administration team can also send SAIF branded posters as well as window and car stickers to help you promote your membership of SAIF, so please do get in touch with them.

In 2016, we will be continuing to speak with councillors at North East Lincolnshire Council with regard to a market test that will examine the possibility of the council opening its own funeral service. This is an area I am particularly keen to focus on, as it could potentially impact on funeral directors across the whole of the UK.

We will also be advising members on how they can make the most of social media, and in this issue you can find out about social media webinars that will be run by our PR agency on Wednesday 16 March.

As ever, if you would like any support in promoting your successes, or if you have any exciting plans for your firm in 2016, then please get in touch.

Finally, I am delighted that the hotel for the AGM weekend in Cardiff is fully booked, but do not be deterred from booking. There are a number of suitable venues close by, so telephone Linda at the SAIF Business Centre and she will help you. ●

alun@saif.org.uk

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01/15



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RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

Marketing your potential

This year's SAIF AGM and the Funeral Planner of the Year Awards will offer the perfect opportunity to celebrate the past and assess future challenges

With weeks remaining until the SAIF AGM weekend, from 11 to 13 March, I am delighted that it will, once again, include our Funeral Planner of the Year Awards, as we are due another celebration of your hard work and the success it has brought.

There will be plenty for us to talk about, as once again you are all pushing the market forward spectacularly. We are only halfway through the first quarter and already 2016 has been as busy as could be hoped.

That is largely thanks to your efforts to take advantage of 2016's major marketing push. Golden Charter's first national TV advertising campaign has been running for almost a month now, and Independents have already made full use of it.

That particularly includes utilising marketing materials, from press adverts to window stickers, specially designed to go alongside the TV advert, that can be used by any funeral director selling Golden Charter plans. Some sellers have also looked into the more specialised help available, including the option for exclusive sellers to have a personalised TV advert broadcast with their own contact details. Those of you still to get involved can get in touch with your local Golden Charter representative and work out exactly a plan that maximises your own benefit.

Aside from the TV advert itself, funeral plans have been promoted already this year by national press advertising,

targeted work online, and delivering literally millions of branded leaflets. Your involvement has been integral to that.

As for where that leaves us in the grand scheme, recently I have outlined some potential leaps forward for the profession, and at the AGM weekend there will be more to say. In particular, that will include some more very good news about future plan maturity values that I look forward to sharing with you.

In looking at the profession as a whole, the AGM offers the perfect opportunity to assess future challenges. As we continue to grow, the cost of sustaining that growth at present levels also rises, and that leads us to choices about how this can be funded. The AGM weekend will offer us the chance to reflect on the options and discuss how we can fund continued growth and maintain our steady advance in market share and maturity values. As ever our goals are ambitious, but independent funeral directors are already helping us take steps forward. Funeral directors' contributions to diversifying our products through offering Wills with some plans and promoting other legal services is producing tangible financial benefits, which I will illustrate with specific examples in Wales. But of course funeral plans sold by Independents remain the backbone of everything we do.

That is clear as we approach the Funeral Planner of the Year Awards – many of the companies celebrated at that ceremony are ones that have consistently pointed the way forward. Last year's

national winners sold an average of 66 plans for every 100 at-need funerals they carried out; a perfect example of the progress that has led so many families to choose to safeguard their future through funeral planning.

Those figures can sound daunting, but they are a direction marker for what we can achieve. To grow the funeral planning profession we need to follow the advice of our new Director of Marketing, Karen Trickett, who recently outlined to funeral directors who sell Golden Charter plans that if everyone sells one extra plan then we all benefit greatly. To put this in context, previously FPA figures have suggested that around a third of funerals are pre-paid, so any figure above 33 plans for every 100 at-need funerals will mean you are maintaining or growing your market share.

It will be an eventful weekend, and there is much cause for celebration, as the Funeral Planner of the Year Awards will reflect. In the end though, what it boils down to is clear: if we are going to continue to grow against competition, we all simply need to do more of the same excellent work.

See you at the Vale. ●

ronnie.wayte@goldencharter.co.uk

Reporter

SAIF AGM GUEST SPEAKER + DONATIONS TO SCIENCE +
TV ADVERT LAUNCHED + AWARDS COUNTDOWN +
DWP FUNERAL PAYMENTS + PRICE COMPARISONS +



Photo: Guy Harrop

INSPIRATIONAL GUEST SPEAKER

Veteran Simon Weston CBE announced as SAIF guest speaker at this year's AGM on Friday, March 11 to talk about triumph over adversity and positive attitudes

SAIF members attending the AGM weekend on 11 to 13 of March will be able to enjoy an inspirational talk from guest speaker Simon Weston CBE.

In 1982 Simon was serving onboard the British Army's Sir Galahad when it was destroyed in Bluff Cove on the Falkland Islands. Simon, a Welsh Guardsman, suffered severe burns

and since that day he has worked tirelessly to overcome his injuries.

Simon's message is one of achievement, of triumph over adversity, of seizing the moment and succeeding. He has been active in a number of highly successful ventures including 'The Weston Spirit', a Liverpool-based young people's charity. His charitable work earned him an OBE in the 1992 Queen's Birthday Honours and in the 2016 New Year's Honours Simon was awarded the CBE for his community spirit.

Along with Simon's work with a number of charities he is also a professional motivational

speaker with over 25 years' experience. Simon not only talks about overcoming adversity and having a positive mental attitude but also his experiences of being in the public eye over the last 30 years.

His irrepressible humour, infectious enthusiasm and immediately engaging personality have made him the perfect choice for this year's SAIF AGM.

Simon will be speaking live at 2pm on Friday, March 11 at the Vale Resort, Vale of Glamorgan, Wales.



Visit the SAIF website at www.saif.org.uk for more detail regarding this event or call the SAIF Business Centre on 0345 230 6777.

DID YOU KNOW?

His autobiography, *Walking Tall*, was number one in the best selling list. *Going Back* was also a best seller, being in the top 10 for eight weeks. He then wrote a series of fiction books. His most recent book, *Moving On*, was published in 2003 and sees Simon lay his Falklands ghosts to rest.

In 2014 he was nominated by viewers on the BBC's One Show to have his portrait painted and hung in the National Portrait Gallery.

Dying Matters week set for May

Awareness campaign aims to break the taboo of discussing dying

Dying Matters Awareness Week will return for its seventh consecutive year in May.

To introduce this year's awareness week, set to be held on 9 to 15 May with the theme 'The Big Conversation', a launch event was held at the Regent's Park Holiday Inn in London on the 18 January. This sold-out event aimed to inform attendees and encourage them to kick-start their plans for supporting the campaign.

Sessions run throughout the day included simple steps and tips for getting the public involved, an interactive networking session for members to share ideas on plans and activities, and advice on how to promote Dying Matters Awareness Week.

Each year, the week has grown in size and impact, with the 2015 campaign seeing over 30,000 Dying Matters Coalition members across England and Wales work towards breaking the taboo of discussing dying. More than 630 events were held, including funeral home open days; cemetery tours; Wills workshops; training sessions for carers, medical professionals and volunteers; and 'healing' woodland walks.

If you would like to host your own event, you can get advice and information materials from Dying Matters, as well as resources to help you get media coverage.

✓ For more information, visit www.dyingmatters.org

ROUND UP

Drowning sorrows



Westerleigh crematorium in Gloucestershire is set to be the first in Britain to serve alcohol, opening a 'bereavement suite' this month.

Ewen Macgregor, a lawyer involved in the process, said: "Although in our experience a unique application, Westerleigh were very clear in what they were hoping to achieve. This helped greatly in our discussions with the statutory authorities."

Local Vicar Michael Swain explained that families had noted a lack of places for small gatherings following funerals. He added that "people do not often like using pubs", many of which were too small.

The Westerleigh Group, which owns the Gloucestershire premises, plans to roll alcohol licenses out across most of its 21 crematoriums.

Coroner warns over funeral road safety

John O'Dwyer, a coroner for South Mayo, Ireland, has written to funeral directors in his council to warn they face being sued unless steps to improve road safety at funerals are taken.

This has come after the coroner conducted an inquest into the death of Mary Muhern, who was struck by a vehicle whilst leaving a wake. Mr O'Dwyer, who found that her death was preventable, wrote in his letter: "There was no signage on the road to indicate a funeral was taking place."

All funeral directors in the area have been provided with hi-vis jackets and the coroner has also said signage, including flashing lights, is necessary to improve road safety.

INDEPENDENTS TO BENEFIT FROM FIRST NATIONAL AD CAMPAIGN

Golden Charter's first ever national TV ad campaign launched on Monday 18 January, the latest move in a drive to raise awareness of the company's products and services. Independents are now being offered several options to take full advantage of the campaign.

Created by Greenroom Films, the 40-second TV advert is featuring on a range of channels throughout January and February, including ITV3, ITV4, Sky Sports and Gold. It is supported by a wider press and digital campaign, with all messaging centred around the advert's slogan: 'Do something amazing.'

Karen Trickett, Director of Marketing at Golden Charter, said: "We are delighted to have worked with Greenroom Films to create our first national TV ad campaign. It will enable us to maximise the opportunity presented by our continued growth as we look to make Golden Charter a household name.

"I'm sure that everyone can relate to those little everyday things that we do for our family members. While the advert is heart-warming, it reminds viewers that our range of products can



The TV advert focuses on families

offer peace of mind, allowing them to enjoy family life now while taking care of their family in the future."

Details of how funeral directors can benefit from the Golden Charter TV campaign can be found on the mygoldencharter.co.uk funeral director portal. This includes details of a 'TV toolkit' with posters, adverts and leaflets all reflecting the imagery of the advert itself to maximise responses.

Those funeral directors who sell Golden Charter plans exclusively also have the ability to benefit from more personalised TV advertising. This key benefit would mean having personalised details displayed on a variety of channels and different times next to major brands. To find out more about this, speak to your local Golden Charter representative.

Donations to science increase following rising funeral costs

Centre for Anatomy flags up 'dramatic' rise in the number of applications to submit bodies for research

An alarm over donating bodies to science has been raised by the Centre for Anatomy and Human Identification at the University of Dundee, which has seen a dramatic increase in the applications to submit bodies for research. This is believed to have been caused by people trying to avoid funeral costs.

The centre receives up to 200 applications each year, from which it accepts 80 bodies for medical studies. That figure is up from only 20 bodies 10 years ago. Some people may donate their bodies to science as a thank you for treatment by the NHS, or because they would prefer to avoid a funeral due to personal beliefs.

However, with the price of funerals rising over recent years, the centre's director Professor Sue Black said: "It is not unusual for our bequeathal

secretary to receive calls that will relate to concerns over funeral costs."

The department not only receives applications from Scotland, but also England and Wales. Professor Black believes that other anatomy departments across the UK are

“IT IS NOT UNUSUAL TO RECEIVE CALLS THAT WILL RELATE TO CONCERNS OVER FUNERAL COSTS”

Professor Sue Black

experiencing a similar situation.

According to the SunLife Cost of Dying Report 2015, the average cost of a basic funeral in the UK is £3,693. This price has risen by more than 90 per cent since 2004, and as people reach the age of seriously considering their funeral costs, many will realise they have not set aside the amount now required.

The Commons Work and Pensions Select Committee has launched an inquiry into funeral poverty, and is being urged to help people understand that bequeathal is not an alternative to paying for a funeral.

Many people may not know that bodies can be rejected from anatomy departments due to disease, post-mortems, or a lack of space, resulting in their families retaining the unexpected financial burden.

Virtual tour gives insight into living with dementia

Over the years funeral directors across the country have backed Dementia Awareness Week, an annual campaign taking place from 15 to 21 May this year, to raise awareness and understanding of the condition.

In January this year, Training2Care launched its new Mobile Virtual Dementia Tour (VDT), that will be travelling around England, Ireland, Scotland and Wales, to hospitals, doctors' surgeries, care providers, supermarkets and town centres.

The Mobile VDT features specially adapted mobile experience rooms that are disability friendly with a ramp and large door sizes, and heated for all weather conditions. The lorry's aim is to educate the public about what it's like to live with dementia.



But Training2Care needs help from SAIF members. All members interested in a visit from Training2care should complete the contact form on its website and one of its representatives will call regarding opportunities and requirements.

Visit the website www.training2care.co.uk or contact Training2Care UK Ltd, 3 Media House, Threshelfords, Feering, Kelvedon, Essex CO5 9SE, email enquiries@training2care.co.uk or call 01376 573 999.

FUNERAL PRACTICE CERTIFICATE GAINS LATEST GRADUATE

Jamie Manson of Mike McFall Funeral Directors has become the latest funeral director to gain a Certificate in Funeral Practice (CIFP) from the IFD College.

Jamie explained that receiving the certificate, which involved several of the courses available from the college, was the culmination of a long period of study which began when he was a teenager.

He said: "As I was extremely keen to learn, Mike booked me on the Funeral Practitioner course. I thoroughly enjoyed the course and the work that came along with it. From here I booked myself on the next three courses and passed each to receive my Certificate in Funeral Practice.



"I benefited greatly from these courses. They have widened my knowledge and understanding, and I would recommend them to everyone working within the funeral trade."

Visit ifdcollege.org for more details about the courses that are available from the IFD College, and cover everything from funeral planning to manual training for funeral operatives.

Countdown to awards night

The 2016 Funeral Planner of the Year Awards are less than a month away, and this year's ceremony will see more funeral directors rewarded than ever before.

Three new awards replace last year's Best Newcomer prize – one for each funeral director size category.

Malcolm Flanders, Golden Charter's Director of Funeral Director Sales, said: "We are looking forward to another great year, celebrating more of Independents' incredible achievements than we ever have before. Held in a beautiful resort hotel near Cardiff and hosted by the BBC's Sian Lloyd, this year promises a new nostalgic theme that will celebrate number one performances."

As in previous years, the night will involve a three course meal and a range of prizes, and will be presided over by a professional host.

As well as the celebratory



Last year's winner Jane Hammerton with Golden Charter's Michael Corish

ceremony itself, those Independents who sold the most plans are rewarded in various ways: from press exposure and money towards advertising, to a dedication of trees from the Woodland Trust.

Malcolm added: "With the year-end following hot on the heels of the Funeral Planner of the Year Awards, all that remains is for Independents to make this another big occasion for celebration by selling as many plans as possible and growing further past your conglomerate competitors."

Last minute spaces may still be available. Details are available on the booking form on page 25.

New premises open in Alford

R Arnold Funeral Service, based in Lincolnshire, opened its fourth branch in December, in the town of Alford.

Lindsay Arnold, the owner and funeral director, has fitted out the branch with several new features, including two private arranging

rooms, a chapel of rest, a reception area, and a small mortuary that accesses directly into the chapel.

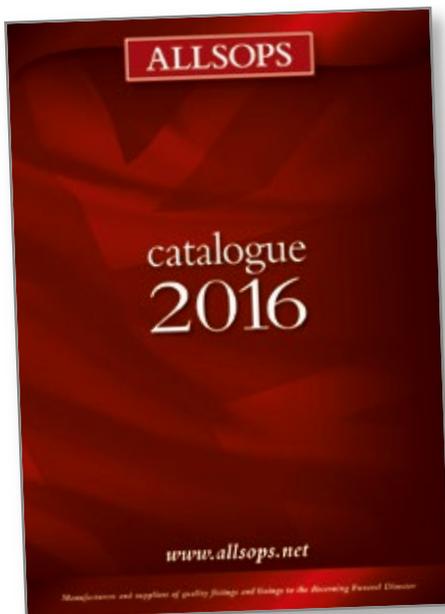
Located on Alford's main street, the new premises have a prime location, and offer short journeys to the crematorium a couple of miles up the road.



The Alford premises are R Arnold Funeral Services's fourth branch

Manufacturers and suppliers of quality fittings and linings to the discerning Funeral Director

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FUNERAL PLANNING ADVICE

MSP produces leaflet to help pensioners and families in poverty

An information booklet aimed at helping families in poverty to plan funerals has been produced by Pensioners' Rights Secretary Alex Neil MSP.

The new leaflet, *Arranging a Funeral?*, includes advice on how to arrange a funeral on your own, where to find help, considerations about

the costs of a funeral, and a list of useful contacts.

This comes as a result of an increase in pensioners seeking guidance from the MSP, as well as organisations such as Citizens Advice Scotland (CAS), after struggling to pay for funerals.

According to SunLife's *Annual Cost of Dying Report 2015* the average cost of a basic funeral in Scotland is £3,594. This does not include any discretionary costs such as memorials, flowers and

catering which can add up to £2,000 to the overall total.

Based on their recent figures, CAS estimates that one in every 30 funerals organised in Scotland have sought assistance. CAS is now declaring a "bereavement crisis" in Scotland.

MSP Alex Neil explained that the new leaflet is one of the ways to help make life less stressful for grieving relatives: "*Arranging a Funeral?* aims to remove

some of the worry and uncertainty when it comes to organising a funeral, and will allow families the space to grieve. By providing useful contacts and highlighting some of the costs that people can often forget about, we want to relieve some of the anxiety that can be caused."

Around 20,000 copies will be distributed among local authority registration services, the Scottish Older People's Assembly and Citizens Advice Scotland.

COMMUNICATIONS UPDATE FROM GENESIS

How to create a good PR photo

by Tim Miller from Genesis PR



Whether you have a new person joining your team or a charity fundraising event, it is essential that you have a good photo if you want to get your story into your local paper.

Photos help to bring a story to life and are a great way of showing a bit more of your company's personality. They also stand out and draw the reader's eye to your article which is why many local newspapers will only publish a story if there is a photo to go with it.

So, here is our quick guide to taking a good PR photo:

PLANNING

Avoid the last minute rush to organise a photo by planning ahead. Where will you take the photo? Who will be in the photo? What will you be wearing? If you are taking it outside make sure to check the weather forecast!

CAMERA

Use a good quality camera that can take high-resolution photos and always check the settings. If you have a modern smartphone, such as an iPhone 5 or more recent, this will work just as well. Make sure you send the photo in high resolution when emailing it to your local paper.

BACKGROUND

Avoid having a cluttered background, windows with reflections, fire signs, people walking past or anything else that distracts from the focus of the photo. Instead, keep it simple and make sure to include your company branding or logo.

FOREGROUND

Think carefully about how your company and staff are portrayed in the photo. This includes making sure everyone is smartly dressed

and smiling. Also, explain the story in the photo for example by holding up a certificate if you have won an award.

SELECTION

Take at least half a dozen photos so you have a good selection to choose from. Try some with flash and some without, portrait and landscape. Also check the photos after you have taken them so you can retake if you notice any problems.

EDITING

Once you have chosen your preferred photo from the selection you may need to crop it. If so, make sure you don't compress the file but keep it high resolution. Also, avoid using Photoshop to add or remove anything from the photo. If you would like any further PR advice, please get in touch on 01473 326405.

Price rise set for April

With the end of the financial year approaching, Golden Charter's annual funeral plan price rise takes effect on 1 April. Those Independents who sell Golden Charter plans have been encouraged to let families know in advance.

Prices are set to rise by up to £301. This change is reflected in marketing material Golden Charter has produced, including a TV advert running for four weeks, with customers having the chance to beat the rise by buying before April.

Malcolm Flanders, Golden Charter's Director of Funeral Director Sales, said: "It is important we have a strong price-increase message. This year we are aiming to assist funeral directors with a variety of toolkit items encouraging families to buy a plan ahead of the price rise."

This year's price rise came after a survey of Independents, with more than 250 responding. Further details on the changes, including toolkit items, are available from your local Golden Charter representative.

Golden Charter encourages marketing drives

Karen Trickett,
Director of
Marketing

To coincide with the significant marketing work currently being done by Golden Charter, the company's new Director of Marketing has encouraged Independents to take advantage of the busy final quarter.

In addition to Golden Charter's first national TV advertising campaign being held over the first two months of the year, the company is working with funeral directors to deliver more than six million leaflets branded with those Independents' details. Key newspapers are also being targeted, with advertising in the likes of *The Sun* and *The Daily Mirror*.

In a letter sent to funeral directors, Director of Marketing Karen Trickett said: "We have a wealth of marketing materials we can share with you featuring visuals from the TV advert - including press adverts, posters and window stickers. And I am always

open to other good ideas to promote funeral plans through funeral directors if you have any.

"If we don't capitalise on this peak season then we are in danger of losing market share to competitors. We are happy to help in any way we can. We can offer someone to train some of your staff to follow up enquires."

She added: "If everyone helps one more family to buy a funeral plan we will see a huge benefit for all of us. We are stronger together and our voice can be much louder if we all do it together."

To find out more about marketing support, please contact your local Golden Charter representative.



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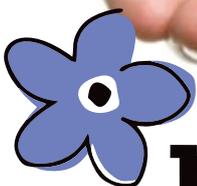
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EXCLUSIVE SAIF BENEFITS FOR MEMORIAL WEBLINKS



SAIF members are being offered two exclusive benefits to incorporate a Memorial WebLink. Forget Me Not has leveraged the rapid progress of mobile internet technology to make viewing attractive online profiles from

physical memorials truly feasible.

WebLink's QR code can link to any designated website address, from private webpage, to social networking sites and other online memorials.

The click of a smartphone links visitors to a live webpage that can use photos, text, sound, and video to profile the life lived and what they still mean to their loved ones. Some online profile providers facilitate family messaging so the website acts as a bereavement centre for a whole extended family sharing memories.

Forget Me Not supplies the QR ready code for the linked webpage in whatever form is requested. By default the physical item pre-supplied is a laser printed plate framed with the name and dates of the deceased

and set into a temporary marker stake. However, on request, Forget Me Not will provide higher quality engraved plates, for markers or for adherence to a headstone, memorial bench or urn.

The core price for the code, website linkage and v-graphic is £75, but for funeral directors, Forget Me Not recommends setting their own price.

To encourage adoption of WebLink, Forget Me Not has agreed, as an

Associate Member of SAIF, to offer two special benefits – exclusive to SAIF members. This includes a higher client introduction fee of 30% instead of the usual 20% plus consulting on tailored QR applications to maximise your added value. And secondly an 'express-link' to provide the QR fast, to print on the Order of Service.



Complaints call for cap on burial fees

Demands for a freeze to be put in place after one council officer said: "It's come to saturation point with a lot of families... they just can't afford it"

A council officer in East Dunbartonshire has called for a cap on burial fees as the costs have risen to almost £3,000, and complaints are being risen across the UK.

Audrey Hardie, cemeteries officer for East Dunbartonshire, recently told Holyrood's Local Government and Regeneration Committee of her concerns over another rise in funeral costs, advocating a freeze as "it's come to saturation point with a lot of families where they just can't afford it".

This comes at the same time that Perth and Kinross are under threat of a rise in burial costs, despite already being the sixth most expensive area in Scotland to be buried in, and home to the highest cremation fees in the country.

Citizen Advice Scotland (CAS) policy officer Fraser Sutherland said: "CAS has repeatedly called for restraint on increases to burial/cremation charges.

"Unaffordable funeral costs are now causing a bereavement crisis... Citizens Advice Bureau (CAB) have helped 35% more clients this year compared to last who are struggling to pay for a basic funeral"

And it is not only Scottish councils who are struggling with rising funeral costs. Tonbridge in Kent expects a rise in burial and cremation costs despite many families already struggling to pay the current price to bury their loved ones.

If council plans go ahead, cemetery charges in the area will rise by 11%. This will result in a burial plot for 60 years costing £950 for adults and £145 for children.

Christine Parker, a Managing Director at Abbey Funeral Services in Tonbridge, said: "In this profession the biggest problem we see is funeral debt... Third-party fees go up every single year and regularly beyond the rate of inflation, and we have to pass these charges on to the client."

Equally, in Brighton and Hove a funeral director has complained about the council's decision – reported last month – to increase funeral costs by 43%.

Mr Bowley of Bowley Funeral Services said: "I am deeply concerned about the impact these changes will have on families here in Brighton and I hope the council rethinks its decision."

Party time with casket decorations to celebrate funerals

It is now a popular choice for funerals to be used as an opportunity to celebrate the life of a loved one. At a December Death Café meeting, retired minister Stimp Hawkins decided he wanted to come up with a way to further defy traditional funerals.

One month later, the 81-year-old gathered his friends together to take part in his casket decoration party. Hawkins opened the party by saying a few words, followed by a song and a poem, and then around 40 of his friends took turns to decorate a plain cremation casket that Hawkins will eventually occupy.

The theory went that if there is going to be a celebration of your life, why should you not be there?

RESURRECTION CEREMONY TO CLEANSE BAD KARMA

Buddhist monks in Thailand are hosting fake funeral rituals to cleanse bad karma and prepare visitors for their eventual death.

Every day dozens of people make the trek to the Wat Ta Kien temple, around an hour from Bangkok, to participate in the ceremony.

The visitors recite prayers, line up in front of caskets and are then ordered by a monk to lie down in a coffin, close their eyes and grip a bouquet of flowers.

Bright pink sheets are draped over the coffin and then removed to symbolise death and rebirth in a ritual that only lasts about a minute.

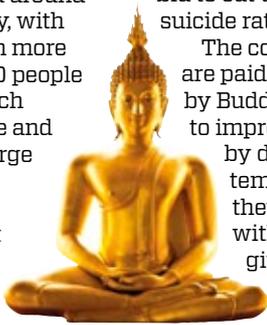
The monks hold around 12 sessions per day, with the weekends even more popular. Around 20 people can take part in each ceremony at a time and there is an extra large coffin reserved for entire families.

The monks first began performing this ritual in 2008 with the

temple's Chief Abbot, Phrakru Samusangob Kittiyano, telling news outlet AFP: "People cannot escape from being born, getting old, getting ill and dying, so this is like practising dying before you die for real - as when you die, your body has to be put in a coffin anyway"

The case sparks comparisons with the South Korean article we featured in last month's edition of *SAIFInsight*, where employees were being made to plan and participate in their own funerals to help them value their lives. The decision by certain companies in Seoul to carry out this exercise was in a bid to cut the country's high suicide rates.

The coffins in Thailand are paid for with donations by Buddhists, who hope to improve their karma by donating to the temple. After a year, they are replaced, with the old coffins given to poor, bereaved families.



Review of DWP funeral payments

The current review of bereavement benefits came under the spotlight when Kent funeral director John Weir met with Craig Mackinlay MP, a member of the Works and Pensions Committee.

John, of John Weir Funeral Directors, championed the cause for an increase in the £700 fee paid to funeral directors by the Department for Work and Pensions (DWP) to help cover funeral costs for people on low incomes, while giving Mr Mackinlay a tour of one of his four Kent offices.

John said: "A lot of parliamentarians don't understand the process that funeral directors have to go through for the £700 payment, a figure which has not been reviewed since 2003.

"The funeral director takes on a lot of risk, unless he is very lucky, there will be a shortfall."

The parliament's Works and Pensions Committee

is currently looking at the aspects of bereavement payments with evidence taken from the funeral industry on the subject of funeral payments for those on low income.

John added: "His visit gave him a greater understanding to how we work as a profession and I was able to highlight that many funeral directors work to a very high standard, knowing they might not get paid. What is quite extraordinary is that when a funeral director takes on a funeral knowing the DWP are involved, he or she is taking a tremendous risk. They have to pay all the disbursements involved, provide a hearse, coffin, staff and professional services but a decision from the DWP often comes after the funeral."

John also asked for the Government to give greater clarity as to what the funeral director element includes, giving continuity across the UK.

SAIFINSURE

With the new year well underway and the SAIF AGM set for next month, Brian Hart of SAIFInsure has provided an update on the SAIF associate's work

CHANGE OF INSURANCE PREMIUM TAX RATE

The rate of Insurance Premium Tax has increased from 6% to 9.5% on all general insurance covers in the UK, with effect from 1 November 2015.

This is the first change in the rate for many years, but it is a significant increase nevertheless. It impacts upon all insurance premiums, both business and domestic, unless exempt. With the new year underway, there again remains no increase in the rating from NIG Insurance on either the Commercial Combined or Motor Fleet covers, which SAIFInsure trusts. We can therefore

offer some reassurance to SAIF members who already use SAIFInsure, and those who may not yet but have seen increases in rates or terms, or restrictions in cover.

2015

SAIFInsure enjoyed its most successful year in terms of growth in customer numbers, and want to thank all customers who have supported us over the years and those who have trusted us more recently. As a reflection of the growth and success of the scheme, we have just started a search for a third person to join the SAIFInsure team.

SAIF AGM & GOLF

SAIFInsure will again be in attendance in Wales for the SAIF AGM in March, and we look forward to seeing you all there. Please come and speak to us if you have any questions or concerns.

Additionally, SAIFInsure has been asked to arrange a golf event on the morning of Thursday 10 March at the Vale, with tee-times available from 11am until 12noon. Twelve people are currently interested, with capacity for 24. Ladies and gentlemen are all welcome, and we are investigating how we can make the competition a little different. To play, please call 07901 516 746, or email

brian.hart@saifinsure.co.uk

Finally, SAIFInsure will be hosting its 22nd annual match against SAIF for the Gordon Kee Cup on 1-3 June, at the PGA Catalunya in Spain. We welcome interested 'golfers' who are either funeral directors or suppliers to the profession.

The costs of the golf and accommodation are covered, only flights need to be individually sorted, along with the costs of any fines imposed for 'misdemeanours' - all fines are donated to the SAIF President's charities. Call Brian Hart on 00208 256 4923 or email at brian.hart@saifinsure.co.uk for more information.

Funeral Home opens its doors after two years of refurbishment



On Saturday 12 December, R J Bray & Son held an open day at its new funeral home, the old Methodist Church in Wadebridge.

For the last two years, a major refurbishment and extensive alterations have taken place, including adding a link building between the old church and Wills Memorial Hall, and construction of a first floor throughout.

Before the doors opened, David Bray invited his mother and father to cut the Cornish tartan ribbon on the chapel doors. This chapel

is named after Ron Bray and will seat 80 people for funeral services.

During the open day, more than 600 people arrived to look at the transformation, that, as well as the service chapel, also includes a function room, with catering facilities, offices, arrangement rooms, a coffin display room, Chapels of Rest, mortuary and garage.

As well as many locals from all parts of Cornwall, others attending included the National Presidents of both NAFD and BIFD, national representation

from SAIF and the President of the Cornwall NAFD.

David said: "We are so thrilled to be in our new funeral home, and are overwhelmed with the good wishes we have received. Although we have altered a lot of the building, I've tried to keep some of the old chapel - such as the pews, altar, organ, clock and memorials. We have been contacted by a large number of people who were sadly unable to come to the open day, so if anyone wants to pop in anytime, we will gladly show them around."

EXTENSION FOR ASHES RETENTION

Aberdeen City Council has announced two main rule changes for Aberdeen Crematorium. According to the council, the changes on how long ashes are retained for, and about open coffins, were made following requests from members of the public.

The report said ashes will be retained free of charge for eight weeks following the date of the cremation, compared to four weeks which was previously the case.

Aberdeen City Council Councillor Neil Cooney said: "These changes have been asked for by the public and I'm sure they will be very welcome."

The rules agreed at committee also state that at the end of the eight weeks, unless arrangements have been made for the disposal or retention of the ashes, notice shall be given by recorded delivery mail to the person who made application for the service. This notice would state the ashes will be scattered at the expiry of two weeks from the date of the letter unless other arrangements are made.

The committee agreed permission to open the coffin within the premises where prior agreement has been made with the crematorium manager. The committee further agreed from the report a rule that no memorials, vases or any other types of flower containers are permitted to be placed in the gardens of remembrance. Flowers may be placed in the gardens of remembrance and will be cleared when they become unsightly, with the crematorium manager as sole judge.

LETTER

Dear Sir,

At funeralbooker, we are extremely proud to be helping independent funeral directors reach online at-need clients through our website every day, with very positive feedback from both sides.

It was therefore a little disappointing to read Mr Walker's letter in *SAIFInsight* - we view SAIF and its members (of whom over 100 have joined up in the past few months) as our natural friends and are very grateful to them, particularly those who have been integrally involved in the platform's design.

We realise that you can't win everyone over; however the letter's content suggested we may not have conveyed funeralbooker's concept

as well as we could have, so we're grateful for this opportunity to address those misconceptions:

- Service quality is of utmost importance and we believe Independents are typically the best value providers. On funeralbooker, real clients leave real reviews - over time this will only strengthen the hand of good Independents versus lower quality providers;

- We do not control any pricing - funeral directors enter their own prices and can change them at any time, from anywhere;

- We receive 10% commission which we don't charge on third party disbursements;

- We provide many services for free. In the next few months we will be rolling out online memorials, crowd-sharing

of payments and donation handling; and

- We help only where we add value - helping the client select a funeral director online and understand the first steps - clients still turn to their funeral director for everything else.

Now 79% of our website traffic is coming from people who have been searching online to specifically compare funeral director prices and services. In any line of business today, clients expect to be able to be served in a transparent manner. The better the funeral profession adapts to the needs of these clients, the better it can help them.

Warm Regards,
Ian, James and Maya
@funeralbooker

COMPARING PLAN PRICES

Discover the truth behind the figures announced by the Co-operative for Funeralcare this year

Last month, the Co-operative announced that it will continue to hold its 2015 prices for funeral plans until 31 March. Funeralcare traditionally increases prices in early December, although last year it delayed until early January.

Any doubts as to what has prompted this change in schedule were answered on the Co-op website, which last month suggested that consumers could “save up to £260 compared to Golden Charter”.

The site continued: “Unlike other plan providers, we’ve held our prices until 31 March 2016. This means you can save up to £260 compared to Golden Charter and £270 compared to Dignity”.

This is not a relevant comparison for funeral directors’ customers, and Independents should ensure that when advising potential customers you understand the basis of the calculation. These headline figures compared directly sold plans against those offered on the high street by its competitors. As the company has not implemented its price rise, these will indeed be cheaper in some circumstances in the short-term, but not by the figure originally stated, and those figures are not comparing like with like.

The following points have to be considered when appraising the offers:

1. The actual difference in costs when sold in a funeral home are

- a. Golden Charter Standard – costs an additional £160
- b. Golden Charter Select – costs an additional £55
- c. Golden Charter Premier – costs an additional £40

2. All of the Golden Charter plans above include a Will within the price

3. The majority of Golden Charter sellers offer Independent Way, which reflects regional pricing. The majority are sold at lower prices than our standard plans, negating any claimed saving.

There have been signs of a sharpening of competitive activity at the Co-operative, and clearly it views Golden Charter and the independent sector as the main competition. Earlier this month ‘the Co-op Simple Funeral’ launched, including a simple coffin, transport of the deceased outside normal office hours at no additional cost, viewing during normal office hours and transport in a hearse from the funeral home to the crematorium or cemetery. The plan does not include third party costs, but plan holders have the option to select additional services at a cost.

It seems Funeralcare has recognised the rising demand for basic services offered by many Independents, and is eager to get a grip on this segment of the market. This increasingly proactive approach has also been evident in some local Co-operatives. For example, in Essex Chelmsford Star branches have been noted as advertising themselves as “independent”, which must cause confusion in the eyes of the public.

Golden Charter encourages Independents to inform their RSM whenever they see inaccurate claims or promotions which could be misleading to the consumer.

Notice of Meetings



The National Society of Allied and Independent Funeral Directors gives notice that the Annual General Meeting of the Society will be held on Saturday 12 March 2016 – 9.15am at The Vale Resort, Hensol, Glamorgan CF2 8JY



SAIF Charter Association gives notice that the Annual General Meeting of the Association will be held on Saturday 12 March 2016 at 11.15am at The Vale Resort, Hensol, Glamorgan CF2 8JY



- Independent family removal,
- Repatriation service,
- Attending Embassies,
- Collection & delivery throughout UK,
- Based in London,
- Hearse & Car Hire,
- Competitive, Professional, Fast & Reliable Service,
- Airport collections & Deliveries,
- Bearing in and around London,
- Members of NFFD,
- +447760627998 24/7

Email: alan@mccaffertyandsons.co.uk

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01903 213991
www.allsops.net

Community service

“**W**e want to show people that a respectful, dignified funeral and a high level of service needn't cost the earth.”

That's the ethos of Nigel Groves who, along with his wife Claire, has just opened his first business at Weston-super-Mare.

Both Nigel and Claire previously worked with a large corporate funeral business, and it was a sense of getting back in touch with people and the community that prompted them to set up on their own in September 2015.

“We both felt that we had been moving further and further away from what we loved to do - dealing with families and looking after the deceased. By becoming an independent we felt we had more to offer.”

They've certainly been quick to develop new ideas. Among other things, they are emulating food banks by providing £250 discount vouchers for their 'simple' funeral to people in need - these are distributed through ministers and community leaders.

In what Nigel believes is a first in the UK, Nigel Groves Funerals provides an 'at cost' funeral for anyone who is 30 or under when they pass away. This complements the 'no fee' funeral they



“**A DIGNIFIED FUNERAL AND A HIGH LEVEL OF SERVICE NEEDN'T COST THE EARTH**”

Nigel Groves

provide for children up to age 18.

That energy and innovation has helped the business exceed expectations in its first months, and there are ambitions to keep growing - the plan is to have a second branch within three years.

“It was definitely a good decision to set up the business,” said Nigel. “It was a big step, but giving people an excellent service at reasonable cost is something we feel passionate about.”

MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Mr J Taylor
James Taylor Funeral Services Ltd
1 Queens Buildings
Queensferry
Rosyth
KY11 2RA

Mr W J Marshall
J Marshall
49-51 Queen Street
Market Rasen
Lincolnshire
LN8 3EN

Mr T Roy & Mr S McIntyre
Roy & McIntyre Funeral Home
King O'Muir Road
Glenochil
Tullibody
FK10 3AE

ACCEPTANCE INTO FULL MEMBERSHIP

Mr D Campbell
Countryside Funerals
The Annexe

Mill House
High Street
Halberton
Tiverton
EX16 7AS

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Mr S Rothwell
Roftek Ltd t/a Flexmort
Gloucester Freight Buildings
Units 3 & 4, Whitworth Court
Baird Road, Waterwells
Business Park
Gloucester
GL2 2DG

FULL MEMBER NEW BRANCH

Mr J A Collins & Mrs G L Burdon
G Collins & Sons Funeral Directors Ltd
30 Rayne Road
Braintree
Essex
CM7 2QH

Mrs L Arnold
R Arnold Family Funeral Service Ltd
17 West Street
Alford
Lincolnshire
LN13 9DG

Mr B Pritchard/
Mr G Turner
Barry Pritchard Funeral Service Ltd
55 Bridge Street
Killamarsh
Sheffield
S21 1AH

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

Mr G Crutchley
Green Endings Funerals Ltd
42 Golborne Road
London
W10 5PR

ASSOCIATES NOT RENEWED

Mr D Yorath
Creaseys Group Limited
77 Mount Ephraim
Tunbridge Wells
Kent
TN4 8BS

Mr J D Gill
Vic Fearn & Company Ltd
Crabtree Mill
Hempshill Lane
Nottingham
NG6 8PF

FULL MEMBER CHANGE OF DETAILS/ADDRESS

Name Change/ P & S Gallagher and Bowley Funeral Services are now one Company.
Member No: 462
Mr & Mrs P Gallagher & Mr P Bowley
Sussex Family Funeral Directors incorporating P & S Gallagher & Bowley Funeral Directors

Family values

Valentine & Turner Funeral Directors Ltd is an Independent run by two families: the Valentine-Fullers, led by Gary Valentine-Fuller, and the Turners, led by Wayne Turner. Both families serve the community 24 hours a day, seven days a week.

They offer a modern service with traditional values, specialising in all types of funerals.

Gary Valentine-Fuller said: "We are committed to providing a unique and bespoke 'have it your way' service. We believe that there is no right or wrong way to say goodbye to someone you love. There is only your way.

"We cater for all religions and cultures, and specialise in the 'little things' that are often overlooked by most funeral directors. We offer a very personal and family orientated service. We are first and foremost a family caring for other families with the utmost dignity, honesty and respect at the very heart of everything that we do.

"We treat families as if they were our own and we never want families to face distress and grief alone. We will be with you every step of the way personally, not only as your local undertaker but as a family friend."



“COMMITTED TO PROVIDING A UNIQUE AND BESPOKE ‘HAVE IT YOUR WAY’ SERVICE”

Gary Valentine-Fuller

From the very first phone call to the day of the funeral, Valentine & Turner ensures the same person is available.

Gary added: "We decided to join SAIF because we feel it is so important to be a part of a national society that recognises independent funeral directors; a society that we know respects family values and understands the importance of giving bereaved families a genuine personal service."

Fraser House, Triangle Road
Haywards Heath
RH16 4HW

FULL MEMBER
NOT RENEWED

Mr R Logan
Herne Bay Funeral Service
94 Sea Street
Herne Bay
Kent
CT6 8QF

BUSINESS SOLD

Robert Nuttall Funeral Service Ltd
11a Milnrow Road
Shaw
Oldham
OL2 8AP

Joseph Greene & Son (Branch of Robert Nuttall)
269 Manchester Road
Rochdale
Lancashire
OL11 3PQ

Mr S Mousley & Mr D Homer
JW Hazelwood & Son
1 Saxelby Road
Melton Mowbray
LE14 3TU

Note: Should any SAIF member have any known reason which would prevent membership being granted, please contact the SAIF Business Centre, in writing, with substantiated evidence against the said application to be received at SAIF Business Centre by no later than 7 March 2016



To join SAIF and enjoy the benefits of membership, please contact:

Linda Jones
Administration Manager
Tel: 0345 230 6777 (Local Number)
or 01279 726 777
Fax: 01279 726 300
Email: info@saif.org.uk

Update

NEWS FROM KINDRED ASSOCIATIONS

MISUSE OF THE ASSOCIATION'S LOGO

Displaying the NAMM membership logo as part of your business marketing strategy lets the public know several things about you. It demonstrates:

- that you are an experienced memorial mason
- that your business has been inspected and found to be in good order
- that you work to the NAMM Code of Business Practice
- that you work to the NAMM Code of Ethics
- that you have recognised



fixing qualifications and fit to BS8415 (NAMM Code of Working Practice)

- that you have appropriate Public and Employer liability insurance
- that you are fully informed of any new industry regulations or changes to BS8415 standards
- that your customers

are covered by the NAMM Arbitration Scheme.

Some people clearly covet NAMM membership as misuse of our logo is not uncommon; we always investigate and write to the companies concerned and, if necessary, report them to Trading Standards.

When someone who is not a member of our Association misuses our logo, the public is undoubtedly being deliberately deceived, sometimes for several years before those

responsible are forced to remove the logo.

Simply removing the logo does not redress the harm done to both the customers involved and other businesses in the local area, existing NAMM members or not.

This is undoubtedly a problem also encountered by SAIF members, who also set high standards of membership and take pride in their Association.

All members need to be aware and help by reporting these imposters.

It's a busy start to year for FBCA

Consultations with Scottish Government and annual statistics-gathering task top the 2016 schedule

We normally find that December and January are relatively quiet months for the Federation of Burial and Cremation Authorities.

However, this time around, that has been far from the case. December started with the planning and preparation of information to be presented by our Secretary and Executive Officer to the Local Government and Regeneration Committee of the Scottish Parliament, which took place on 9 December. This session can be viewed at <http://bit.ly/1SIb8hW>

This was followed swiftly by a meeting of our full Executive Committee where a number of key targets for the FBCA in 2016 were discussed and agreed.

As we headed towards Christmas, the Ministry of Justice (MoJ) launched its Consultation on Cremation Following Recent Inquiries into Infant Cremations.

This landed in our inboxes on or around 16 December with a statutory 12-week consultation period running

until 9 March 2016. Preliminary work was carried out in late December and early January to put together a draft response to be scrutinised by the full Technical Committee of the FBCA in early February.

Following this meeting, our formal response to the MoJ on the 42 questions contained within the consultation document will be finalised and lodged with the Ministry. The MoJ called a meeting of key stakeholders for 29 January, when more specific points contained in the consultation received the group's focused attention.

It is clear that many of the questions in the consultation have come from information gleaned from the Infant Cremation Commission work in Scotland during 2013 and 2014.

However, the scale of the issue to be addressed in England and Wales is quite different from that in Scotland. There are currently 28 operational crematoria in Scotland and in excess of 245 in England and Wales, which will need significant consideration

regarding issues such as the possible introduction of an Inspector of Crematoria.

At the time of writing this article in mid-January, we are also well into our annual task of drawing together statistics for cremations in the UK.

Our task at this point is to encourage crematoria managers to submit the information as soon as possible so we can publish the details for 2015 without undue delay.

This is information that will be posted onto the FBCA website at www.fbca.org.uk as soon as it has been gathered and collated.

In addition, it will be featured in the FBCA Annual Report that will be published a little later in the year.

This report will outline the FBCA's activities during the preceding year and also provide a detailed directory of crematoria in the UK, along with the information relating to registered deaths in the UK and the resultant number of cremations that occur.

RICK POWELL
SECRETARY AND EXECUTIVE OFFICER
FEDERATION OF BURIAL AND CREMATION AUTHORITIES



FINAL JOURNEYS IN THE DAYS OF STEAM

As a steam train enthusiast, it is with great excitement that, as I sit here writing this article at my desk in the Yorkshire countryside, just over the hill in Lancashire loco 4472 The Flying Scotsman is having its track tests, the first time in 10 years it will have run.

So what was so special about this locomotive that it would have more than £4 million spent on it to restore it to its former glory?

Built in 1923 for the London and North Eastern railways in Doncaster, the train was named after the service it would provide between London and Edinburgh, a service which at that time would excite people as it would cut their travelling time.

Through her life, she broke two world records – being the first locomotive to hit 100 miles an hour and also recording the longest non-stop run by a steam

locomotive when it ran 422 miles during a tour of Australia in 1989.

The Flying Scotsman has had a part to play in funerals too. In the past, she would have transported deceased from London to Edinburgh. In the days when rail was the main way to travel around the country, some cemeteries even had their own railways, not only to transport the deceased but mourners too.

My predecessor often spoke about ordering funeral supplies from Luke Howgates and then going to the station the same day to collect the package from the train.

As always, times change and we would now never dream of sending a coffin by train unless it

was a special request by the family, for the day of the funeral, as a last wish by the deceased.

The last funeral train to be used was for Sir Winston Churchill on 30 January 1965, with his funeral carriage having a refurbishment completed last year to mark the 50th anniversary of his death. For those wishing to see the carriage, it can be found at the National Railway Museum in York.

So how does the Flying Scotsman fit into present-day funerals? The only way now I feel she is part of today's funerals is when a railway enthusiast asks for a picture of the Flying Scotsman to be placed upon a coffin or ashes casket.



RESPONSE TO HSE ADVICE

The BIE Divisions have been holding their Annual General Meetings during the month of January, with President Craig Caldwell attending whenever possible.

Plans are well under way for the AGM and Conference in April at Worsley Park Marriott, Manchester.

Discussions were ongoing about HSE advice on which cases of infection could be embalmed. We have now moved on to another matter with HSE and the European Commission about lowering the workplace exposure limits for formaldehyde.

The BIE has been asked to respond to a 76-page draft document by 17 February. We will be giving this our full attention, as it will have an impact on all our members and students. It will impact funeral firms if they have to look at the ventilation etc in their embalming rooms. I hope to keep you informed, as things progress.

Karen Caney
FBIE.



Looking back

Focusing on how attitudes and services have altered

Looking back at some old 'industry' publications it's surprising how attitudes and service delivery have changed since the late 1970s.

In the late 70s the subjects of burial and cremation of fetuses was unheard of and holding over cremations didn't stand a chance. Heat recovery from cremators was not widely suggested, however there were one or two pioneers on that subject.

We entered the 80s by introducing more widely the tape cassette machine into chapel services. People started expressing themselves and resistance to being 'processed' slowly crept in. Cremators were controlled manually and needed some skill by the operator to avoid the emission of smoke, which was evident now and again at most crematoria. In the mid 80s the Institute published its first policy statement on the sensitive disposal of fetal remains and it was met with comment such as 'you're not going to turn our crematoria into clinical waste disposal facilities'. Our long push for treating these babies and their bereaved parents properly had started and would last for decades.

In the late 80s computers started to make more widespread

appearances in the office and crematory.

The 90s saw our service move forward at a greater pace. Change was all around as computers and information technology caught on and people started to become more aware via the internet. The main driver at this time was the growing environmental awareness, notwithstanding the introduction of the Environmental Protection Act and the first round of cremator upgrades. The fully automatic, computer controlled cremator transformed the crematory from a dusty, blackened backroom into a more clinically clean area, and smoke became a thing of the past. Reuse of graves was being put forward as a solution to unsustainable cemeteries.

Later in the 90s the Charter for the Bereaved made its appearance and helped greatly, with at least some using it to help create more meaningful funerals. Crematoria started to look at its services, with many increasing the service 'slot' to 40 or 45 minutes. Opposition to the notion that the bereaved should take control of their funerals was apparent though. Woodland and other forms of natural burial started to catch on and the availability of this option began to spread.

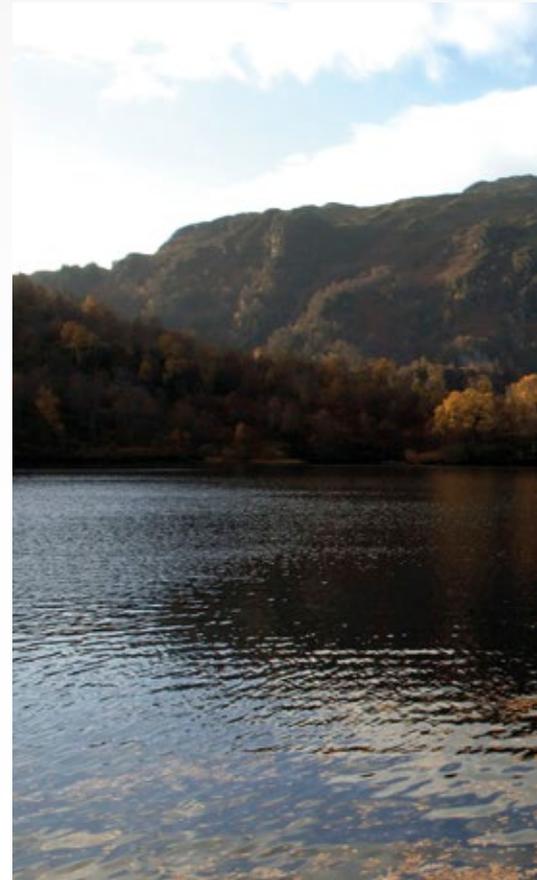
Part two of this ICCM feature will appear in the next SAIFInsight



MATURED FOR 21 YEARS

WORDS: TIM POWER

Golden Charter celebrates its long partnership with the Woodland Trust



“From small acorns do mighty oaks grow”, goes the old adage, and this is certainly true for Golden Charter’s partnership with the Woodland Trust.

Twenty-one years ago, Golden Charter decided to make a donation to the charity for every pre-paid funeral plan sold, making it the longest corporate sponsor of the Trust, and this year donations are estimated to reach the £1 million mark.

To celebrate the 21-year anniversary and the £1 million milestone, a number of events are being organised around the UK and will be announced soon. One already launched is the ‘Golden Challenge’ in September, which aims to raise £21,000 by encouraging Woodland Trust and Golden Charter staff to walk, run or cycle 21 kms through the beautiful scenery around Loch

Katrine in the Trossachs in Scotland (see the panel on page 24 for further information on this challenge).

The Woodland Trust is the UK’s largest woodland conservation charity with three main aims: to protect ancient woods and trees; restore areas that are damaged or degraded, like ancient woods planted with non-native conifers and trees; and create new places for

wildlife where they will protect the landscape and help to join up habitats.

The Trust was founded in 1972, and over the years it has identified woods under threat and fought to save them, campaigning alongside local communities or raising funds to buy them. It has also acquired land with the potential to create new woodland and the charity now owns more than 1,000 wildlife-rich native woods across the UK, covering 73 square miles in total.

Since its partnership with the Trust, Golden Charter’s donations have helped to plant more than 300,000 trees across the UK, from the Trust’s estates in Glen Finglas in Scotland in the north to Hucking Estate in Kent in the south.

Judy Hills, the Trust’s Fundraising Manager, said



1995

Golden Charter started to support the Woodland Trust by making a donation for every pre-paid funeral plan sold

© Forestry Commission Scotland





Looking over Loch Katrine to Ben Venue

© John McFarlane



WOODLAND TRUST

Team building exercise with tree planting

Golden Charter staff help to plant trees at a team building day at the Woodland Trust's Lang Craigs, near Dumbarton, Scotland, in 2014. This site is one of the Trust's largest woodland creation sites in recent years, with more than 250,000 native trees planted there since 2011.



“DONATIONS GO TOWARDS OUR WOODLAND CREATION WORK, HELPING US IN OUR AIMS TO INCREASE TREE COVER”

Judy Hills

that the charity is extremely grateful for the support of its corporate partners, like Golden Charter. She said: “They play a vital role in supporting the work we do, whether it be planting more trees, protecting centuries-old trees or restoring woodland so that native trees can grow and thrive.

“Golden Charter has donated almost £1 million to us in a relationship that spans more than two decades. During this time, its impact on the environment has been tremendous, helping plant more than 300,000 trees throughout the UK – that’s the equivalent to a forest the size of 250 Wembley football pitches!

“The donations go towards our woodland creation work, helping us in our aims to increase tree cover and helping 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



2009

The Golden Charter-Woodland Trust partnership celebrated reaching the 200,000th tree milestone when a Major Oak clone was planted at Glen Finglas in the Trossachs, Stirlingshire, Scotland

2012

The 250,000 trees landmark was reached and a Golden Charter Grove of 500 trees was planted at Lang Craigs, Scotland

2016

The Golden Charter-Woodland Trust partnership celebrates 21 successful years, and £1 million of fundraising

and beetles to butterflies.

“Supporting the Woodland Trust on its journey as a charity provides businesses with both rewarding and exciting opportunities, as well as practical. Our partners show great awareness about the need to protect the UK woodland and the wildlife within it – they believe, like us, that life is better with trees.”

Gordon Swan, Golden Charter’s Director of Communications, said: “To be the Woodland Trust’s longest-running corporate partner is a fantastic position for us, and I know it is a cause close to many independent funeral directors. Many Independents have a very real connection to these issues – not least those funeral directors

involved in Woodland Burials and those with extensive eco-friendly funeral options available.

“Everyone has benefited from our work together. Aside from our direct financial contributions, which are now in excess of £900,000, we have helped more than 300,000 trees to be planted. Plus, many of our plan holders have dedicated trees in the past, and our funeral directors still receive stands as part of the Funeral Planner of the Year Award package.

“Through this partnership, we were invested in ecological work long before it was trendy. With that relationship maturing into its 21st year, our aim is to make 2016 the biggest year for our partnership yet.” ●



Little Druim Wood trail at Glen Finglas

© Phil Formby WTML

DID YOU KNOW?

Just 13%
of the UK is covered with trees. That’s low compared to the average European country that has 37%

Since the 1930s, more than half the UK’s ancient woodland has been destroyed; today it covers just 2% of the UK

60%
of UK animal and plant species have declined in the past 50 years. Many are now endangered; some face extinction

The Golden Challenge

To celebrate 21 years of working with the Woodland Trust, Golden Charter is urging people to put their best foot forward for a ‘Golden Challenge’ in September



© Niall Benvie WTML

This fun event is open to staff at Golden Charter, the Woodland Trust and Independents, as well as their family and friends.

It encourages people to either walk, run or cycle 21 kms through the beautiful scenery around Loch

Katrine, neighbouring the Trust’s largest estate, Glen Finglas, in the Trossachs, Scotland.

So how about organising a team with colleagues and friends? There is an overall fundraising target of £21,000 to

be raised as an organisation to support the work of the Woodland Trust, representing one kilometre and £1,000 for each year of working together.

Email communications@goldencharter.co.uk for more details.

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



THE HUMAN SIDE OF ASSESSMENTS

WORDS: ROISIN MCGROARTY

SAIF inspectors are there to help, not to punish. They come as friends to support the highest professional standards

When inspectors come knocking it can put the fear into many businesses.

Everyone working at independent and family-owned funeral companies knows that employees work incredibly hard to give the bereaved a dedicated, personal and high-quality service.

And with that volume of work, SAIF's Quality and Standards Assessors are on hand to ensure every business is operating at the best standard possible.

Stan Kemp has spent a remarkable 52 years in the funeral trade. The last eight of those have been as a SAIF assessor.

Stan is keen for SAIF members to realise that the Quality and Standards Assessors are not there to punish, but rather to act as a helping hand.

Stan said: "We really are here to help people and if we can't, then who will?"

"SAIF is very, very good at giving everyone support and I think that is why SAIF membership is going up. You see a complete professionalism with everybody."

Stan worked his way up in the funeral

trade, beginning as a coffin maker, before climbing the ladder to become relief manager, and then general manager.

But it has been working as an assessor that has really opened Stan's eyes.

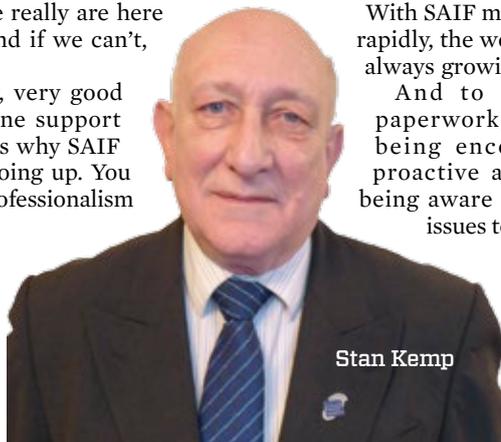
He said: "Every area has their localised traditions. Having worked for the combines, it is a pity people can't do it the way of Independents. That is what the public want and what the public expect, a fully personalised service. For example, in the East End of London there are a lot of flowers at funerals but in the Midlands there are not that many floral tributes at all. There are variations like this all over and even I am learning all the time.

"But Independents must keep educating themselves for all the changes that are coming, not only on the legal side but also with the variations in religions and beliefs."

With SAIF membership increasing rapidly, the work of the assessors is always growing.

And to cut down on the paperwork, Independents are being encouraged to take a proactive approach, including being aware of health and safety issues to safeguard their staff.

Stan said: "Most of the time you just have to be sensible



Stan Kemp



“WE ARE
A ONE-OFF
PROFESSION.
LET’S KEEP OUR
STANDARDS
UP AND LET’S
BE THERE TO
HELP PEOPLE”

Stan Kemp

with health and safety. There is the example of carrying coffins, how many people can carry what size and weight of coffin? Common sense tells you how many people you need to carry it.

"I am supportive of a lot of health and safety regulations because of the hygiene and working conditions for staff. When I arrive at premises I check all fridges. I will open the doors and look at the cleanliness of the trays. I also look at the sinks to see if there is any hair lodged in the drain as that can carry bacteria. It is only for good of ourselves that we have to check that."

The traditional six-page paper reports have been thrown out and replaced with electronic tablets, with the reports immediately sent in to SAIF Business Centre. If issues are discovered then businesses have 28 days to rectify the problem and must provide proof of the work to the assessors.

"There are basic issues, such as visibility of ownership. You have to display the owners' names for all your clients," he added, "but if there is a problem, then I like to resolve it while I'm there. It underlines to people that you are here to help them. One of the most common of the health and safety fails is the certificates for all the chemicals. If there is a file missing just go online to the maker's website and

print out and file the contents. That solves a situation on the spot rather than waiting 28 days.

"When assessors leave the premises it is as friends to the members."

With independent funeral directors the wishes of families always come first.

When clients visit a funeral director's office they are often suffering immense grief from the death of a loved one, and the quality of service offered at that time has never been more essential.

SAIF members know that professionalism and compassion in a time of distress ensures the bereaved feel safe and secure in the knowledge that their funeral director has their best interests at heart.

More families than ever are now planning ahead, arranging pre-planned funerals to protect their final wishes.

"In the past the one thing I was very suspicious of was pre-paid funerals, but now I champion it. At the end of the day, you see so many splits in families over final wishes, and that's why I recommend to anybody to arrange prepayment on that," said Stan.

"It's an amazing area whereby you have to be softly, softly with the public. Two sides of a family can have different ideas about how the funeral should be

run. Funeral directors have to be like social workers dealing with any fallout but if we can find ways of approaching this subject before the day, with pre-planned funerals, we can calm these situations down immediately."

Another area that Stan champions is being honest and open with the clients.

Rather than shying away from telling families why certain charges exist, Stan thinks the industry should strive to be clear and believes it's another way of boosting the quality and standards that funeral directors offer.

He explained: "We should be providing little bits of information on why the doctors charge for a cremation certification. Give people a full breakdown for everything, explaining that death certificate is a private medical form.

"Funeral directors should include the minister's fee for the church; that is a business and we should be telling families why this cost exists. If we can help in any way, by taking the mystique off for the families, by answering one or two little questions, I think it will increase prepayment.

"We are dealing with such a personal situation that people don't always want to talk about it, so best to drop in bits here and there to encourage them to ask questions."

And while SAIF quality assessors have to deal with several negative issues while assessing more than 300 Independents annually, there are usually happy endings, with just one SAIF member expelled and two suspended for breaches of the Code in 2014.

And Stan is keen to offer his experience to SAIF members: "The word of advice to anyone running a business in our profession would be to run premises that you would like to go into, and treat people the way you would like to be treated. That way it doesn't matter who walks in the door, then you are ready. It could be me walking in the door unannounced or a client.

"We are a one-off profession. Let's keep our standards up and let's be there to help people." ●



New Membership Manager for SAIF appointed

Former SAIF National President Mark Woollard has been appointed as Membership Manager for SAIF.

Mark has been a member of SAIF for 16 years and also runs Woollard and Kent Funeral Services in Whitstable, Kent, with his business

partner. Voted in by the SAIF Executive board, Mark started his new role in January and has already been dealing with potential new members. Over the years he has also worked for SAIF as a QA Assessor, as a tutor and governor of the IFD College, and he was elected National

President in 2014.

Mark said: "After serving as president I realised I still wanted to be involved with SAIF and when this offer came up I thought it was fitting"

Mark Woollard,
SAIF Membership
Manager



Meet the SAIFCharter nominees

Two candidates set for a place at the Executive table while new Scottish delegate is named

After next month's AGM weekend there will be two new members taking their place on the SAIFCharter Executive, along with one well-known existing face.

Following last month's nominations process, two candidates were put

forward. Those candidates were Arran Brudenell, the current Secretary of SAIFCharter, whose term was complete and was required to stand for re-election, and John Byrne, who will be new to the Executive. In addition, one seat on the Executive is held on

behalf of Scottish SAIF. The Scottish association's long-serving delegate Ian Sturrock will stand down in March to be replaced by Paul Stevenson.

Each has supplied a profile outlining the history and experience that has led them to the role.

NOMINEES



PAUL STEVENSON

Paul Stevenson has 30 years' experience in the funeral profession. Nine years with an Independent funeral director and, in 1994, incorporating and becoming Managing Director of Paul Stevenson Funeral Directors Ltd. Head office in Saltcoats, North Ayrshire, Scotland with a second office up the coast in Largs, furnishing a total of 340 funerals in 2015.

The company has been a member of SAIF for 20 years, SAIFCharter

from the beginning and Scottish regional winner of Funeral Planner of the Year 2008 and Scotland South 2013, 2014 and 2015.

In June 2014, Paul was invited and joined SAIF Scotland executive committee. Since then he has joined two SAIFCharter working groups - Legal Services and Policing & Compliance Committee. He is also Second Vice President of SAIF Scotland, becoming Vice President at the next AGM.



JOHN BYRNE

As a company director, I've worked in our family business for 17 years. J T Byrne Funeral Directors was established in 1989 by my parents, and I joined them in 1999. We are based on the Fylde Coast in Lancashire and

conduct 300 funerals per year.

We currently operate two funeral homes, with a third opening in June. We pride ourselves on providing a high level of service at a reasonable cost and believe that being part of SAIF and Golden Charter is the best way to protect our future.

Our company has offered Golden Charter pre-paid funeral plans enthusiastically from day one, a fact reflected by several recent nominations for Funeral Planner of the Year. We do this as we recognise the importance of funeral planning to our business and to the future financial security of the wider independent sector.

My first steps with SAIFCharter were by joining the Policing and

Compliance committee 18 months ago, and I thoroughly enjoy the ability to contribute to shaping the future of Golden Charter and being part of the debates that affect each and every one of us as funeral directors. I was recently also co-opted onto the SAIF Executive committee. That has been another new and welcome challenge.

As a member of the SAIFCharter Executive committee I look forward to working to represent the views of independent funeral directors and in particular those working in the north west. I will be seeking to ensure that all conclusions reached nationally serve the best interests of the wide variety of firms which make up this successful association. I can be contacted at johnbyrne@jtbyrne.co.uk



ARRAN BRUDENELL

Arran has now been working in the profession for 12 years, gaining his Diploma in Funeral Directing in 2006. At the time he was among the youngest qualified funeral directors in the UK, and in 2007 won a National Training Award for what he had achieved in his short time in the profession. Since then Arran has held a wide variety of positions, including the day-to-day running of Anstey & District Funeral Services as Managing Director.

In 2012-13 he was SAIF's national president, having served on the SAIF

Executive since 2008 and on the SAIFCharter Executive since 2010.

More widely still, Arran is also a member of the British Institute of Funeral Directors. In addition to his Diploma in Funeral Directing, he holds a Certificate in Funeral Practice and has an honours degree in business management.

Since his presidency, Arran's main contributions have come as Chairman of the IFD College, a role he has held since 2013, and, for the past year, as the Secretary to SAIFCharter. Arran currently holds both roles.

DNA SWABS CAN HELP SAVE LIVES

WORDS: DAVID CAMERON

Trained staff at funeral firms across the UK are now taking DNA samples from the deceased to help doctors zone in on specific medical issues affecting their relatives

Increasing numbers of funeral directors across the UK are now taking DNA samples from the deceased to prevent crucial information, for the health of families and future generations, being lost forever through cremation or burial.

Many other funeral firms across the country are following suit as scientific advances mean people can now store the DNA of their lost loved ones at home without the need for refrigeration.

Each sample contains mind-boggling amounts of biological data that is becoming more and more important in diagnosing and treating hereditary diseases. Knowing a family's genetic history can hold the key to a faster diagnosis and more effective treatment of everything from simple skin disorders to cancer, heart disease, dementia and diabetes.

DNA analysis of a person's close relatives can also identify health risks within families and treat any potential problem before it is too late.

Rather than a 'one-size fits all' approach, 'personalised medicine' is the new buzzword for tailoring healthcare to individual patients, as Prime Minister David Cameron aims to make the UK the world leader in genetic research. Experts believe that access to a wide range of family DNA will also dramatically assist medical research into numerous genetic diseases.

Britain will be the first country in Europe to launch the DNA Memorial service that is already proving popular in Canada and the USA.

Trained staff at the funeral firms

simply take a mouth swab to extract the material that makes each human unique. The sample is then sent to a specialist laboratory where the DNA is extracted, stabilised and then sealed in a sterile vial and returned to the family for safekeeping until such time as it is needed for clinical tests.

Simon Rothwell, Director of Flexmort and GC Labs, explained: "Scientists at CG Labs devised a way of storing DNA at room temperature without the need for refrigeration. It is this breakthrough that has enabled us to provide this DNA home banking service.

"Whenever a loved one is cremated or buried then a huge amount of genetic information, that could be incredibly valuable to surviving relatives, is lost forever. Funeral directors are therefore ideally placed to provide families with the opportunity to save their family member's genetic record before it is too late.

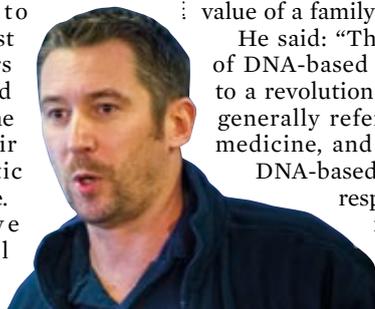
"We already have hundreds of funeral locations currently rolling out the service and expect

many more in the UK to be taking this up in the coming months. Potentially this could save the NHS millions as DNA is increasingly becoming involved in every part of healthcare. Having access to family DNA will enable doctors to zoom in on specific medical issues rather than having to do A-Z medical investigations and will also help identify appropriate treatment. Genetic clues can identify health weaknesses too and prevent conditions from developing."

Professor Nicholas James, Director of the Cancer Research Unit at the University of Warwick and Professor of Clinical Oncology at the Cancer Centre, based at Queen Elizabeth Hospital in Birmingham, is in no doubt about the value of a family's genetic history.

He said: "The increasing availability of DNA-based technologies is leading to a revolution in medical care. This is generally referred to as personalised medicine, and in reality means using DNA-based data to try and predict responses to therapy to allow more precise tailoring of therapy options.

"In the future, DNA data will



“WHENEVER A LOVED ONE IS CREMATED OR BURIED THEN A HUGE AMOUNT OF GENETIC INFORMATION... IS LOST”

Simon Rothwell



RIGHT: DNA can even be put into a range of jewellery or crystal glass pieces as a precious keepsake which immortalises the very essence of a loved one



PICTURED BELOW: A vial of DNA

be key to understanding disease in general and individual variations both in disease outcomes and response to treatment. Having access to one's DNA heritage would greatly aid the understanding of many diseases such as prostate cancer."

Professor Jeremy Farrar, Director of the Wellcome Trust health foundation, said: "I can see a future where genetics is going to come into every bit of medicine from cardiology to oncology to infectious diseases."

In addition to its medical potential, DNA can have huge benefits for genealogical research. It can prove or disprove family relationships between people, and help to trace lost relatives.

The Tamworth Co-operative Society in Staffordshire was the first to sign up to it in England with 20% of all families opting for the service.

It is now being joined by a significant number of Independents. Many families at John Weir Funeral Directors have opted for the service and East Anglian-based Rosedale Funeral Home, whose owner Simon Beckett-Allen became personally involved when his 49-year-old sister Sarah died suddenly, was among those who immediately saw the value of keeping her DNA.

He said: "Not only will this help us to protect our family's health now and in the future, it also gives us a precious keepsake which truly connects us forever with her. I know Sarah would be pleased that this is being done. It's comforting and I'm sure that many other people will want to take advantage of this new opportunity."

DNA Memorial provides an exciting new opportunity for keepsakes. DNA is the blueprint of a life, it is the living essence of a loved one and DNA can be infused forever into glass. The chosen piece is carefully handcrafted by glass artists who

are based at the historic Red House Glass Cone in Stourbridge, England, home to glassmaking for more than 400 years and where the glassware on the ship Titanic was crafted. There is considerable public interest in these keepsakes, with a glassware memorial option also available for burials as well as cremation. DNA is widely regarded as the essence of life and as absolutely pure, whereas ash is often seen as the remnants of a death and contains many contaminants including the coffin. Furthermore, as cremation destroys DNA, there are no long-term medical benefits for the family in preserving ash.

Every piece of glasswork also includes the vial of DNA as this ensures that not only can the family keep the essence of their loved one close forever within glass, but that every family who has a glass piece also receives the ability to conduct multiple tests on their important genetic heritage.

Simon Rothwell is keen to work with forward-thinking funeral directors: "This is a great opportunity for funeral directors to help surviving families and we want to work with funeral directors who are going to offer this to each of their families. As the importance of DNA is increasing, funeral directors are best placed to inform the family that their loved one's DNA is about to be destroyed and provide the family with information relating to the importance of storing DNA."

Visit www.flexmort.com or email info@roftek.com for more information about DNA Memorial. ●



DID YOU KNOW?

DNA INFORMATION CAN HELP TO:

- Diagnose medical conditions
- Calculate the risk of specific diseases
- Determine preventative measures
- Choose appropriate medical tests and medications
- Identify other family members at risk of certain diseases
- Estimate the risk of passing conditions to children.

Simon Rothwell is the Director of Flexmort and spoke at the recent SAIF Education Day on the concept of DNA Memorial. Flexmort is behind the European launch of DNA Memorial

and Simon is the European Director of CG Labs, the Canadian DNA company whose scientists from Lakehead University have made the breakthrough in DNA storage.

A FRESH WAY OF JUDGING KNOWLEDGE AND SKILL

WORDS: CHRIS PARKER

Evidence-based learning can provide a 'more authentic way' of judging a learner's skill and ability rather than a written examination that depends on an ability to regurgitate facts

Over the last decade or so we have moved away from the final examination as the way in which we test learning. Throughout all areas of education, from schools and colleges into vocational training, evidence-based learning is now a preferred way of assessing both knowledge and skill.

Those taking any kind of training within the last 10 to 15 years will be quite comfortable with this method; however, many of those joining the IFD College are mature students. Some of them may not have taken any kind of formal training or education for very many years and, to them, preparing a portfolio of evidence is completely alien.

In many ways, providing a portfolio of evidence is a more authentic way of judging a learner's skill and ability than by a written examination. Examinations tend to be a snapshot in time, relying on whatever information the learner can bring to mind at that particular time. It depends solely on the learner's ability to regurgitate facts.

Evidence-based learning provides the learner with a set of learning outcomes. It requires the learner to collect evidence systematically with support from an assessor to prove those learning outcomes against a set of assessment criteria. As a learner you will need to demonstrate through the presentation of this evidence that you can meet the requirements of the units within the qualification that you are taking. To do this you need to organise your evidence into what is known as a portfolio which is, quite simply, a file, folder or collection of information which presents evidence of competence and development.

HOW YOUR PORTFOLIO SHOULD BE ORGANISED:

- Each page must be numbered.
- Your index or assessment sheet should be clearly marked against each learning outcome to indicate the evidence that you are presenting and the page on

which your assessor and the verifiers can find it;

- Some evidence may require a signed statement from your line manager to confirm that the item is your own work. An example might be a photograph of a breast plate that you have engraved, we need to know that it was you who engraved it and not somebody else;
- Copies of actual documents, for example an arrangements sheet or funeral order that you have taken;
- Your learner's record sheet should be included and must be signed by a senior member of staff at the time that the task was completed.

Your assessor is quite within their rights to return your portfolio if it is incorrectly completed.

WHAT IS GOOD AND APPROPRIATE EVIDENCE?

Evidence falls into two main groups, direct and indirect. Direct evidence can include a variety of the following:

- Your performance being observed by your assessor or line manager;
- Projects or work-based assignments e.g. you may have organised a bereavement group;
- Personal reports or a reflective journal;
- Internal and external correspondence;
- Prior qualifications which relate directly to the units;
- Product evidence e.g. photographs of a completed coffin which you have fitted;
- Your responses to oral or written questions;
- Video or authenticated audio tapes.

It is expected that you will provide a range of evidence types to support your demonstration of competence. The list above is not exhaustive and you may find other appropriate forms of evidence depending on which course you are undertaking.

Indirect evidence can include:

Witness testimonies from people within or outside the organisation and achievement in related areas – you may have completed Golden Charter's training course on funeral planning.

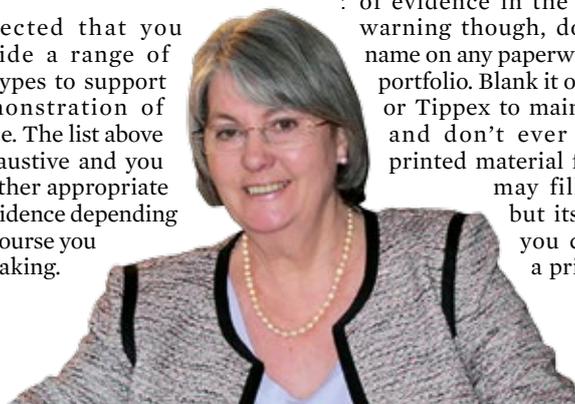
There is also attendance on courses/training activities relevant to the learning outcomes of the VQ, such as a health and safety or manual handling course.

CROSS REFERENCING

It is vital that your evidence is cross-referenced to the learning outcomes and assessment criteria within the course that you are undertaking. Your portfolio will be reviewed both by the IFD College and by the awarding organisation to ensure that your evidence matches the requirements of the qualification, therefore a clear referencing system is important. Frequently one piece of evidence will cover more than one assessment criteria or even more than one unit or complete course of training.

MAKE YOUR EVERYDAY WORK A LEARNING TOOL

If you are currently taking a course, be very clear about the assessment criteria and learning outcomes. Think about what you do in your normal day's work and ask yourself "will this make good evidence?" The very best evidence is your own work. So copy that arrangement sheet that you have just completed with a family: take a photo of the coffin you have just fitted; get your line manager to sign them to say it's your work and there are a couple of very good pieces of evidence in the bag. Two words of warning though, don't leave a client's name on any paperwork you copy for your portfolio. Blank it out with a marker pen or Tippex to maintain confidentiality, and don't ever include sheets of printed material from the internet. It may fill up your portfolio but its only evidence that you can use Google and a printer. ●



The unknown dead: Uncovering identities

The lingering questions over unidentified bodies came under the spotlight recently with a BBC programme, *Inside Out*.

Every year 150 unidentified bodies are reported to the National Crime Agency (NCA). Without a name, they are referred to by the clothes they died in or some other distinguishing feature. But what happens to the rest?

Funeral directors are aware that every year numerous deceased people are buried without loved ones around. Most unidentified bodies are found by dog walkers and joggers.

According to the BBC, the oldest case on the NCA database is that of a man, possibly

homeless and in his 40s, whose decomposed body was found in a derelict house in east London. 2016 marks the 50th anniversary of the discovery.

After London, the areas with the most unidentified people cases are Sussex, with 52, Kent with 31, Essex, with 29 cases and Devon and Cornwall, with 28.

But why would Devon and Cornwall, an area with 1.65m people, have three times as many unidentified cases as somewhere such as West Yorkshire, with its population of 2.2m?

The NCA revealed that people being washed up on the coastline is the reason why Devon and Cornwall have a high number of unidentified people.

Inside Out is currently available on iPlayer.

CREMATION CONSULTATION

The Ministry of Justice met recently with cremation and funeral industry representatives to discuss this consultation.

SAIF were represented by Executive Chairman, Alun Tucker.

It seeks views on proposals for a number of changes to the Cremation (England and Wales) Regulations 2008 and for improving other aspects of cremation.

The consultation follows the Government's consideration of the recommendations of two inquiries into

infant cremations: namely David Jenkins' inquiry into the way infant cremations were carried out in Emstrey Crematorium between 1996 and 2012, and Lord Bonomy's Infant Cremation Commission (ICC).

The consultation document and details on how to respond are available at <https://consult.justice.gov.uk/digital-communications/consultation-on-cremation>

and the link is available on the SAIF website at www.saif.org.uk and is available until 9 March.



YOUR VIEWS NEEDED

SAIF Insight is your member magazine and we want to also meet your online needs. We would like to hear your views on what you would like to be included via a reader survey, which can be accessed at www.surveymonkey.co.uk/r/saif-insight2016 until 29 February 2016.



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I LOVE TO TELL THE STORY

WORDS: DR BILL WEBSTER

An effective tool in grief counselling is narrative therapy, which helps people to draw out the stories about their loved ones that will be a legacy of who they were in life



Remember when? When I was a kid, I used to love when my mother would read stories to my sister and me. Or we would listen with rapt attention to the radio, to hear of the exploits of Dan Dare, Pilot of the Future. How these tales captured my imagination. I would sometimes picture myself in that story, usually as the hero, of course.

But there were other more personal, real life stories that I remember as part of growing up. My grandfather fought in the First World War, and would regale us with tales of his exploits, especially the time when he was wounded. We would groan when the same old anecdotes would be repeated time and again, although I have to say I now wish I had paid more attention, or had captured him telling his story on a video or tape recorder.

Every now and then I ask my sister, "What was it that Jimmy (our affectionate name for him) used to say?" It is often with

regret, all these years after his death, that we realise that much of the detail of his history has sadly been forgotten.

I remember my dad, my uncles and other family members who had their stories too, and they remain as a legacy of who these people were and what they meant to me in my life. Sadly, it was not until after the people who lived these incidents were gone that the stories took on more significance, which is a lesson to learn.

Today, of course, many of the stories we hear are in movies, *Coronation Street* or *Downton Abbey*, or on social media. Reality shows illustrate how everyday people and incidents can generate interest, and, of course, Facebook is just one more example of how everyone wants to tell their story, and how many people are more than willing to listen.

Nowadays, I hear stories in two ways. First, being an old fashioned grandpa, I love to read stories to my grandchildren.

They are quite young so it is still a novelty for them – I don't know how well it will work when they are teenagers!

But I also have the unspeakable privilege of listening to families and friends who tell me the stories of their lives and those of a loved one who has died. I am always curious to know who the person was, what they were like, what they did, and what this relationship that is so sadly missed meant to the storyteller.

Every person has a story. You have your own stories about parents and grandparents, family members and others. Some of them are good stories that you are proud to recall. Others may not be so positive or memorable, but they all combine into the intricate weave that forms the pattern of life.

But usually, life stories are a blend of good and bad, positive and negative experiences. Life is never perfect, but sometimes the way we hear people describe it, you would wonder. Sometimes people embellish their stories to make themselves look better, or make their situation look worse, depending on the rewards either approach offers them.

One effective tool in grief counselling is known as narrative therapy. It is not just a "you talk and I listen" approach, but offers a more constructive method to enable people not only to tell their story, but to put it into a broader and often

“PEOPLE NEED TO TELL THE STORY, BECAUSE ‘THAT WHICH CANNOT BE PUT INTO WORDS, CANNOT BE PUT TO REST’”

Dr Bill Webster



more realistic context. Narrative therapy is a collaborative approach to counselling which focuses on people themselves as the experts of their own lives. Stories in a 'narrative therapy' context are made up of events, linked by a theme, occurring over time and according to a plot.

We all manipulate our stories. Many want their story to be a good one, so we often choose certain events as privileged and selected over other events, considering them more important or true. As the story takes shape, it invites the teller to further select only certain information that makes them look good or better, while other less flattering events are neglected and omitted. Thus the same old story is continually told.

More often than not, however, the stories people have for themselves and their lives have become completely dominated by problems. These narratives on a timeline have been referred to as 'identity stories'. For example, we may hear someone describing themselves by saying, "I've always been a depressed person," or, "life has always been difficult for me." Such identity stories have a powerful negative influence on the way people see their lives and capabilities (e.g. "I'm hopeless. Why does this stuff always happen to me?")

Counsellors and therapists engaging with narrative ideas and practices work

alongside people in resisting the effects and influences of problem stories and deficit descriptions. In therapeutic conversations, this involves listening and looking for clues to knowledge and skills that run counter to the problem-saturated story. Often to be discovered are what begin as thin traces to subordinated stories of intentions, hopes, commitments, values, desires and dreams. With curiosity and exploration these preferred stories and accounts of people's lives can become expanded and more richly described.

Thus, within a narrative framework, people's lives and identities are seen as multi-storied versus single-storied entities, discovering through conversations the hopeful, though previously unrecognised, hidden possibilities contained within themselves and their unseen or overlooked storylines. Counsellors who engage in narrative therapy collaborate with people in 're-authoring' the stories of their lives.

Grief support involves giving people the opportunity to tell their stories. People we don't know are statistics, but people we do know are stories.

Let me explain what I mean by that bold statement. Thousands of people die every day. Some in cancer wards, hospitals or institutions; others die in accidents on the roads or in acts of violence; still others die by taking their own lives. We hear about it on the news, on the internet, or

by word of mouth. Or, to be honest, most of the time we don't hear about it.

It touches our hearts when we hear of tragedies but it doesn't change our world. While we are sympathetic about other people's losses, it is not long before our world returns to normal. We are affected but not changed, shaken but not stirred.

But when it is my loved one, my family, my circle of friends, someone significant in my life? The best way to describe it is... it is different!

The death of someone who has touched my life is always personal. When it is a stranger, we all want to get the story of the death. But grieving people need to tell the story, because 'that which cannot be put into words, cannot be put to rest'. Grief invites us to remember, not to forget. That's why a grieving person is almost obsessive in talking about the person. We want to tell the story because we don't want our loved ones to be forgotten.

However, more often than not, shortly after the funeral, there can be a conspiracy of silence. No one talks about the death or mentions the person's name. Of course we understand that their intention is to try not to make it worse, falsely believing that if they mention the person or the situation and the grieving person gets upset, that means they have opened a can of worms and made it worse.

But it can be even more upsetting when others seem to act as if the deceased never existed. Grieving people find that the most fundamentally upsetting thing of all. They don't want their loved ones to be forgotten, or to be reduced to being a statistic.

Each one of us has a story. But in fact there are actually two stories – the story of the person's life, and that of their death, and both need to be told. There is the story of the association and relationship you shared, and the story of your adjustment to a new life without that needed relationship.

I actually find, believe it or not, that it is often more helpful to start with the story of the person's life. To begin with how they met, or what they were like, or the things they shared in common. That helps to build a foundation on which the story of the death can be told. We have to put the death in the context of the life. Otherwise the story is going to be dominated by the 'problem' of the death.

But it is important to encourage the person to engage in 'realistic recollection', to remember the good and the not so good; the things they loved about them as well as the things that drove them crazy.

Life is never perfect, and neither are people. And that, as they say, would be the rest of the story. ●

Dr Bill Webster is the Director of the Centre for the Grief Journey, and can be reached at www.GriefJourney.co.uk, and on Twitter @drbillwebster



Business Matters

STAFF ABSENCES + CHANGES TO TAX ON DIVIDENDS + SMALL BUSINESS RATES + UNCOVERING FRAUD INVOICES + RISK ASSESSMENTS + MANAGING STRESS

COPING WITH STAFF ABSENCE

If an employee is taking regular sick days or is on long-term absence, it needs careful management

Is there anything I can do with an employee who takes regular days off?

You need to check if there is an underlying health issue before considering any disciplinary sanction. If there is a possibility that there may be an issue, then request written permission from the employee to contact their GP.

If you have checked and you are sure there are no underlying health issues, check if there is an issue around caring for a child or person with a disability. If this is the issue, remember that unpaid dependant's leave is available to employees. You need to take advice in this case, as there may be potential discrimination issues if you are not sensitive to this.

If you have checked the above and now consider it is a conduct matter, you need to have an investigation meeting with the employee to ask for an explanation for their repeated absence. Look at patterns and see if the absences are on a Friday or a Monday or a day added to a holiday. If they are, point this out to the employee.

If you decide that the matter is serious, consider disciplinary procedure with strict targets for absence. If it is at an early stage, consider an improvement letter with targets for absence.

How do I deal with long-term absence?

If an employee is likely to be off sick for more than a few weeks, it is important to have regular communication to keep informed of their progress. This could be by telephone or you can visit the employee in their home, at your office or in a coffee shop.

This is important so you are able to plan how to manage their absence and to ease your employee's return to work.

You can also seek the support of the Fit



for Work service. This is a free service set up by the Government and managed by the NHS. Employers can refer an employee to the service after an absence, or expected absence, of four weeks.

There are two aspects to the service. The first is a helpline for employers to seek advice and the second is a referral for a medical assessment. Employers and GPs can make a referral.

An occupational health specialist carries out an assessment and, if applicable, devises a return to work plan. This may involve reasonable adjustments for which there may be financial assistance.

Further information is available from **Fit for Work** 0800 032 6235 (English) or 0800 032 6233 (Cymraeg) <http://fitforwork.org/> and **Fit for Work Scotland** 0800 019 2211 www.FitforWorkScotland.scot

If an employee wants to come back part-time to begin with, you must inform them that the hours they work will be reflected in their pay. Their SSP will end, even if they only come back part of the week.

In the event that an employee is unable to return within a reasonable timescale or there are no reasonable adjustments to allow them to return to work, there may be no option but to dismiss.

In these circumstances, you must seek advice to prevent a claim of discrimination

on ill health or disability grounds.

Evidence of incapacity

Evidence of incapacity can be, for example, a Fit Note or a self-certification form confirming the cause and duration of the sickness absence.

You cannot insist on medical evidence for the first seven days of sickness absence or for a period of absence of less than seven days as a condition of paying SSP.

For illnesses diagnosed abroad, where there is no Fit Note, you can choose to accept a note from a foreign doctor after seven days.

When does SSP end?

SSP entitlement will end on the earlier of:

- The employee returning to work
- The expiry date on the Fit Note passing without a further Fit Note being obtained
- The employee using up their SSP allowance i.e. 28 weeks SSP in any period of incapacity for work (PIW) or series of linked PIWs; or a series of linked PIWs lasting more than three years.

If an employee is ineligible (or no longer eligible) for SSP, you must give them form SSP1, which can be downloaded from the HMRC site.

On the form, you must say why SSP is not being paid or is coming to an end, and the last date of payment if applicable.

The employee can then use the form to support a claim for benefits from the DWP. ●

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

DIVIDENDS TAX: WHAT YOU NEED TO KNOW



Aaron Widdows, a partner at UK200Group member firm Price Bailey LLP, discusses the upcoming changes to tax on dividends that will come into force later this year

Are you ready for changes to tax on dividends?

The income tax position of dividend income is changing from 6 April 2016 and this may have a direct impact on the overall tax efficiencies in National Insurance contributions (NIC) and income tax over that than can be currently achieved.

What is changing?

The way dividends are being taxed will change, and the 10% notional tax credit currently available will be abolished. In its place, each individual will effectively have an annual flat rate dividend

allowance of £5,000, in the form of a £5,000 nil rate band.

Any dividends received by an individual in excess of £5,000 will be taxed as follows:

- 7.5% if your dividend income is within the standard rate (20%) band
- 32.5% if your dividend income is within the higher rate (40%) band, and
- 38.1% if your dividend income is within the additional rate (45%) band

Without the tax credit, a dividend income of £30,000 received in 2016-17 would create the following, additional income tax liabilities:

Income tax due if dividend received is £30,000	2015-16	2016-17
Dividend is within the basic rate band	Nil	£1,875
Dividend is within the higher rate band	£7,500	£8,125
Dividend is within the additional rate band	£9,167	£9,525

Based upon the above figures and a dividend of £30,000:

- If your dividend income is within the basic rate band, you would have extra tax to pay for 2016-17 of £1,875
- If your dividend income is within the higher rate band, you would have extra tax to pay for 2016-17 of £625, and
- If your dividend income is within the additional rate band, you would have extra tax to pay for 2016-17 of £358.

In most cases, any tax liabilities for 2016-17 will be collected on 31 January 2018. At the same time, HMRC will also add 50% of the tax liability to your first self-assessment payment on account for 2017-18, also due on 31 January 2018, with a further 50% due at the end of July 2018.

A common method of drawing income from a business is for the individual to take a salary equal to the personal allowance or lower national insurance threshold, and then the remainder of their income is taken as dividends.

This may result in a higher tax liability under the new system. However, this method of drawing income from a business through dividends may still be more tax efficient than increasing your salary, which could incur higher NIC and income tax costs.

Due to the increases in the effective dividend tax rates under the new system, it may therefore be worthwhile considering accelerating dividend payments before April 2016 to take advantage of the current lower rates.

Although this would mean advancing the tax due on the dividends to the current year, this might be outweighed by any tax savings. Each specific case should, of course, be assessed on its own merits.

All readers uncertain of their tax position should seek professional advice to see how these changes will affect their personal tax affairs for 2016-17. You will not need to pay additional tax due until 31 January 2018, but there may be tax planning options that could help soften the blow. ●



Aaron Widdows is a partner at Price Bailey LLP and is also a member of the UK200Group Tax Panel. Aaron can be contacted on 01603 709 330 or email aaron.widdows@pricebailey.co.uk

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SAIF BUSINESS CENTRE UPDATE BY LINDA JONES

FRAUD INVOICES

Scammers are becoming increasingly sophisticated in their efforts to con businesses out of their hard-earned cash

During 2015, following the results of a nationwide survey, it was revealed that more than one fifth of businesses had received a fake invoice. While there is not much that can be done about it, there are steps that can be taken to minimise the risk of being caught out.

Fraudsters tend to target businesses because they believe that scamming a company may potentially bring them in more money than stealing from an individual. Interestingly, some 3% of businesses had been found to have actually paid out on a fake invoice. It is also possible that after paying out on a fake invoice, a company may end up with unwanted attention or even penalties from HMRC if VAT is then reclaimed.

This fraud most often takes the form of invoices for office supplies or services that have never been undertaken but seem plausible. It has also been known for fraudsters to make follow-up phone calls, again very convincingly.

Within the survey, it was also found that the fraudsters had been so convincing when speaking, for example, to a member of the finance team, that bank details had actually been changed on some invoices. This led to fraudsters

receiving payments for months. The more details received about the business, the easier it is to pose as a supplier, so it is vital to ensure that staff are mindful of the danger.

Minimising the risk

- Ensure that all your staff are aware of such scams
- Have an internal system that enables you to track any orders from delivery of goods to the final payment. This can be easily done by ensuring the purchase order is attached to the invoice.
- It might also be an idea to have all orders, amendments and payments checked by a manager, or at least a second person.
- Consider even paying on a statement rather than the initial invoice. Monthly reconciliations could also be helpful. Discrepancies would then show up very early.

One of the latest forms of invoice fraud is targeting the accounts department with an email from a senior figure, such as a CEO. The email would request urgent payment, very often outside of usual procedures, giving



pressing reasons. This has been hard to detect, as the fraudsters are using software allowing them to ‘manipulate’ the sender’s email address.

If any staff receive such emails or invoices, please contact Action Fraud. The information is vital to help stop these fraudsters. www.actionfraud.police.uk

Please also advise SAIF Business Centre, so that we may then advise other members.

SAIFSupport: SAIF Members may contact SAIFSupport on 0800 077 8578 or saisupport@professionalhelp.org.uk

Small business rate relief extended

Anyone occupying premises with a low rateable value (RV) will be pleased to hear that the doubling of small business rate relief in England has been extended until April 2017.

Essentially, if the RV of a company’s sole premises is £6,000 or less, that company will continue to receive 100% relief from business rates for 2016-2017. If the sole company

is more than £6,000 but less than £12,000, it will receive tapered relief.

If unsure, it is worth checking the Valuation Office website, entering a postcode at ‘Find my Property Valuation’ (www.2010.voa.gov.uk/tli/en/basic/find/select).

If still in doubt, neighbours or the local authority may be able to help – the latter can confirm your valuation.

CAN A MEMBER OF STAFF CHANGE A LIGHT BULB?

Not a joke, but a simple task that has seen an HSE inspector visit a premises where a member of staff did just that, but fell and injured themselves. Quite simply, to avoid any dangers, do a simple risk assessment and

ensure that your member of staff is perfectly fit and able.

In the worst case scenario, if the member of staff falls, you have then at least assessed the situation and have a risk assessment as proof.



MANAGERS AND STRESS – DO YOU REALLY NEED TO WORRY?

If you are under pressure, don't suffer in silence – help and support are at hand

The Health and Safety Executive (HSE) says that organisations should look deeper into the work-related circumstances that lead to stress for managers if they want to retain them and increase performance. But what is this stress, and what can it lead to?

Stress arises when the pressures placed upon an individual exceed the capacity of that individual to cope. So stress is an adverse physical reaction to a situation in the individual's life.

Symptoms of someone under stress include: irritability, indecision, anger, depression, anxiety, lack of concentration (can lead to an increase in safety incidents), changes in behaviour, irrational behaviour, changes in diet, cravings, loss of appetite, fatigue, difficulty sleeping, muscle ache, tension, chest pains, constipation or diarrhoea, feeling restless, a tendency to sweat, low self-confidence, increase of infections, decrease in motivation and reliance on substances such as tobacco.

Impact on work

Obviously, none of these symptoms or conditions are good for the individual, and they can also have an impact on the family, colleagues and the organisation the individual works for. Managers could be perceived as being more at risk because of the role they play.

As a business owner, you will first notice problems such as increased absenteeism, under-performance, internal conflict, increased incidents and stoppage, reduced quality of work, low morale, poor judgment, or inability to make organisational decisions. The HSE says not to jump to conclusions, but that work may be the underlying issue.

In the workplace, causes of stress can be grouped into the following factors:

- The demands of the job
- Your control over work
- Support for the individual affected
- Relationships at work
- The individual's role in the organisation
- The effects of change.

It's also true to say that in today's world, it is increasingly difficult to separate work

from our outside life. We take our work home and our home to work. This has become so much easier with modern technology and mobile devices that have blurred the lines between work and home.

Underlying causes

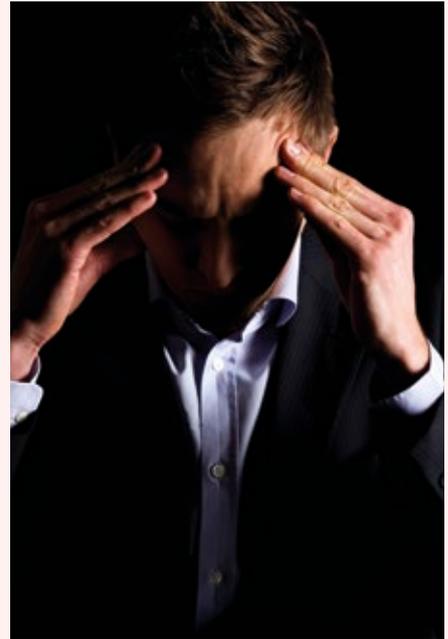
When an individual becomes ill through stress, it can appear as if a trivial issue caused the reaction. But like all incident investigations, you should look deeper than the surface in order to find the underlying causes. What caused the illness or reaction is often the straw that broke the camel's back, and the camel was probably overloaded with other baggage.

What is the extent of the issue?

According to the HSE, in 2013-2014, the UK lost 11.3 million working days to stress, with an average of 23 days' absence for each individual case. Only musculoskeletal problems are seen as more likely to damage a worker's health.

Top tips to help relax and reduce stress for the individual

- Switch off your mobile at night
- Allow plenty of time for sleep (a rested individual is much better at coping with pressure)
- Don't drink too much caffeine
- Find time to relax (a book, music, a walk, a TV show, a film, gardening – whatever works for you)
- If you have a long drive, listen to an audio book
- Eat healthily
- Find a hobby, but don't make it a chore
- Exercise (it can help release some of the fight or flight response)
- Be aware of what causes you stress
- Prioritise your work (differentiate between what must be done, what should be done, and what you would like done)
- Learn how to say no
- Share and delegate your work (realise that others might not do something in the same way as you, but the job still gets done)
- Schedule breaks (go for a walk at lunchtime or walk around the office or site)



- Don't worry about what you cannot control
- Seek support.

Help is at hand

If anything in this article has given you cause for concern, you can always talk to a safety professional at Safety For Business free of charge, simply by calling 08456 344 164.

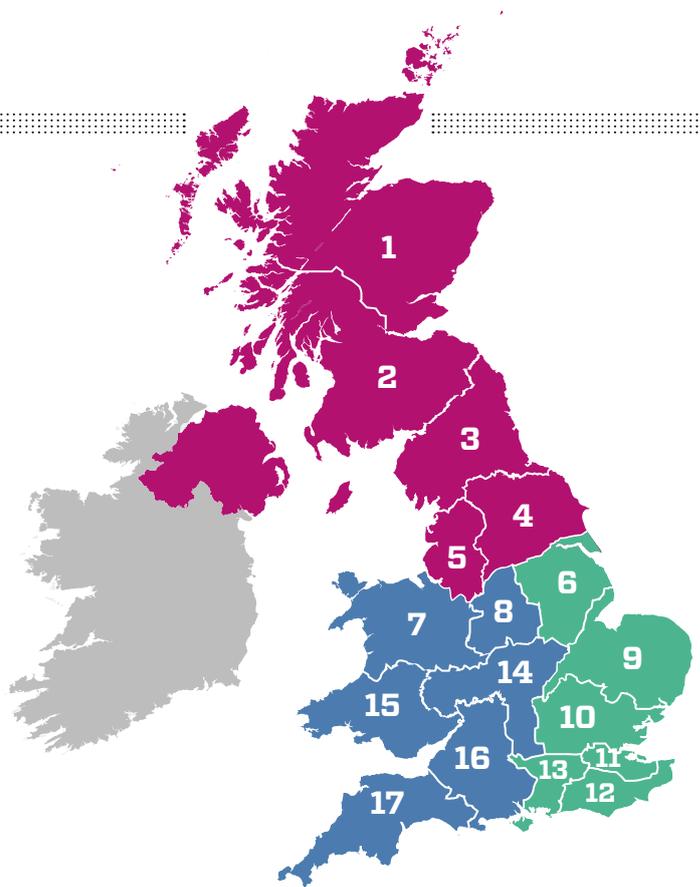
You are also entitled to a discount on our fees when we help you with your health and safety needs. Plus, we can visit you to see how you are doing when it comes to compliance – what you will get is a full and frank report that details just what you need to be compliant.

This visit is free apart from the cost of the travel to get to you. So go on, pick up the phone – 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 Lancashire
M: 07711 368 112
E: amy.smithson@goldencharter.co.uk



5 Terry McIlwaine
West Lancashire & Merseyside
M: 07718 358 443
E: terry.mcillwaine@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: 07718 706311
E: neil.hodgson@goldencharter.co.uk



13 Russell Cooper
South West London & Southern England
M: 07720 095204
E: russell.cooper@goldencharter.co.uk



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



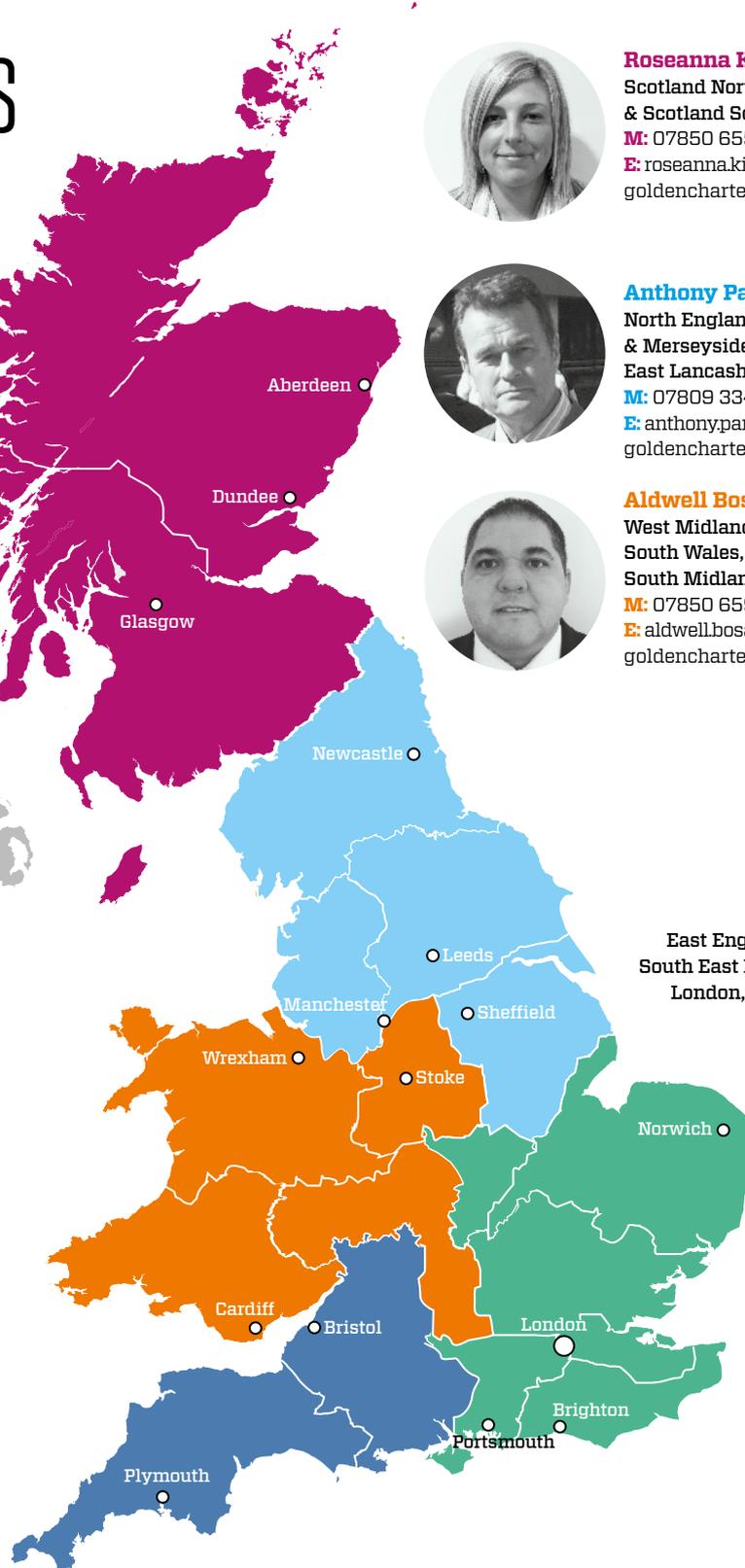
Aldwell Bosanquet
West Midlands & North Wales, South Wales, Central Midlands, South Midlands
M: 07850 659 705
E: aldwell.bosanquet@goldencharter.co.uk



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 (Kilbirnie)
07931 309172 • prestigewedding@aol.com
prestigecarriage.co.uk

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