



# Insight



## CAREERS ON AN UPWARD SPIRAL

NEW ONLINE-BASED APPRENTICESHIP OFFERS SKILLS BOOST TO NEW RECRUITS AND ESTABLISHED STAFF



**Merry Christmas and Happy New Year** to all of our readers. It's time to celebrate an impressive 12 months and look forward to more business success in 2016



*Best wishes for a happy and peaceful  
Christmas and a prosperous New Year.  
Merry Christmas!*

- We've sold **over half a million** plans
- This year we're allocating funerals to Independents **every 2 minutes**
- We **make money** for you
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Golden Charter 

[yourfuneraldirectors.co.uk](http://yourfuneraldirectors.co.uk)



# Insight

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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](http://saif.org.uk) or call us on 0845 230 6777 and let us protect and help you.**





ALUN TUCKER

SAIF EXECUTIVE CHAIRMAN

# Rethink required

SAIF has been raising the concerns of members to North East Lincolnshire Council over proposals that could have implications for independent funeral directors across the UK

**S**AIF has been very active in North East Lincolnshire over the last few weeks responding to plans put forward by the council to run their own funeral service in an attempt to bring down funeral costs for the public.

Earlier this year the council agreed to the development of a business proposal for purchasing a local funeral directors and running it as a not for profit service for residents of Grimsby and the wider area. The plans also included the council manufacturing their own coffins and running a floristry and catering service. A final decision is set to be made at a further meeting later in December.

The reason for the council developing this proposal is unclear although it may well be in response to concerns about media coverage surrounding the growing costs of funerals. Understandably, these plans have caused a lot of concern amongst our local members, and the wider industry as a whole, for three main reasons:

Firstly, if the proposal is implemented, it will put the council in direct competition with local funeral directors, with the council having an unfair advantage because they will not have to pay business rates and they already

own one out of only two crematoria in the area.

Secondly, the council has no experience of running a funeral directors and providing a high quality service to the public, something our members have been doing for generations, and I am particularly concerned that bereaved families will suffer as a result.

Thirdly, there is very little evidence that the council has considered all of the potential implications of running their own funeral service and the proposal may well fail to actually bring costs down for the public.

In response we have been reviewing the council's proposals and seeking to build partnerships with other concerned parties to make our argument stronger and louder.

We have spoken with Councillor Philip Jackson who fully supports our concerns and, alongside Councillor David Hasthorpe, has called on the council to scrap the plans before a final decision is made at a meeting in December. In the run up to this meeting we will continue to lobby against the council's proposal.

The council's plan has already received a lot of media attention in the local Grimsby Telegraph and on the BBC,

which has largely been very critical of the proposal.

Although the focus is currently on North East Lincolnshire, I am concerned that other councils will draft similar proposals, which could threaten our members across the country - so it is important that we respond now.

While I fully support the council's ambition to help families living in funeral poverty, creating their own funeral service is not the answer and it may make the problem worse.

Our members across the country already offer low cost, simple funerals and nearly 200 of you have signed up to the Fair Funerals pledge which guarantees clear and upfront pricing to members of the public. We are continually working to ensure we support all families on low incomes and I hope the council rethinks its decision. ●

[alun@saif.org.uk](mailto:alun@saif.org.uk)

## SAIF Helpline

Have you ever needed guidance, and are unsure who to turn to? Why not use the SAIF Helpline which is there to help with any business related concerns.

SAIF Helpline, available on 0330 900 1977, is an insurance based service for members. It covers:

- Personal, legal and general advice on any legal problem within the laws of the UK, Channel Islands, the Isle of Man, or for other countries in the European Union
- Personal and business taxation matters (subject to the laws of the UK)
- General health issues and non diagnostic advice on medical matters. This can cover allergies,

the side effect of drugs and how to improve your health overall

- Guidance on business related issues
- Should you need help, simply introduce yourself as a member of SAIF, giving details as required. There is no limit to the number of times you can use the service, so feel free to telephone as often as you need to. All telephone calls are answered personally.

# Christmas wishes



## From Colourful Coffins



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International Patents Pending



**RONNIE WAYTE**

**GOLDEN CHARTER CHIEF EXECUTIVE**

# A new plan for the new year

Golden Charter is looking to expand business during 2016 in innovative ways that will help independent funeral directors look forward to a bright and secure future

**A**s we enter one of the busiest times of the year, I would like to wish a Merry Christmas to everyone within the funeral profession and hope you all have some much deserved downtime.

Christmas is hectic for everyone, not least funeral directors entering the busy winter months, and Golden Charter is no exception either. Plans are being put into place that could have a huge effect on all of our futures, and there are also plenty of regular items to focus on. This month, SAIFCharter members will receive their additional maturity bonuses, a major benefit for the owners of Golden Charter.

This month also marks the final push for Independents to secure their places at the Funeral Planner of the Year Awards, by making an impact on the growth of funeral plans. By January, the victors will have chosen themselves, so now is the time to push for those last sales and help the whole profession take another step forward.

Of course, looking forward is exactly what we have to do. Golden Charter's next board member, Helen Wathall, is one of

the first changes we will see in the new year. I am delighted to welcome Helen to the board; it is a position that will be new to her, yet she will be an invaluable asset having been involved with both SAIF and Golden Charter since the early stages of our 25 year journey together.

Looking further ahead, I have spoken more than once recently about our upcoming plans for expansion, and they have rightly been labelled ambitious. As we approach our market share targets and provide the greatest security to independents yet, it is time to redouble our plans to open up new avenues to our owners.

Throughout this year, it has been clear that providing legal services is an area with huge potential for Independents. Whether that means new products, more resources or any other improvements, it is certainly our focus to give all of you as much choice to work with as we can.

We already know that our marketing will play a major part in the coming year's efforts. Next month will see us launch our largest ever national marketing investment. There are few market leaders with as little name recognition as we have, and the goal is that we let everyone know that Golden Charter is a name to trust.

In the longer term, the changes will be even more marked. Golden Charter wants to be able to offer independent funeral directors every advantage possible, and that could mean acquiring businesses that can then be turned to your advantage. Funeral directors and families have all been affected by rapid funeral inflation, and stemming some of that rise in supplier costs for Independents would be a worthy goal. That could mean acquiring

businesses like crematoriums, software developers, coachbuilders or any others that can cause price increases beyond Independents' control. Being able to then offer their services at a reduced cost to Independents would deliver a huge advantage to the profession.

We are able to look to the future with this kind of ambition because of the incredible success we have enjoyed together in the prepayment market over recent years.

During that time Golden Charter has reinvested every penny in promoting growth and to increasing the returns to independent funeral directors. This month's total maturity bonus will be the highest yet and next year it will increase further. To continue this success, Golden Charter will need to hold on to some of the future earnings to build for the longer term. By putting aside some of the proceeds we will both provide a buffer against any future bumps on the road and be in a position to take the opportunities that present themselves.

So, as we move forward together, I wish everyone a Merry Christmas and a happy, successful New Year. As we all focus on making sure that funeral plans continue to grow, we are at the beginning of a road that could help Independents grow in an entirely new way. ●

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“NEXT MONTH WILL SEE US LAUNCH OUR LARGEST EVER NATIONAL MARKETING INVESTMENT”

Ronnie Wayte

## Vicar accused of defrauding funeral funds

A vicar accused of defrauding £13,000 from his church, by not declaring payments for nearly 150 funerals, may face a retrial.

Reverend Ian Finn was discharged at Ipswich Crown Court after the jury failed to reach a verdict. He pleaded not guilty of taking the money given to him for funerals and weddings which should have been passed on to Haverhill's St Mary the Virgin Church parochial council.

The Crown Prosecution Service deadline for deciding whether a retrial would take place has been put back. A decision was to be made by Tuesday 24 November, but the Diocesan Board of Finance's views had not yet been studied.

Defence barrister Daniel Taylor said: "He is in a state of limbo."

## COURSE WILL GIVE SKILLS TO SUCCEED

Apprenticeship covers wide range of training areas over 12 months

**A** new apprenticeship qualification for the funeral industry has been launched in a combined initiative between SAIF, the IFD College and Preston's College. The programme will cover all aspects of the skills and services needed by the funeral directors of the future.

It will also provide recognition for those who are already experienced in the sector but who would like to have a formal qualification to their name.

The course will include training on how to interact sensitively with clients, planning and coordinating funeral arrangements, coffin bearing, handling floral tributes, working relationships and the storage and retrieval of information.

Additional training benefits include understanding the principles of embalming and completing an IFD College certificated

health and safety course. The preparation for these exams will include assignments, such as letter writing, taking measurements, calculation and invoicing.

The 12 month long Level 2 apprenticeship is set to begin in February 2016 and will be open to anyone in the industry, as long as they are working for more than 30 hours per week. Grants of up to £1,500 will be available for employers who wish to sign up staff for the course.

SAIF Executive Chairman Alun Tucker said: "SAIF, and the IFD College, have worked with Preston's College over the past 18 months to develop the funeral apprenticeship programme.

"I see it as a valuable asset as we look to encourage people to join the profession. I encourage members to offer apprenticeships with a view to developing the funeral directors of tomorrow"

IFD College Deputy Chairman and Lead Verifier, Chris Parker, has been heavily involved with the project from the start.

Chris explained: "We are very happy to be working with Preston's College because it lets us be involved in something we feel is vital to the sector. We are excited our assessors will be involved in assessing the apprentices through the training"

“WE’RE EXCITED  
OUR ASSESSORS  
WILL BE INVOLVED  
IN ASSESSING THE  
APPRENTICES”

Chris Parker

## Helen Wathall joins the Golden Charter board

With Jeremy West set to stand down from the Golden Charter board in March 2016, it has been announced that his role will be filled by Helen Wathall of G Wathall & Son Ltd.

Helen brings a wealth of experience to the role. She has worked within the family run independent G Wathall & Son since 1985, serving as



its Managing Director for the past 20 years.

Those decades of business experience led to Helen's appointment in 2002 as President of National SAIF. Helen was the first woman to be elected to that role.

Helen said: "I am delighted to also be the first woman to join the Golden Charter board, and look forward to the challenges ahead.

Jeremy's boots

are tough to fill, however my experiences both within my own business, and with Golden Charter, SAIFCharter and SAIF over the years, gives me a great understanding both of the pre-need market, and of the needs of the independent funeral director."

In this month's magazine, Golden Charter CEO Ronnie Wayte says of the appointment: "I am delighted to welcome Helen to the

board; it is a position that will be new to her, yet she will be an invaluable asset having been involved with both SAIF and Golden Charter since the early stages of our 25 year journey together"

Jeremy West, of independent funeral director West & Coe, has served on the board of Golden Charter since its inception. The company thanks him for his years of service, and wishes him well in the future.

## TURNING BACK THE CLOCK AND LOOKING AHEAD

STAFF at Golden Charter enjoyed a blast from the past as they celebrated 25 years in business.

A vintage DeLorean car, made famous

in the Back to the Future movies, arrived at Golden Charter's head office as the company turned the clock back to 1990 when the later life planning firm sold its first funeral plan. Ronnie

Wayte, Chief Executive of Golden Charter, said: "Looking back on the history of Golden Charter, it's clear that we have come a long way since humble beginnings.

"A lot has changed, but what has not changed is Golden Charter's original ethos of supporting the independent funeral sector and providing best value for money for consumers."



Ronnie Wayte with the vintage DeLorean car

## Funeral FIRM's 'Charity Spray' fund goes to Children in Need

Button and Family Funeral Services has raised money for Children in Need, with the help of its 'Charity Spray'.

A full length coffin spray was developed from artificial flowers and greenery by an award winning florist. Button and Family, from Chatham in Kent, said: "Most people think it's real - even when they touch it". Charity Spray gets its name as it is hired out to families at a small fee which goes to charity. On 12 November, Children in Need brought the Rickshaw Challenge to Chatham Dockyard, and the independent funeral directors chose to donate money out of the Charity Spray fund. £250 was raised in total.



The One Show's Matt Baker receives the cheque from Andrea Button



## GREAT NIGHT IN WALES

Almost 70 members of SAIF raised nearly £1,700 at the recent annual Welsh Christmas dinner in Carmarthen.

President Gemma O'Driscoll, who attended the event, said a huge thanks were due to all those who contributed so much to her chosen charities, Epilepsy UK and Child Bereavement UK.

"Specific thanks for their prizes go to P&L Manufacturing Ltd, Clarke & Strong Ltd, Allsops CTF Ltd, Colourful Coffins, Matthew L Jones

carriage master, Dorian Harries Embalmer, Hefin Williams from O G Harries, Pontyberem, John-Paul O'Driscoll, IC & SM Davies, and Llandovery.

"The night of course would not have been as enjoyable without the help of Gareth and his team from Baglan, whose support this year has been unstinting.

"Also Matthew from Matthew Jones carriage master for his help with the auction and Jon Barnes from Epilepsy Action."

## KEIGHLEY FUNERAL DIRECTOR BECOMES DEMENTIA FRIENDLY

An independent funeral director has donated £1,000 to Dementia Friendly Keighley, after staff took part in a course.

As part of their ongoing efforts to be aware of the differing needs across their local community of Keighley, staff at David Gallagher Funeral Directors, including David and Adele Gallagher, have undergone an information session with Dementia Friendly Keighley, and are all now 'Dementia Friends'.



Adele said: "We think the work of Dementia Friendly Keighley has brought to the forefront of the community's minds the importance of the

awareness of those living with dementia and the support both they and their carers need."

The company's Christmas tree is again sited at the front of its premises in Utley, and each light represents those the independent has cared for throughout 2015.

David said: "We want our clients to know we are remembering them during what may be a difficult season."

Sandra Kelly, from Dementia Friendly

Keighley, said: "We are delighted that David and Adele chose Dementia Friendly Keighley to receive their support.

"We want Keighley to become a dementia friendly area and enable our residents with dementia to live well for longer in their own community.

"Spreading dementia awareness within the town to companies such as David and Adele's will enable us to achieve this."



The Earl of Wessex tours the restored Peace Garden



Guests observe a minute's silence

**A** newly restored burial ground has been opened in Surrey by the Earl of Wessex, in honour of the Muslim soldiers who gave their lives in both world wars.

The new Peace Garden stands on a site that was once the final resting place for 19 Muslim soldiers from the Great War, and eight casualties of the Second World War. It has been restored to create a lasting legacy for those servicemen.

Among the civic dignitaries attending the opening ceremony of the Muslim Burial Ground Peace Garden, the Rt Hon Earl Howe PC, Defence Minister, said: "It is vital that we keep alive the memory of all those who have fought to protect the freedoms we now enjoy in the UK, including the enormous contribution of Muslims who came to our aid when we needed it most.

"This new Peace Garden, transformed from a post-war burial ground into a beautiful and calm place of contemplation, affords us an opportunity to reflect on our shared values and remember all personnel who served, and especially those who valiantly work to keep Britain safe at home and abroad.

"Our Armed Forces share the values

# Burial ground is restored to honour fallen war heroes

Earl of Wessex leads tributes to Muslim soldiers who gave their lives

of the Islamic faith, and protect those values at home and abroad."

The four-year restoration project of this Grade II listed structure forms part of Woking's centenary commemorations of the Great War and celebrates the Borough's relationship with the Shah Jahan Mosque, the first purpose-built mosque in the UK. The Earl of Wessex was accompanied on a tour of the heritage site by project leader, Dr Zafar Iqbal from Woking Borough Council.

The Earl was introduced to representatives from the organisations that have supported the project and family members of the servicemen

formerly buried there. Horsell Common Preservation Society has owned the Muslim Burial Ground since the Commonwealth War Graves Commission reinterred the bodies and relinquished responsibility for the site in 1969. Despite two decades of discussion between Woking Borough Council and the Society, it wasn't until the offer of financial help from Historic England was received that restoration works could start.

Chair of the Horsell Common Preservation Society, Robin Hoyle, said: "We hope this restored memorial will be much visited in the future."



Some of this year's winners

# Last month to influence Funeral Planner of the Year

**L**ess than a month remains for Independents to earn a Funeral Planner of the Year award for this year's plan sales.

This year's Funeral Planner of the Year Awards ceremony is being held at the Vale Resort Hotel, in the Vale of Glamorgan. It takes place on 11 March 2016, coinciding once again with the SAIF AGM and banquet weekend on 11-13 March.

Malcolm Flanders, Director of Sales (Funeral Director Field) at Golden Charter, said: "Lots of Independents have driven their Funeral Planner of the Year campaigns with marketing

activity, like leaflet drops. The period leading up to Christmas, when plan sales slow down somewhat, is a good time to follow up on those enquiries.

"The awards come from sales across the calendar year of 2015, so any application submitted before 1 January will have an effect on who takes home an award."

Winners are selected by region and nationally, with various prizes given out to all winners. These prizes include contributions to advertising and travel expenses, which can help kick start next year's funeral planning business.



## FUNERAL DIRECTOR IN FLYING VISIT TO GOLDEN CHARTER HQ

Last month, one independent funeral director took up the offer to call in to Golden Charter's head office. Funeral directors are always very welcome to visit the headquarters in Glasgow and Stuart Wright, of Stuart Wright Funeral Service in Durham, did just that.

Stuart was in Scotland on a deer stalk but his trip ended early due to bad weather. On his way back to Durham, he stopped off in Glasgow.

He was welcomed by Managing Director Michael Corish, pictured, and given a tour of the office by David Nix, Director of Consumer Sales.

Stuart said he was overwhelmed by the size of the office and the amount of staff working behind the scenes. He has been selling Golden Charter funeral plans for 23 years.

**ALLSOPS**

*Merry Christmas*  
from all the team  
...and Ralph

**Christmas Shutdown 2015**

**5pm Wed 23rd December to 8:30am Mon 4th January**

*- this is Ralph*

# Record-breaking



Bill Jamieson, right, quizzed Ronnie Wayte

## Questions and answers

During the day, staff had the chance to ask questions to directors across the leadership team, including CEO Ronnie Wayte. The afternoon question and answer session was chaired by Bill Jamieson. Following his 12 years at the Scotsman, Jamieson has spent his time as a BBC commentator on business and economics. Additionally, he still writes for his old paper and has established the business news website Scot-Buzz.

Bill asked what Ronnie thought was the biggest threat to the company. Ronnie said: "Today, rather than being about competitors, the biggest threats to Golden Charter may actually be internal. In our systems and platforms, for example, have we ensured we are as innovative as we need to be going forward? So I think with a focused effort in the coming months we can start to eliminate those internal risks."

HR team member Lesley Weir asked about shifts in behaviour and culture required to deliver the firm's ambitions. Ronnie said: "We have always been about continuous change, that is how we have grown, and it can be tough. It's easy to say we should embrace change, but that can be hard to embed. There's a statistic that says when people have cardiac arrests and are told to change their behaviour or die, one in 10 change."

Around 360 staff celebrate Golden Charter's birthday and hear firm's vision for the future



This year's Golden Charter winter sales conference, held on the morning of Friday 13 November, was "the largest ever gathering of Golden Charter staff", according to Managing Director Michael Corish. That record stood for around two hours following the sales conference, as that afternoon they were joined by head office staff. In the end, around 360 people celebrated Golden Charter's 25th anniversary together.

Taking place over a full day, the conference began in the grand ballroom of Glasgow's Grand Central Hotel before moving to the Glasgow Science Centre's IMAX cinema in the afternoon. Staff returned

to Grand Central that night to celebrate.

There was plenty of cause for celebration, as that same week Golden Charter sold its 500,000th plan. That revelation was delivered by CEO Ronnie Wayte, as he summed up the company's future goals to the staff in attendance.

At that afternoon's session, entitled 'One Purpose, One Ambition, One Company', Ronnie was preceded by three members of the leadership team. Michael Corish spoke about Golden Charter's past, CFO Robert Speir looked at its current position, and Director of Strategy Hazel Miller explained the company's strategic plans. The day aimed to inform every Golden



## Golden Charter's position

Twenty five years of funeral planning have left Golden Charter in a uniquely strong position. The company's largest staff conference comes after yet another year where the number of people planning their funerals with Independents has reached its highest level yet.

Independent funeral directors now hold 40 per cent of the funeral planning market. From

the early 1990s, when a young Golden Charter warned about "the American experience" as US chain SCI eyed a move into the UK, Independents have built again and again on the market leading position they have secured. On the week of the 25th anniversary celebrations, Golden Charter sold its 500,000th plan and helped safeguard local UK businesses.

# day of success

CEO Ronnie Wayte with Golden Charter employee of 25 years Christine Torrance, left, and Jacqui Johnson, right



Charter employee of the company's position and goals, encouraging everyone in the business to move towards them as one.

Dovetailing with that open and transparent goal were a series of two question and answer sessions. In the morning, five of Golden Charter's Directors opened themselves up to questions from the assembled staff.

The afternoon session at the IMAX saw the CEO interviewed by journalist Bill Jamieson. Alongside these questions came those from staff members, which varied between fundamental questions about the workings of Golden Charter to Ronnie's personal beliefs about business.

## Thousands raised for charity

With the conference taking place on the same day as Children in Need 2015, charity was at the forefront of people's minds throughout the day.

Opening the event, Michael Corish let it be known that anyone whose mobile rang during the conference could make amends by paying a donation. By the evening's gala dinner at Grand Central, strong arm tactics proved unnecessary as a grand total of £1,598 was collected.

Golden Charter pledged to match that sum. As a result, a grand total of £3,196 was raised, thanks to the roughly 360 people in attendance



throughout the day and the contribution of Golden Charter itself.

## New Director of Marketing dives in



Karen Trickett speaks to staff

Golden Charter's new Director of Marketing, Karen Trickett, was "thrown to the wolves" in her own words, presenting at the morning sales conference to end her first week with the company.

Joining Golden Charter from marketing agency Tangible, where she was CEO, Karen has worked with as high-profile clients as Nestlé and Royal Mail.

Ronnie Wayte said: "We're delighted to welcome someone of Karen's calibre to the business at what is a hugely exciting time.

"Her significant marketing expertise will enable us to maximise the opportunity presented by our continued growth as we look to make Golden Charter a household name."

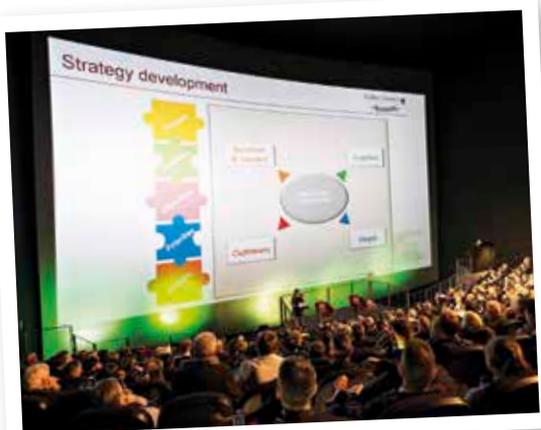
## A silver screen anniversary

By holding the One Purpose, One Ambition, One Company afternoon conference at the IMAX, Golden Charter made plenty of use of the biggest screen in Scotland.

As staff streamed in, purpose-made videos took them through the company's history with a cinematic twist. Classic films were spotlighted, with Back to the Future's DeLorean making an appearance while images

from the past gave a trailer of what was to come. The event then started with a Star Wars crawl showing the company's current position.

Jane McCarry and Mark Cox, best known for their portrayals of Scottish pensioners on BBC comedy Still Game, performed a sketch that made plain the positive effects funeral planning can have on the lives of real people. And a final nod to cinema came with a clip from Forrest Gump, letting everyone know about the box of chocolates that they were to receive outside.



## Age UK backs funeral planning

Funeral plans have been publicly endorsed by Age UK Enterprises, an arm of the charity that aims to support people in later life.

The pensions provider said that it was financially sensible to look into funeral plans. The endorsement comes after Age UK Enterprises carried out research into people's intentions towards funerals payments.

2.1 million people do not know how they will pay for the cost of their funeral, the research found, with 30 per cent of those surveyed planning to use either a funeral plan or life insurance.

Age UK Enterprises' Managing Director, Gordon Morris, said: "Taking out a funeral plan can help steer you through some of these issues and also makes financial sense, as you're effectively paying for your funeral at today's prices.

"It is important to be as clear as possible on what is to be paid, how this compares with other plans and what will be received from the plan. While it's a sensitive subject, planning on how to manage funeral costs is something we should all try to consider."

### Five Things to do Before I Die

SAIF, with the assistance of Chris Parker of Abbey Funeral Services, has recently produced a new booklet covering five important things for anyone to consider before they die.

The booklet covers everything from the funeral arrangements to laptop passwords.

✓ Please contact SAIF Business Centre for more information and copies.



The BBC's Huw Edwards presents the award to Kate Tomes and Chris Lima

## COLOURFUL COFFINS GOES GREEN

Colourful Coffins proved its green credentials when it secured a sought after second place in the Green Progress Award at the Thames Valley Business Magazine Awards 2015.

The Oxfordshire-based company impressed the judges with details of its environmentally-friendly sourcing programme, segregation of waste materials, and its involvement in carbon offsetting.

The Green Progress Award is sponsored by Grundon Waste Management and Anthony Foxlee-Brown, marketing and communications manager, who was one of the judges, said: "We were extremely impressed with Colourful Coffins' commitment to environmental issues and the fact it is always looking for new ways to improve waste and recycling."

# Highest winter deaths since 1999

Flu virus blamed for rise in fatalities as vaccine's success rate drops

New figures have confirmed that last winter saw more deaths in England and Wales than any other year in the 21st century.

The flu was blamed for much of the increase, with last winter's vaccination only effective for around a third of people. More than a third of all deaths had the flu or pneumonia as an underlying cause.

Claudia Wells of the Office of National Statistics said: "A major cause behind the rise was the flu virus, with estimates showing the vaccine was not as effective this winter compared to previous years."

While winter death rates tend to vary sharply over the year, this increase has been described as notably high. Almost 44,000 people died across England and Wales. Most of these were found to involve over-75s, and more women died than men. News of high winter mortality in England and Wales reflects a similar

picture in Scotland, which had previously released figures.

In Scotland the death rate for cancer has fallen by 11% during the last 10 years. Although the rate of death has fallen, the actual number of deaths has not, because cancer is common in the elderly and the population is ageing.

Lung cancer is the most common cause of death, followed by colorectal cancer. Death rates vary by the type of cancer - with death rates due to breast cancer and stomach cancer falling, but rising dramatically for liver cancer.

The cancer mortality figures, published in a new report from ISD Scotland, show that the disease claimed the lives of 15,746 people last year.

More than 530 of those deaths were due to liver cancer, with the mortality rate for this form of the disease increasing by 43% between 2004 and 2014.

# Changing market makes plan sales more important over winter

Following the major progress made by intermediaries this year, funeral directors are being encouraged to look at all the ways they can encourage funeral planning over the final quarter.

As winter approaches, the growing importance to families of planning ahead is clearer than ever. However, to continue to provide more plans for these families, funeral directors must be aware of the different ways in which the face of funeral planning is changing.

Malcolm Flanders, Golden Charter's Director of Sales (Funeral Director Field), pictured, said: "As different areas of the market grow, one obvious result of that is more competition for

## Golden Charter determined to harness changes in technology and secure business for Independents

funeral directors. "We know that the growth of intermediaries can be both a benefit and a risk, as the future of this business is out of Independents' direct control. Given the growing popularity of intermediaries, funeral directors have to ensure that they keep pace by focusing on securing funeral plans themselves."

With some intermediaries' growth coming from novel use of the internet, technology is another area that Independents should be capitalising on as much as possible. To assist with that, Golden Charter is already

looking into what can be done towards straight through processing and moving away from manual data entry.

Malcolm added: "We are going to be approaching and seeking the views of Independents on how we proceed with streamlining what we do through technology. As everything continues moving in that direction, Golden Charter is resolute that Independents won't be left behind in any way. I know that many of you value technology as part of your service proposition

to families, and we will keep you involved as we seek input on the right approach to work with you.

"That will be an increasing focus as we go forward. Right now though, to help the whole profession continue moving forwards, the focus has to be on growing plan sales as much as possible over the next few months to maintain and increase the amount of business that Independents can rely on.

"Your local representative will be supporting you actively over the winter period to secure those sales, while recognising that you will all be entering a very busy period."



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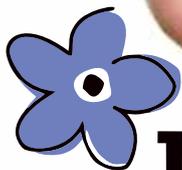
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# SAIF AGM WEEKEND 2016

11th - 13th March 2016

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

## BOOKING FORM

### 1. ACCOMMODATION: PER ROOM PER NIGHT INCLUDING BREAKFAST - SINGLE £120, DOUBLE £135

|                   | No. of Singles | Contact Name(s) | No. of Doubles | Contact Name(s) | Cost |
|-------------------|----------------|-----------------|----------------|-----------------|------|
| Friday only       |                |                 |                |                 |      |
| Saturday only     |                |                 |                |                 |      |
| Fri. & Sat.       |                |                 |                |                 |      |
| <b>Total Cost</b> |                |                 |                |                 |      |

### 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:                    |                     |      |
| <b>Total Cost for accommodation and dining</b>                 |                     |      |

### 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

# Nominations open for SAIFCharter Executive

All prospective candidates must be listed by January 15 2016

**S**AIFCharter is once again to hold an election for membership of the SAIFCharter Executive and nominations are invited from all SAIFCharter members.

All nominations are subject to the following criteria from our constitution, for vacant seats on the Executive following the Annual General Meeting (AGM) in Cardiff on 12 March 2016. The criteria are as follows:

“9.3.2 That person:  
a. has been a member of the Association for a minimum of two years and



one day on the relevant Nominations Date, and  
b. is currently serving on one of the Association's working groups or has otherwise demonstrated, in the opinion of the Executive Committee,

active participation in, and support for, the Association.”

All nominations should be received by the SAIFCharter Secretary, Arran Brudenell, at SAIF head office by 15 January 2016, as per the constitution:

“By 15 January (in the relevant year of the AGM) (the “Nominations Date”) there shall have been left at the office of the Association, notice in writing, signed by a member duly qualified to attend and vote at the Annual General Meeting, of his or her intention to

propose such person for election, and also notice in writing signed by that person to be proposed of his willingness to be elected.”

In the lead-up to and during the AGM, shareholders will cast their votes to decide who will represent Golden Charter's owners on the Executive. Prospective candidates will have their profile published in February edition of *SAIFinsight* and are recommended to speak to the Secretary (Arran Brudenell) or Chairman (Gary Neill) if they need to learn more about the process.

## LETTER

Dear Sir,

Emblazoned on the rear cover of *SAIFinsight* for the last two months has been an advert for Funeral Bookers, an aggregator website, that appears to be endorsed by SAIF. I am perplexed why SAIF would permit such a service to advertise given SAIF's mission: protecting the independent funeral director and delivering quality to the public.

Exactly a year ago I attended a SAIF executive meeting in Harlow where another aggregator website was pitching its service in the hope of an endorsement from SAIF. It was to my relief that it was not well received and the danger of allowing such a site to gain traction seemed to be understood by all in attendance.

I contacted SAIF office to remind them of the previously identified risk but they advised me that there was no intention to withdraw the advert, even though Golden Charter, who surprisingly do not have

editorial or advertising control of the magazine but who largely fund its publication, also requested the removal of the advert. This is not just an error of judgement by SAIF, it is an act of sabotage to the maintenance of control of your business and mine, the control of our pricing and the control of our clients.

I know it is December but this really is turkeys voting for Christmas and any independent funeral firm that considers working with this site or others of its type, need only talk to their local hotel owner, where typically 35 per cent of what the public pay for a room is kept by the aggregator and rooms are traded as commodities with no reference to service.

SAIF has not only failed to protect its members but gifted one of our biggest strategic risks a foothold.

Please express your views to SAIF and let us stop this nonsense.

**Julian Walker**  
AB Walker & Son, Berkshire

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# Time to get talking

**E**ven before you meet the proprietor, it's clear there is something a little different about R. Greaves & Co, from its unusual window displays to the bright breezy décor of its offices. Rhian Greaves herself is similarly cheery and full of enthusiasm for her new business, opened earlier this year after 11 years with a local family-run funeral director.

"It's what I love doing, and I had a strong vision for the kind of experience I want to offer people. I felt I could only do that with my own business," she explains.

Rhian's "mission" is to get people



talking about death and the kind of funeral they would like, in an environment where they feel relaxed and in control.

"I wanted to bring the business into the 21st Century and get people talking," she says. "Lots of people come in just for a chat, I've got a Facebook page... I'm not a scary person and this isn't a scary place. I have an on-site memorial showroom and window displays that I change every month. So I've had a motorbike funeral, eco-funerals - it's always something different."

The mission seems to be working; one

of the first funerals she directed under her own company in Wem, Shropshire, was a burial at sea.

"He had been in the merchant navy and that's what his family wanted," she says. "It was a lot of work, getting the necessary licences and organising the logistics, but it was beautiful and had real meaning for his family."

Despite not having the decades of loyalty that often come with an established family funeral director, Rhian is well known and liked in the community, including for her fundraising work with the local children's hospice.

“I’VE GOT A FACEBOOK PAGE. I’M NOT A SCARY PERSON AND THIS ISN’T A SCARY PLACE”

Rhian Greaves

## MEMBERSHIP UPDATE

### FULL MEMBERSHIP PENDING

**Mr R Newman**  
Newman & Son  
180 Stoke Road  
Slough, Berkshire  
SL2 5AS

**Mr C Jackson**  
Mears & Jackson  
West Cemetery Lodge  
Manchester Road  
Warrington, WA1 3BG

**Mears & Jackson**  
(Branch Office)  
40-42 High Street  
Runcorn, Cheshire  
WA7 1AW

**Mr G Toomey**  
T P Bradbury Funeral  
Directors  
227 Hylton Road  
Millfield  
Sunderland, SR4 7XA

**Mr D Morris**  
R Morris & Son  
St Asaph Road  
Trefnant, Denbigh  
LL16 5UD

**Mr D F Campbell**  
Countryside Funerals  
The Annexe  
Mill House  
High Street, Halberton  
EX16 7AG

**Ms J Richardson**  
Allan Menzies Funeral  
Directors Limited  
1369 Gallowgate  
Glasgow, G31 4EX

**Mrs S Aspinall**  
Agapé Funeral Service  
Forget Me Not Chapel  
Schofield Street  
Waterfoot  
Rossendale, BB4 9AH

**Mr W Holt**  
Holt & Son  
19 Burnley Road East  
Waterfoot  
Rossendale, BB4 9AG

**Holt & Son** (Branch Office)  
12A Dearden Gate  
Haslingden, BB4 5QJ

**Whiterose Funeral Service**  
(Branch of Holt & Son)  
85 Main Street  
Burley In Wharfedale  
West Yorkshire, LS29 7BU

**Mr T and Mr A Tomes**  
Harry Tomes Ltd  
Barham House  
31/33 Tower Road  
Boscombe  
Bournemouth, BH1 4LA

**Mrs S Harvey**  
Westcountry Funeral  
Services  
The Old Smithy

1 Haye Road South  
Elburton, PL9 8HH

**Mr A Sheppard**  
H G Harris  
9 Broad Street  
Staple Hill  
Bristol, BS16 5LN

**F Woodruff**  
(Branch of H G Harris)  
118-120 Station Road  
Yate, Bristol  
BS37 4PQ

**F Woodruff**  
(Branch of HG Harris)  
2 High Street  
Winterbourne  
Bristol, BS36 1JN

**F Woodruff**  
(Branch of H G Harris)  
192 Badminton Road  
Coalpit Heath  
Bristol, BS36 2SX

**L & J Gulwell**  
(Branch of H G Harris)  
1 Quaker Lane  
Thornbury  
Bristol, BS35 2AD

**Mrs J Bartlett & Mr P Broughton**  
G Holland & Son  
62 Vestry Road  
Street  
Somerset, BA16 0HX

**Mr P Davies**  
Harry Dawson Funeral  
Services  
105 Upper Normacot Road  
Normacot  
Longton  
Stoke-on-Trent, ST3 4QG

**Amy Watkins**  
Mel&Ron Watkins Funeral  
Service  
Graigwen  
12 Pentwyn Road  
Pencoed  
Mid Glamorgan, CF35 6SB

**Mel&Ron Watkins Funeral Service** (Branch Office)  
Bethany Private  
Chapel of Rest  
Bridgend Road  
Bryncae  
Llanharan, CF72 9RP

### ACCEPTANCE INTO FULL MEMBERSHIP

**Mr S Peel**  
David Butterfield Funeral  
Directors  
Bradford Road  
Rawfolds  
Cleckheaton  
West Yorkshire, BD19 5LT

**Mr O Barthram**  
Barthram Funeral Service  
47 South Parade  
Northallerton, DL7 8SG

**Mr N Gillett**  
N Gillett & Son Ltd  
Church View  
Mowbreck Lane  
Wesham  
Preston, PR4 3HA

**Mr J Hill**  
Hill Brothers Ltd  
7 Sowerby Road  
Thirsk  
North Yorkshire, DL7 8HG

**Hill Brothers Ltd**  
(Branch Office)  
7 Sowerby Road  
Thirsk  
North Yorkshire, DL7 8HG

**Mr A Galla**  
A Galla Funeral Directors  
3 The Pavement  
Pope's Lane  
London, W5 4NG

**Mr J and Mr F MacGregor**  
MacGregor and Smith  
Funeral Directors  
Manse Road Funeral Home  
Newmains  
Wishaw, North Lanarkshire  
ML2 9BD

**Mr S Fox**  
Malone & Fox Family  
Funerals Ltd  
51 Rossendale Road  
Glasgow, G41 3RH

# Kings of the Hill

**E**stablished in 2001 by Richard and Jeffrey Hill, Hill Brothers quickly earned a reputation for its sensitive, personal, family-centric service. Having expanded with a second office in Northallerton, north Yorkshire, in 2011, the business continues to grow.

Hill Brothers offers a comprehensive range of services, walking customers through the often complex and emotional journey of organising a funeral, while giving them full control over the important decisions of style and tone.

Respect and dignity are the Hill



Brothers' watch words, and the business sets great store in its 24-hour service and relationship with customers.

"Relationships are at the heart of what we do, and everyone's needs are different, so we need to be sensitive to that," says Richard Hill.

"Everyone involved with the business is here because they have a way with people. For example, several of our bearers are retired police officers and firefighters, and understand how to relate to people under difficult circumstances."

Hill Brothers is definitely a family affair, with Richard and Jeffrey's mother (a retired nurse) and father (who worked in the hospital mortuary) also now working for the business - a fact they believe has contributed greatly to the business's success.

"I believe there really is something special about family funeral directors," says Richard. "We take personal pride in what we do, and we know it means a lot to customers that they can pick up the phone at any time of the day or night and speak to one of us. It's not just a business."

## “THERE REALLY IS SOMETHING SPECIAL ABOUT FAMILY FUNERAL DIRECTORS”

Richard Hill

**Malone & Fox Family Funerals Ltd**  
(Branch Office)  
350 Holmlea Road  
Cathcart  
Glasgow, G44 4BX

**Mr C Harper**  
Clair Harper t/a Sinclair  
Funeral Directors  
8 MacArthur Street  
Wick  
Caithness, KW1 5AX

**Mr S Walker**  
Janice Stevens  
Independent Funeralcare  
979 Tollcross Road  
Tollcross  
Glasgow, G32 8UU

**Ms L Thomas & Ms N McGhee**  
Dempster & Taylor Ltd t/a  
Green Oak Funeral Services  
12 Jamaica Street  
Greenock  
Renfrewshire, PA15 1XX

**ASSOCIATE MEMBERSHIP PENDING**

**Mr S Rothwell**  
Roftek Ltd t/a Flexmort  
Gloucester Freight  
Buildings  
Units 3 & 4  
Whitworth Court

Baird Road  
Waterwells Business Park  
Gloucester, GL2 2DG

**ACCEPTANCE INTO ASSOCIATE MEMBERSHIP**

**Mr W McKechnie**  
Prestige Carriages  
Place Bungalow  
Largs Road  
Kilbirnie  
North Ayrshire, KA25 7LH

**FULL MEMBER CLOSED BRANCH**

**Mr A Edmonds**  
Bristol Memorial  
Woodlands Ltd  
Chipping Sodbury  
7 Horse Street  
Chipping Sodbury  
South Gloucestershire  
BS37 6DA

**Miss S Maclean**  
Scunthorpe Funeral Care -  
Branch of Ashby  
Funeral Care  
92 Oswald Road  
Lincolnshire, DN15 7PA

**FULL MEMBER NEW BRANCH**

**Mr E Poole**  
A J Sellman

67 Station Street  
Cheslyn Hay  
Staffordshire, WS6 7EG

**Bensons of Morley Funeral Service** (Branch of Bensons Funeral Service)  
32 Queen Street  
Morley  
Leeds, LS27 9BR

**Ken Thompson Funeral Directors** (Branch of Fergus Court Funeral Services)  
59 Middleton Road  
Pickering  
North Yorkshire, YO18 8AL

**Pontyclun Funeral Services** (Branch of Morgan Thomas Vowles FD Ltd)  
Clun Avenue  
Pontyclun  
Rhondda Cynon Taff  
CF72 9AG

**John Grenfell & Son Ltd**  
Chapel of Rest & Office  
12 Manchester Street  
Morpeth  
Northumberland, NE61 1BH

**Mr M Haywood**  
P G Oxley Ltd  
54 Station road  
Clacton on sea, CO15 1SP

**Peace Burials Ltd t/a**

**Peace Funerals**  
363 Halifax Road  
Sheffield, S6 1AF

**Walter H Squires & Son**  
20 Exwick Villas  
Exeter  
Devon, EX4 2AS

**Christopher Sample Funeral Services** (branch of Your Choice Funerals)  
47 Eastbourne Gardens  
Whitley Bay, NE26 3LX

**FULL MEMBER NOT RENEWED**

**Mr K Patton**  
Ken Patton Funeral Directors  
41-43 Warwick Road  
Carlisle, CA1 1EE

**Mr N Birks**  
T W Birks & Sons Ltd  
Holme Valley Funeral Home  
Woodhead Road  
Holmfirt, HD9 2PR

**Mr N Birks**  
T W Birks & Sons Ltd  
317 Meltham Road  
Netherton  
Huddersfield, HD4 7EX

**Mr N Birks**  
T W Birks & Sons Ltd

100 Manchester Road  
Deepcar  
Sheffield  
S36 5RE

Note: Should any SAIFF member have any known reason which would prevent membership being granted, please contact the SAIFF Business Centre, in writing, with substantiated evidence against the said application to be received at SAIFF Business Centre by no later than January 4th 2016



To join SAIFF 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@saiff.org.uk

# Update

NEWS FROM KINDRED ASSOCIATIONS

## A little distance is often a big comfort

The Federation of Burial and Cremation Authorities is currently preparing a written response that will go to the Local Government and Regeneration Committee of the Scottish Government in relation to the recently released Burial and Cremation (Scotland) Bill.

The FBCA is generally in agreement that the existing legislation relating to burial and cremation in Scotland should be repealed and replaced by a new legislative framework, and this should apply to all cemeteries and crematoria in the country. However, there are sections of the Bill with which the Committees of the FBCA, and many of its members, are not comfortable.

The primary concern is around the Scottish Government's desire to abolish the requirement for a new crematorium to be sited at least 200 yards (182.88 metres) away from any dwellings and 50 yards (45.72 metres) away from a road or highway. The FBCA firmly believes that the positioning of crematoria is of vital importance, in order that bereaved families are not subjected to the day to day activities that take place in residential areas and gardens. When attending a funeral service or visiting the crematorium,

Current law that prevents new crematoria being built next to homes and roads shouldn't be axed. It gives the bereaved peace to mourn

the bereaved are entitled to expect to be able to spend time in peaceful and meaningful contemplation. The routine of daily living including parties in gardens, barbecues and accompanying music does not in any way fit with the tranquil setting that we have come to expect in this type of location.

During a recent consultation process seeking views on the proposed

Bill Relating to Burial and Cremation and Other Related Matters in Scotland, this question was posed:

Do you agree that a minimum distance of 200 yards (182.9 metres) should be required between crematoria and housing? If not, please explain why not.

Of the 181 respondents to the consultation, 138 (76%) supplied a response to this question with 75% of the respondents to the question stating that they would want to retain the distance requirements.

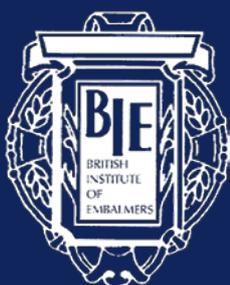
It was noted in the consultation analysis that: "Respondents were strongly in favour of retaining a significant minimum distance. Many who commented considered that the

most important factor for retaining a minimum distance was to ensure privacy and dignity for both home owners and mourners. A substantial distance would also ensure provision for memorial gardens and car parking." However the Scottish Government is proposing to abolish the requirement.

There are numerous examples where Planning Authorities have allowed private housing and highway developments to take place in very close proximity to crematoria facilities. This has detracted from the natural beauty of many of these locations and had a negative impact upon the ambience of the setting for these important facilities. Rather than removing the 200 yard and 50 yard rules, the FBCA would much rather see action taken by legislators to protect these vital locations and prevent subsequent developments within the curtilage of the crematoria grounds.

The FBCA will be drafting its response to the Bill and submitting it to the Local Government and Regeneration Committee and a representative of our organisation will appear before the Committee in December.

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



### CONSULTATION UNDERWAY ON NEW RISK GUIDELINES

The BIE has recently been involved in consultation meetings with The Health and Safety Executive regarding new draft guidance for managing the

risks of infection in the post mortem room and funeral premises. This has resulted in a questionnaire being sent to BIE Members for their views.

There seems to be a sudden interest again in embalming as a career from different areas of the press. This involves interviews by TV, radio and online interviews. We seem to have spells like this when everyone is interested in what we do!

# WE WILL REMEMBER THEM

BIFD President Clive Pearson recounts the story of one brave soldier whose memory will never be forgotten

It was October 30, 1944, the sky was clear and the moon was bright. Second Lieutenant Horne's platoon was ready to engage the enemy who were holding anti-tank defences north of Telberg near to Roosendaal in the Netherlands.

The approach to these positions was across bare open fields with no cover and was surrounded by minefields. Earlier that day, efforts had been made to take down the defences but this had been met with enemy fire.

Horne's platoon were ordered to gain a footing by



Horne's memorial cross

night as near to the ditch as possible to protect the right flank and keep the enemy engaged.

Horne led his men. The platoon came under heavy fire from defences dug in 30 to 40 yards from the soldiers' objective. Horne gave the order to fall back to a position that was less exposed. But this wasn't

easy as they faced gun fire and having to cross a minefield under moonlight.

With courage, patience and skill, he conducted the exercise personally, passing through the minefield twice, exposing himself to heavy fire at short range and withdrawing every man to the new position.

Horne was awarded

the Military Cross for his bravery and leadership. He had a large wooden cross placed on the moors looking down upon the village of Marsden in remembrance of the men who served in the Duke of Wellington's 7th battalion.

This memorial was cruelly vandalised, and in 2004 a new cross was made, dedicated and put in place on the moors. I had the privilege of attending the dedication service with Horne's widow, children and grandchildren.

Every year since 2004, on the Saturday before Remembrance Sunday, I walk in all weathers with veterans, representatives from the United Church and other members of the community to lay a wreath on the cross in remembrance of the fallen.

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# CLIMBING THE LADDER

WORDS: ROISIN MCGROARTY

New online-based training course for funeral directors offers skills boost both for new recruits to the industry and established professionals – with help from tutors always available on the phone

**D**edication and compassion are two words used to describe some of the best funeral directors. But how can you build up the knowledge and understanding needed to provide top class service to clients, especially when you are first entering the industry?

SAIF and the Independent Funeral Directors' College (IFD) have entered into a new partnership with Preston's College to offer high quality apprenticeships that will equip new recruits and even support long-term industry members who are looking to gain a formal qualification.

Preston's College had previously started running a funeral services course a number of years ago but, from February 2016, the first intake of students will soon be immersed in a formal Level 2 Funeral Operatives and Services apprenticeship which will involve a distance 'blended learning package'. This new 'blended' programme means that apprentices from around the country will receive high end training that includes three face-to-face contact meetings with assessors and a series of online learning sessions, with tutors always available at the end of the phone.

Speaking to *SAIF Insight* about the development, Simon Galley, Head of Health, Sciences and Early Years Training at Preston's College, explained: "Two years ago, we identified a skills gap in the independent funeral market for funeral operative training provision. Following increased demand, we have now introduced a further Level 2 apprenticeship in Funeral Operative Services which will provide a valid and credible qualification to work within the funeral industry."

The programme will also provide top industry employers from across the UK with a recognised platform to help train their apprentices.



Simon added: "The number of learners we can take is purely dependent on the number of assessors who actively work, or have worked, within the funeral industry. As such, most assessors are funeral directors themselves or even chief executives within funeral companies.

"Our partnership with SAIF and the IFD College provides access to assessors with years of experience from the funeral industry and that experience can filter down to learners."

But the course isn't only for new recruits to the industry, with the apprenticeship being designed to also cater for the industry's long-standing members of staff.

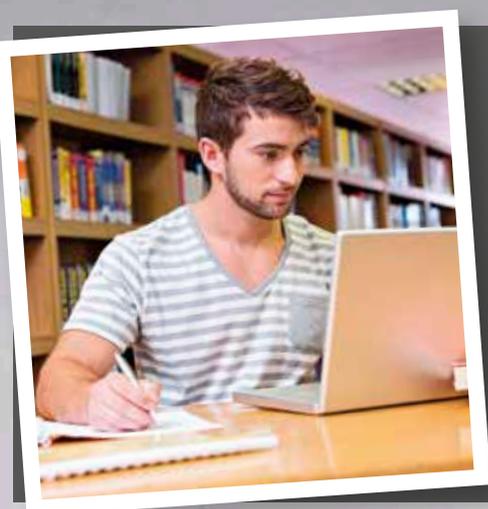
Simon continued: "We are finding that a lot of staff from within the industry have never gained a formal funeral-based qualification, so this apprenticeship can help provide them with a qualification to match their experience."

In February, Preston's College is hoping for 12 to 15 learners from across the North West to begin their apprenticeship, with further plans to expand its market in the near future.

All the apprentices must be employed, working a minimum of 30 hours per week, and be able to take on the 12 month long programme.

The apprentices' employers can keep a close eye on their development with an

# ORDER OF LEARNING



## WHY YOU SHOULD SIGN UP!

The formal qualification will back up any training you have previously done. There are five areas you can improve your skills by joining the apprenticeship programme.

- 1 How to interact sensitively with clients
- 2 Dealing with client requirements for arrangements
- 3 Coffin bearing
- 4 Floral tributes
- 5 The storage and retrieval of information

online programme set to track their progress.

The college's new programme has been given full backing from the IFD College, which has been providing basic vocational training to those employed in the independent funeral profession since 1995.

IFD College Deputy Chairman and Lead Verifier, Chris Parker, has been heavily involved with the project from the start.

Chris explained: "We are very happy to be working with Preston's College because it allows us to be involved in something we feel is vital to the sector.

“A LOT OF STAFF IN THE INDUSTRY HAVE NEVER GAINED A FORMAL FUNERAL-BASED QUALIFICATION”

Simon Galley

"We are excited that our assessors are going to be actively involved in assessing the apprentices as they go through the training."

IFD College has worked closely with the staff at Preston so the training is not dissimilar to what IFD College is offering at present but with the additional benefit of remote learning.

Chris has recently taken on the role of Senior Verifier at IFD and will also be carrying out the role of Verifier at Preston's College.

"It is important they married up with an organisation like SAIF and the IFD College who have the occupational experience to help," she said.

In recognition of the need to support people in the industry, SAIF has been fully supportive of the programme and is delighted by the prospect.

SAIF Executive Chairman Alun Tucker, pictured left, said: "SAIF, and the IFD College, have worked with Preston's College over the past 18 months to develop the funeral apprenticeship programme.

"I see it as a valuable asset as we look to encourage people to join the profession. I encourage members to offer apprenticeships with a view to developing the funeral directors of tomorrow.

"SAIF is pleased to provide financial support to the programme's launch and look forward to sharing in its success." ●



The course is based at Preston's College

## Course is easy to access for students and employers

Supported by SAIF and the IFD College, the new Level 2 programme at Preston's College will cover a wide range of skills to aid new and existing members of the profession.

The apprenticeship course will be delivered through a unique 'Distance Blended Learning Package' in which an online electronic tracking system, called OneFile, will give students and employers easy access to submit work.

Each apprentice's progress can then be monitored by tutors, assessors and employers. The course will include training on how to interact sensitively with clients, planning and co-ordinating funeral arrangements, coffin bearing, handling floral tributes, working relationships and the storage and retrieval of information.

Additional training benefits include understanding the principles of embalming and completing an IFD College certificated health and safety course. There are also additional functional skills in English, mathematics and computing skills.

The preparation for these exams will include assignments such as letter writing, taking measurements, calculation and invoicing. The 12 month long Level 2 apprenticeship is set to begin in February 2016 and will be open to anyone in the industry, as long as they are working for more than 30 hours per week. The programme will include three assessor visits plus a final visit by IFD assessors. Progress reviews will be completed every 12 weeks between the assessor, employee and their supervisor/mentor and this is an optimum time to collate additional evidence and complete observations.

An apprenticeship grant of £1,500 is available to eligible employers who sign up one or more 16 to 24-year-old apprentices. For more information, contact Preston's College at 01772 225 5000 or visit [www.preston.ac.uk](http://www.preston.ac.uk)

### PROFILE

## CHRIS PARKER

**IFD College Deputy Chairman and Lead Verifier**

*I've been MD of the family business for more than 30 years and was one of the earliest members of SAIF. I have served on the National Exec for 15 years and was National President in 2006/7.*

*I became involved with the IFD College in 2003 when it was failing and in need of restructuring. I wrote the courses that are still currently in use and obtained external*

*accreditation for them from OCN, now called One Awards. I served the college as Director of Education until about three years ago. I am now Deputy Chair of Governors and Lead Verifier.*

*My interest in training stems from my previous occupation. I trained as a General Nurse, qualifying in 1967. In the late 70s I transferred to working with students as a clinical instructor, and later as a tutor for health care students at a local college of further education.*





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# HELPING IN TIMES OF TRAGEDY

WORDS: RICHARD CROASDALE / PHOTOS: KENYON

Firm is on hand when disasters occur around the world ...  
and the priority is always to assist the victims' relatives

**W**hen a large-scale disaster strikes – whether an act of terrorism, a natural phenomenon or a tragic accident – it naturally grabs the attention. We count the dead, speculate over whether the tragedy could have been prevented or mitigated and, perhaps, count ourselves fortunate not to have been involved. Eventually though, our attention moves on and life continues much as before. For those whose loved ones were suddenly – often violently – taken from them however, the immediate aftermath is just the start of a long, painful and often confusing journey. In many such situations, it will fall to Kenyon International Emergency Services to help navigate the complex path of bureaucracy, practicality and

grief that inevitably plays out following such an event.

JH Kenyon entered the 20th Century as an already successful funeral director, going on to oversee the funerals of King George VI, Queen Mary, and Sir Winston Churchill. But it was the company's role in the aftermath of the then-famous 1906 Salisbury rail disaster, pictured below, that laid the foundations for its modern business. When an LSWR boat train derailed outside Salisbury railway station, killing 28 people – mostly wealthy American citizens bound for a Cunard sailing from Plymouth – the Metropolitan Police called upon Kenyon to help identify the dead and process their repatriation.

While Kenyon's traditional funeral business continued to grow, so did its emergency response activity. In the very early days of forensic pathology, the company's cutting-edge knowledge in areas such as fingerprint matching and odontology meant it was often contracted by the police to investigate crime scenes, as well as responding to disasters.

After several changes of ownership, by the late 1990s JH Kenyon was in the hands of the US-based funeral giant SCI, which decided to spin out the emergency response business under a separate name: Kenyon International Emergency Services.

The company's Chief Executive, Robert Jensen, picks up the story: "Prior to 1998, our clients had primarily been insurance companies, but around that time we found the governments and companies



Robert Jensen has first-hand experience of major disasters

involved – the airlines or rail companies – increasingly wanted a direct relationship with Kenyon. They wanted to drive activity based not on a dollar bottom-line, but on the need to protect their reputations by taking good care of family members. So really, our clients are the families, and everything we do is to make the process easier for them."

This change in focus is reflected in the nature of Kenyon's services. The company still works on the ground, recovering, identifying and repatriating the deceased and their personal effects, though in some cases the government in whose jurisdiction the disaster took place will handle all or part of this process itself. Jensen explains that what he calls a "disaster humanitarian service" has become increasingly important.

"It's about working with families – not bereavement counselling or social work, but helping them in the transition from the life they knew to a new normality," he says. "As funeral directors, we deal with loss all the time. In cases where that loss is sudden





© Julie Soefer

“OUR CLIENTS ARE THE FAMILIES AND EVERYTHING WE DO IS TO MAKE THINGS EASIER FOR THEM”

Robert Jensen

or unexpected, there’s a whole system in place to help them deal with it, but where there’s a mass fatality, you tend to have multiple agencies each handling part of the response. The only party involved from beginning to end is the family, and they don’t care about the name on the back of the jacket, whether it’s the Metropolitan Police, the AAIB or the Casualty Bureau.

“That’s where we come in. If my husband lost me in a car accident, it would be very sad, but not something he’d read about in the paper for months. However, if I died in a plane crash, that would be a drawn-out process involving many parties, extensive press coverage, lots of speculation. Who tells him how to interpret all the information from different sources coming out of something like that?

“Family service is about interpreting and guiding family members through the process, getting information from them as well as giving helpful information and answering their questions.”

The specific response to any given

emergency will inevitably require a different set of skills depending on the circumstances. Because of this, Kenyon only employs 25 full-time members of staff. The lion’s share of its staff come from a global network of experienced independent contractors, who remain on standby to be called into action when needed.

These individuals represent a broad range of skills and cultural backgrounds, from traditional funeral directors to technical and logistics experts, and even mountaineers. For others, membership of the network isn’t about a particular job specification, but the ability to talk with and empathise with family members on a human level.

Of course, entering situations where lives have been lost frequently carries its own risks, and Kenyon takes every precaution to ensure team members attending an event do not themselves become casualties.

“We’re in the business of recovering





Staff were on the ground in Indonesia after the 2004 Tsunami



The recovery operation after a disaster is a painstaking task



the deceased, not adding to their number,” says Jensen. “You look at our first aid kits for example and you’ll probably find they’re more robust than some A&E rooms, because I don’t ever want to write that letter to a family member of one of our employees or a team member. When we attended the Tsunami in Indonesia in 2004, we brought in experts to do risk assessments. Have we had injuries though? Certainly. In Haiti, it was a risky environment. But nothing that’s been fatal - we’ve never lost a team member and never intend to.”

But risks on the ground are not the only potential obstacle to Kenyon’s work. From the families to the state and any companies involved, every party has its own objectives and concerns. Part of Kenyon’s role is, where possible, to bring its vast experience to bear in ensuring the best long-term outcomes for all concerned.

“There are no new lessons, only new people learning old lessons,” observes Jensen. “I’m 50 years old and I’ve been to two events that have killed a quarter of

a million people in minutes. Sadly, I expect I’ll see more. Not many jurisdictions will have that kind of experience, which is a good thing, but it does sometimes mean their decisions are political and not necessarily what we would advise as being the best long-term course.

“For example, you have a helicopter that goes down in a war zone, carrying troops of several nationalities. Each nation takes what it thinks is their deceased, and is keen to move ahead with a funeral. At this point, I would always advise the home countries to tell the families the circumstances of their loved one’s loss and advise waiting for identification of all the remains. That may seem strange, but if in six months time, after the funeral, another country announces they have some parts of your national and want to return them, the family faces a heart-breaking decision over whether to disinter their loved one.”

Kenyon is always looking for experienced, skilled funeral directors to join its network and Jensen describes the experience as a good way to learn and

acquire new skills and experiences. But he also cautions it is a job that can require a good deal of selflessness and resilience.

“Team members need to be prepared to put in hard work, have empathy and a lot of flexibility – a lot of situations are ambiguous, and it’s not the kind of environment where you stick to a clear job description. You might need to drive a truck if you’re physically able, or work through the night. And some days, you’re just going to have to sit and wait, even though you know there’s all this work to be done,” he said.

Ultimately though, he believes that the same values that drive most funeral directors also make membership of the Kenyon team an attractive proposition.

“Like being a funeral director, people choose to join us because it’s a way to offer a service to someone they will have never met, but who will be totally dependent on how well that job is done.

“It’s a job, like any other, but you need that drive to help families at their most vulnerable,” he concluded. ●

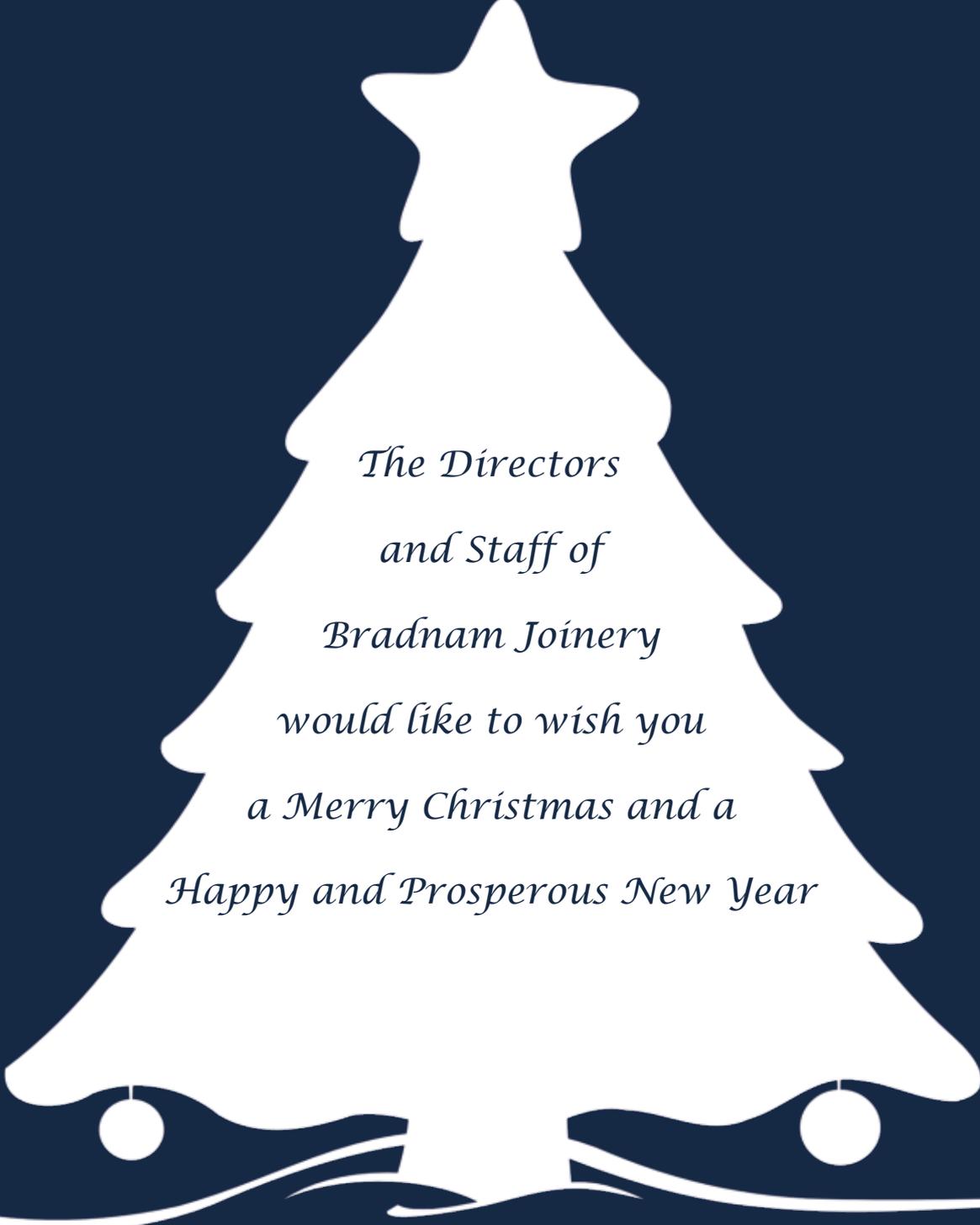


Media speculation over plane crashes can cause added pain to victims’ families



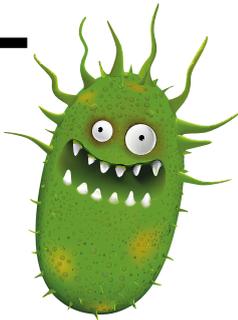
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# SUPERBUGS - WHAT DOES THE FUTURE HOLD?



WORDS: JAMES MILNES

The spread of resistant bacteria isn't just the stuff of Hollywood movies, but funeral directors can reduce the risks to their staff and customers by following a few simple rules



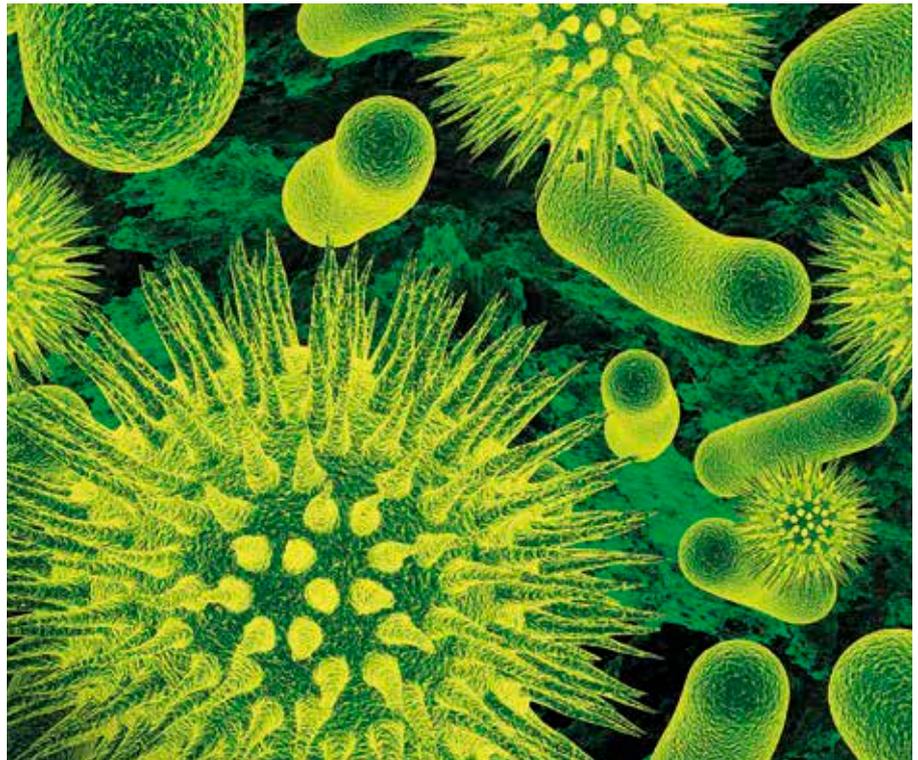
**T**he rise of antibiotic resistant bacteria heralds the dawning of the age of superbugs that are immune from the effects of medication to make people better. The World Health Organisation (WHO) regards antibiotic resistance as the biggest threat to global health over the coming years. Some predictions see more people dying from superbugs than cancer by 2050. WHO's 2014 report on global surveillance of antimicrobial resistance revealed that antibiotic resistance is no longer a prediction for the future; it is happening right now, across the world, and is putting at risk the ability to treat common infections in the community and hospitals. The world is heading towards a post-antibiotic era, in which common infections and minor injuries, which have been treatable for decades, can once again kill. The UK's National Security Risk Register has the long overdue pandemic flu outbreak as the number one threat to UK security alongside that of terrorist actions.

This is clearly a very significant issue that needs to be addressed by all sectors, however, within the funeral sector you are highly likely to have to deal with the aftermath of people and communities that could be devastated by killer infections. It is important that, as a business, you understand the issues and have the opportunity to shape your business, policies and processes to reflect this changing landscape and potential upturn in clients. This article will look at and discuss the overall threat, what is antibiotic and antimicrobial resistance, what is a superbug and how should we prepare to protect individuals and businesses?

### THE THREAT

Antimicrobial resistance threatens the effective prevention and treatment of an ever-increasing range of infections caused by bacteria, parasites, viruses and fungi. The threat to global public health requires action across all government sectors and society in order to support the mitigation of the threat and to prepare for the impact of the superbugs gaining a foothold.

Antimicrobial resistance is a global issue with new resistance mechanisms emerging and spreading globally. There are high proportions of antibiotic resistance in bacteria that cause common infections such as urinary tract infections, pneumonia, bloodstream infections in all regions of the world. A high percentage of hospital-acquired infections are caused by highly resistant bacteria such as methicillin-resistant Staphylococcus



Superbugs mean sick patients will take longer to recover, says James Milnes, below

aureus (MRSA). Gonorrhoea, for example, may soon become untreatable as no vaccines or new drugs are in development. In Leeds this year, an outbreak of 'Super-Gonorrhoea' was identified which caused a national alert as the drugs previously used to treat the infection were no longer effective. Patients with infections caused by drug-resistant bacteria are generally at increased risk of worse clinical outcomes and death, and consume more health-care resources than patients infected with the same bacteria that are not resistant.

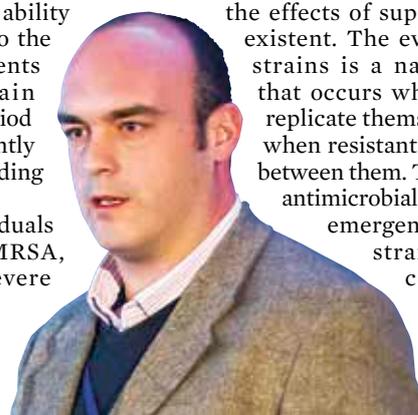
The question is why this should be a concern? As the spread of these resistant bacteria continues, the more likely it is that we will face a situation where our ability to treat common infectious diseases will be significantly reduced, resulting in death and disability of the individual who, up until recently, could continue a normal life. This will result in a situation where many standard medical treatments will either fail or turn into extremely high risk procedures resulting in far higher mortality rates. Furthermore, this will also result in individuals who become ill needing far longer to recover and therefore reducing their ability to work. Moreover, due to the lack of effective treatments individuals will remain contagious for a longer period of time and will significantly increase the risk of spreading the resistant infection.

As an example, individuals who have contracted MRSA, a common source of severe

infection in the community and hospitals, are 64% more likely to die than people with a non-resistant form of the infection.

### WHAT IS ANTIMICROBIAL RESISTANCE AND WHAT ARE 'SUPERBUGS'?

Antimicrobial resistance is resistance of a microorganism to an antimicrobial drug that was originally effective for treatment of infections caused by it. These microorganisms have been dubbed 'superbugs'. One could imagine the image of a superbug as a large super-powered bug marching around the streets annihilating everyone that it comes across. This is clearly a Hollywood scenario of apocalyptic scale rather than the more considered WHO approach. However, these concerns are very real. As a global community we have become accustomed to the fact that if we get ill we would expect a medicinal solution to make us better – with superbugs this may no longer be the case. Leading experts in the field of infectious diseases and microbiology see this as a very real possibility and that in the future our ability to find medication to mitigate against the effects of superbugs may be non-existent. The evolution of resistant strains is a natural phenomenon that occurs when microorganisms replicate themselves erroneously or when resistant traits are exchanged between them. The use and misuse of antimicrobial drugs accelerates the emergence of drug-resistant strains. Poor infection control practices,





Good staff hygiene is vital to stop infections

“A LITTLE BIT OF EFFORT WILL ENSURE YOU ARE BEST PLACED TO DELIVER THE END OF LIFE RITUALS WHICH ARE SO IMPORTANT”

James Milnes



inadequate sanitary conditions and inappropriate food-handling encourage the further spread of antimicrobial resistance.

We all know and accept that bacteria are everywhere and in most cases they are harmless and even support our daily lives, however, sometimes they cause illness. Infections caused by bacteria can range from mild conditions such as minor skin or throat infections to potentially deadly illnesses such as meningitis, pneumonia or staph bloodstream infections.

Bacteria that cause infections are usually treated with antibiotics. These drugs have saved numerous lives, but only treat infections or illnesses caused by bacteria - they do not work when dealing with viral illnesses such as the common cold.

The superbugs we have discussed are strains of bacteria that have mutated after being in contact antibiotics. Once this mutation happens and the bacteria are able to survive when treated with the antibiotic thus they are 'resistant'. This means that the antibiotic cannot kill the bacteria or stop them from multiplying.

This in effect creates 'super powered' bacteria equipped to fend off the antibiotic arsenal that is deployed to destroy it. The problem that we face is the overuse of these miracle drugs in both people and agriculture which has taken us to the point of no return.

The same is also true for all resistant microorganisms including fungi, viruses and parasites that are able to withstand attack from antifungals, antivirals, and antimalarials, so that standard treatments

become ineffective and infections persist, increasing the risk of spread to others. These broader threats are covered by the wider term 'antimicrobial resistance' which encompasses all drugs that are used to treat infections caused by microbes such as parasites (malaria), viruses (HIV) and fungi (Candida).

WHAT DOES THIS MEAN?

We have now reached a tipping point where we are looking at a future where there may be limited protection against these illnesses. Consequently, there is a need to take steps to ensure that business can continue and from a funeral director's perspective safeguard staff and clients to ensure that service remains unaffected. This problem is complex and driven by many interconnected factors that means that single and isolated interventions have a limited impact. We do all, however, have a role to play and we can take measures to help ourselves and support business going forward.

**The four Ps** - Prepare, Protect, Prevent and Prosper are a way to ensure you can continue to operate effectively.

**Prepare** - Education of staff. Ensure that staff are aware of the threat and what it means to them as individuals and the environment that you are operating in. When

a person has passed away, it is highly likely that they will have been surrounded by family and friends in the time leading up to their passing. It is also highly likely that those very same people will be in close proximity to your staff during the funeral process.

**Protect** - You need to consider policies, procedures and appropriate cleaning solutions to protect your staff and facilities from becoming contaminated with potentially harmful pathogens. Clients will be in your premises and vehicles where they may be unknowingly contagious and leave behind residual contamination that is not visible to the naked eye.

**Prevent** - You need to consider simple preventative measures that can be adopted to enhance your own personal protection and that of your staff. Good hand washing protocols, maintaining a clean environment, getting vaccinated and remaining in date, using antimicrobial drugs only when they are prescribed by a certified professional, completing the full treatment course (which in the case of antiviral drugs may require life-long treatment), even if they feel better, never sharing antimicrobial drugs with others or using leftover prescriptions.

**Prosper** - This is now down to you as a business. You are forewarned and therefore forearmed and can make appropriate plans to stay ahead of the curve and ensure that you remain viable now and in to the future.

In summary, we can conclude that we are entering an era of uncharted territory with regards to an increase in antimicrobial resistance leading to an increase in deaths from what were previously easily treated illnesses. Moreover, if we become ill we may take longer to recover and be required to be off work for long periods of time which could have personal consequences but could be critical to business continuity.

There are a number of simple measures that we can all take to look after ourselves and our livelihoods covered by the four Ps.

If we all do our little bit it will have an impact upon the global issue but more importantly ensure that as a profession you are able to respond effectively and efficiently to a potential upturn in business caused by this very real threat that is now coming over the horizon.

A little bit of effort now will ensure you are best placed deliver the end of life rituals which are so important. ●



James Milnes is MD of Hasta UK, a leading global security and risk management company. For more information contact: [www.hastauk.com](http://www.hastauk.com)





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# The Directory of Crematoria 2015

No need to switch on your computer, locate or borrow a CD, the Cremation Society's Directory of Crematoria is produced in a clear, concise, easy-to-use A4 hard-copy format. The Directory comes in a choice of red, blue or black binder, blocked in gold leaf or as an insert only. Over 90 pages of information checked and updated annually, this publication will be invaluable for anyone associated with or interested in the cremation movement.

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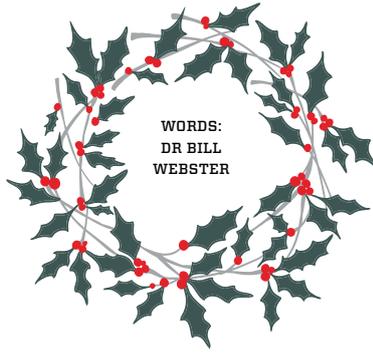
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# TO DO, OR NOT TO DO

The first Christmas after the loss of a loved one can be a lonely experience, so making a list of things that could ease the pain can help you cope with the festive season



**F**eeling low this Christmas season? Amid cheery songs, festive parties, gifts and good wishes, many lonely bereaved people are crying on the inside. Maybe you're one of them. I certainly was the first Christmas after my wife died. It had been a horrible year and I was still processing the deep pain of abandonment and loss when "the season to be jolly" came along. No fun, because I felt anything but jolly. In fact it was downright gloomy.

One widow recalled how she felt during the Christmas after her husband's death: "Little mattered to me. I didn't want to hear carols. I didn't want to be cheered up. I didn't want to look at perky Christmas cards. I wanted the same thing I'd wanted every day for eight months: the strength to force myself out of bed in the morning, to brush my teeth and to eat."

So many things contribute to the Christmas blues. Hectic activity can bring stress. Overspending can produce financial pressure. Year-end reflection and focus on loss can magnify sorrow. Maybe it's just an empty

chair that reminds you of your pain. So, how can you cope with Christmas after bereavement? Here are some suggestions and I invite you to add your own ideas to the list.

## TO DO...

- 1 Spend time with people, especially positive ones who lift your spirits, and bring some cheer.
- 2 Lights on! Enjoy sunlight, outdoors if possible. Brighten up your home and workplace. More light sometimes helps you feel more positive.
- 3 Budget your gift spending and stick to your plan. Prevent the credit card blues of January.
- 4 Talk about your feelings. Keeping them bottled up can mean anxiety, ulcers, sour disposition, and/or explosion of feelings. So, who can you talk to? A friend, a support group, a professional (doctor, minister or counsellor)?
- 5 Give to others. No matter what age you are, there's nothing wrong with wanting to bring back the magic of being a kid at Christmas. Being an adult doesn't mean you have to have a stiff upper-lip when it comes to a holiday away from family. One way to rekindle your Christmas spirit this year is by spending some time with those people who are less fortunate. So...

- 6 Volunteer. Volunteering during the holidays is a way to connect with others, boost your self-esteem, and bring joy to people less fortunate. Consider offering to help serve dinner at a soup kitchen, bringing gifts to a children's hospital, or visiting residents at a nursing home.
- 7 Accept invitations. Perhaps you are alone this year because you turned down invitations. Call those people back and say yes. If you are feeling really down about being alone at Christmas and can't pull yourself out of it, reach out for help. Call a friend, a family member, or a helpline and let them know you would like some company, or just to talk.
- 8 Enjoy solitude. If being alone at Christmas is unavoidable, plan a day for yourself. Get a new haircut, buy a new outfit, choose your favourite foods and plan a movie marathon. Christmas is a time when you can indulge yourself without feeling guilty, so just do it.
- 9 Organise an 'Orphan Christmas'. You are not the only one alone during the holidays. Plan an Orphan Christmas for those who have no one to spend the holiday with, or join a group of people in similar circumstances.
- 10 Host an online Christmas. Do you have online friends? Do you have long-distance relatives? Host an online Christmas by setting up a Skype





chatroom or Facebook group. People can drop in and out as they please, and you don't have to cook, clean, or even get out of your pyjamas.

**11** Simplify. Cut your to do list in half. Keep on asking this question: "Will the world end tomorrow if this doesn't get done?"

**12** Prioritise. Santa may need to put something under the tree for your daughter, mother, husband, and your two best friends. But his elves are a bit too busy for 300 of your friends and their cousins. So let yourself off the 'ought to' and 'should' hook.

**13** Attitude of gratitude. Take the time to appreciate what you do have in your life, be it good health, a place to live, or food on the table. Don't spend so much time grieving what you have lost that you forget to appreciate what (and who) you still have. Look forward and plan for a better year next year.

**14** Don't rush the process. Persevere. Remember that "the greatest oak was once a little nut that held its ground". Only in struggling to emerge from a small hole in the cocoon does a butterfly form wings strong enough to fly. In the struggle, you find strength. You can't wait for the storm to be over. Sometimes you have to learn how to dance in the rain.

**15** Take the fork. Yogi Berra once said: "When you come to the fork in the road, take it." Which simply means: it doesn't matter which direction you choose as long as you keep moving.

**...OR NOT TO DO:**

But sometimes it is just as effective to consider a 'not to do' list. That can remind us of things we need not do if it's going to be too stressful, and sometimes just doing that can help us put things back in perspective. So take a deep breath and say to yourself: to reduce stress and increase my holiday cheer this year, I promise...

- ...not to overspend. It's so tempting to spoil our kids, grandkids or friends. But too much retail therapy can spoil the next six months.

- ...not to add unnecessary stress and expense by feeling I need to send out cards to people I see every day. Cards are great for friends and relatives who live at a distance. But saying and meaning a cheerful and heartfelt "happy holidays" to people I see regularly is enough.

- ...not to give in to the kids' pleas for the biggest tree on the lot. A six-foot tree can look puny on the lot but impressive in the corner of our living room.

- ...not to put the kids I know on Santa's lap to get one of those standard pictures

unless they ask or want to be there. We tell kids not to talk to strangers all year and now we expect them to get cosy with that big guy in the red suit who they find a bit scary? As cute as those pictures can be, they're certainly not worth traumatising the child.

- ...not to start a new diet just yet. I'll stick to healthy eating and balanced meals, but this is not the time to torture myself and everyone around me by trying to lose 10 pounds before the new year. Being rigid about food this time of year is often an exercise in self-defeat. Talking about it triggers all kinds of not-so-cheerful feelings in other people. January 1 resolutions will come soon enough.

- ...not to run around trying to find the perfect presents when time together is what most of my friends and adult relatives want most. Most adults of my generation don't need more "stuff". We do need to have more full conversations, to share experiences, and just to have the comfort of being in the same place at the same time now and then.

- ...not to ask my spouse to go to my office party. There are few things as boring as listening to other people talk shop about something you're clueless about. Go and enjoy some down time with colleagues. Let your partner take the kids out for a treat, or just let them do their own thing.

- ...not to neglect adults in our efforts to make kids happy. Make at least one adults-only activity during the holiday season. It can be as simple as going for a walk in the neighbourhood to look at lights or as elaborate as a dress-up outing to a special restaurant.

- ...not to become a slave to lists – even this one. I promise to stay flexible, to cross off things I don't want to do, can't realistically do, or know I won't get around to anyway. Then, while you are on a roll, maybe cross off a few more things for good measure.

There. That feels better. ●

Dr Bill Webster is the author of numerous books and resources for grieving people. He has some innovative resources which funeral directors and professionals can make available to their clients as part of an after-care programme. Check out Dr Bill's resources at his website, [www.GriefJourney.com](http://www.GriefJourney.com)

# Business Matters

HOW TO PLAN SUCCESSION OF FAMILY FIRM + WHAT THE AUTUMN STATEMENT MEANS + CARELESS PARTY TALK CAN RUIN CHRISTMAS + GET WISE ON SENTENCING ISSUES



## SEIZE THE INITIATIVE

It's never too early to talk about succession in a family-run business. If you dodge the issue, it could spell disaster

**M**any people take some comfort at the time of bereavement in the knowledge that the funeral planner they turn to is family-owned and that the business has been in the same hands for decades across different generations.

But running a family-based firm, regardless of what the business is focused on, comes with its own pressures, perhaps no more so than in the issue of succession within the family.

Martin Stepek, pictured, is both a member of the law firm Wright, Johnston & Mackenzie's Family Business Solutions team, which offers expertise in the family business sector, as well as co-founder and Chief Executive of the Scottish Family Business Association (SFBA).

He set up the SFBA as a non-profit organisation with colleague George Stevenson in 2005 to help family businesses survive and thrive.

He brings his personal experience of family business succession to the role, as a former co-owner and director of his family's major electrical retail and travel agency business. In his case, the succession of the business first from father to son, and then from brother to brother, threatened to tear his family apart.

"First of all our father retired

and passed it on to our eldest brother, but he couldn't bring himself to stop coming into the office and, even in an unconscious way, undermining our decision-making and confidence," says Martin. "It's not easy to tell your own father you don't want him around – but that's what we had to do."

The next issue arose when Martin's brother decided to take early retirement, leaving a difficult decision about which of the siblings would succeed him as Managing Director.

"I would have loved to be the next MD, but I also loved my family, and with the tension about who was going to take over, I could see the family might start to splinter – so I said, count me out.

"Then within a few years, the business ran into trouble. We had a chance to buy it out but we realised it was ripping us apart, so we sold it. It was traumatic for us as a family and having the opportunity to heal was ultimately more important than saving the business."

Based on his own experience and his study of family businesses, Martin set up and became Chief Executive of the SFBA, to support, nurture and develop the full potential of family businesses.

"The SFBA is a charity and social enterprise model," says Martin. "I didn't want any conflict of interest, and families need to trust you that you're doing it to help them, not to make money." As for his advice for any family business, he says the key is to tackle the succession issue as early as possible.

"Whatever your situation or age, start your planning now even if you think the situation isn't going to arise for another 30 years," he says. "If you start the process early enough, you have a chance of making a success of it.

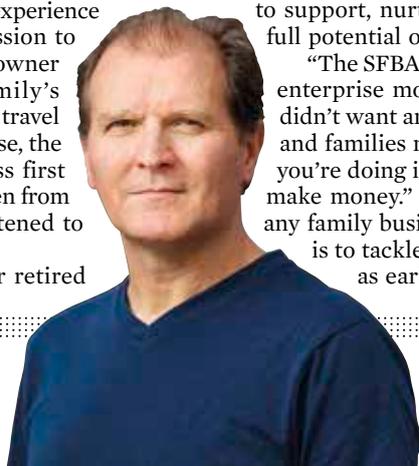
"Secondly, bring in someone who knows what they're doing. I don't mean to demean the local lawyer or accountant, but they might not have the relevant experience. Bring in a specialist; they are not overly expensive, and they'll give you a pathway and a process. Then they can pass it on to your family lawyer to legalise what you have already decided.

"Finally, trust in the process. That can be difficult, because family businesses tend to be self-sufficient and can be quite insular, but with succession planning that can be disastrous.

"Family members may not have the guts to say it like it is, because of respect for their parents – or they may blurt something out to get it off their chests, which can cause all sorts of rancour."

Martin says an outside consultant can offer neutral advice and expertise that can help their clients weave their way through this difficult process.

With an estimated 70% of family businesses failing to make it through a succession, a lack of planning can lead to a firm's collapse. "Ultimately, only one person can afford to avoid the issue, and that's the one who passes away," says Martin. "Without leaving a succession plan in place, that makes an already difficult situation even more challenging." ●



# THE AUTUMN STATEMENT WASN'T TOO TAXING

Jonathan Russell looks at the potential implications from Chancellor George Osborne's Budget

**N**ovember's joint Spending Review and Autumn Statement may go down as being noteworthy for what was left out, rather than what was included. Nevertheless, let us take a look at the issues most likely to affect your business.

In truth, George Osborne's Summer Budget rather stole the Autumn Statement's thunder, with there being little scope for the same kind of tax bombshells announced in July.

In fact, the Statement's highest profile tax issues – the ditching of cuts to tax credits and the £15 million generated by the so-called Tampon Tax – have little application to business. I suppose one might argue that an apprenticeship levy set at 0.5 per cent of employers' pay bill, raising £2 billion a year, amounts to tax. It's effectively a new one on big business, which may be rather displeased given the dual impact created by the forthcoming National Living Wage.

But what of small enterprises? The main development was that 600,000 small enterprises will see business rate relief for another year. It sounds pleasant enough on paper, but the fact remains that the Chancellor had no new information about a business rates review. Calculations remain the clandestine work of local authorities, which will disappoint those who want to see the workings.

That said, uniform business rates are to be abolished, with councils or elected mayors allowed to cut – and raise – rates under certain conditions. Potentially, that makes town centres more attractive to businesses. By 2020, councils will keep all business rates income. Where I think the Autumn Statement had greater significance for funeral directors, at least in a broad way, was the emergence of charity issues. Or, indeed, their abandonment.

Accountants within UK200Group are seeing their estate-planning work increasingly feature charitable donations in wills (and the associated issues pertaining to Gift Aid and so on). Perhaps it is something you or your colleagues hear about when



dealing with families. If so, that is a good thing, because it looked, at the start of the week, like the National Lottery's charitable contributions were going to be slashed – a Government move so cynical, it could have damaged the Lotto brand irreparably.

The day before the Statement, the National Council for Voluntary Organisations (NCVO) had feared that Big Lottery Fund contributions would be raided to cover budget cuts to the Department for Culture, Media and Sport. Thankfully, this slush-fund did not emerge, although the Chancellor referenced the fears in his speech. Whether the group's concern was misplaced (which, on balance, looks unlikely), or whether the Chancellor got political cold feet is unclear. But the potential diversion of cash was thought to be around £320 million.

The Big Lottery Fund is the largest backer of the UK's voluntary sector and this would have been a cruel blow, making people's donations in wills all the more crucial, especially amid an economic climate under which charities have already suffered.

In signing off, I wish you a Merry Christmas and a happy and prosperous New Year. Talking of which, 2016 will bring, from April, some considerable tax changes, not least those pertaining to dividends. There is still time to make yourself as tax-efficient as possible with some year-end planning. As ever, I encourage you to seek expert advice when in need of financial guidance. ●

For further information on the article, the author Jonathan Russell can be contacted at ReesRussell LLP on 01993 702418 or email: [jrussell@reesrussell.co.uk](mailto:jrussell@reesrussell.co.uk)



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# SAIF BUSINESS CENTRE UPDATE BY LINDA JONES

## FESTIVE PERIOD OPENING HOURS

As has been customary over recent years, in lieu of Christmas cards SAIF will be making a donation to the President's chosen charities, Epilepsy UK and Child Bereavement UK.

Please note the SAIF Business Centre opening hours during the festive season will be:

- Thursday 24 December (Christmas Eve) 9:00am until 12 noon
- Friday 25 December (Christmas Day) Closed
- Saturday and Sunday Closed as usual
- Monday 28 December Closed
- Tuesday 29 December 10:00am - 2:00pm
- Wednesday 30 December 10:00am - 2:00pm
- Thursday 31 December 10:00am - 2:00pm
- Friday 1 January Closed
- Normal working hours will resume from Monday 4 January 2016.

## Staff parties and drunken promises

It's a well-known fact that alcohol can loosen your tongue, so take care this year at the staff party not to get caught up in a drink-fuelled conversation that could enforce a flippant promise.

The staff party is an extension of the workplace, so you can be held responsible for whatever goes on there, including promotion promises or pay rises. In strict legal terms (assuming the person making the promise has the authority to do so), a work-based promise is legally binding.

So, before the festivities start, protect your position by asking staff not to discuss any important work-related issues, as this could breach confidentiality.



## SAIFSUPPORT - HSE STATISTICS

The HSE has calculated that during 2014/2015, approximately one million people were made ill by their work. Interestingly, while the actual cost is not yet available, the cost to the economy during 2013/2014 was in excess of £14.3 billion. However hard you try to look after your staff, accidents happen and illness cannot be avoided, of course.

While SAIF can't help with these

accidents or everyday illnesses, we're proud to be offering the SAIFSupport helpline for members and their staff, available on 0800 077 8578.

SAIFSupport leaflets and posters were sent out to members with their annual subscription notices, so please ensure these are easily accessible for your staff.

Posters and leaflets are available from SAIF Business Centre.

## And finally...

Please don't forget to save your used postage stamps. After several years of collecting these unwanted stamps, SAIF has amassed hundreds of pounds all in the name of charity.

Send them to SAIF Business Centre, or

take them with you at the next SAIF event. May I take this opportunity to wish all of you a happy Christmas; may Santa bring you all you wish for, and may the year ahead prove to be both healthy and prosperous.



## Business Records Checks to end

In an effort to help businesses with their record keeping and help identify short comings, the HMRC started its Business Records Check (BRCs) over four years ago. However, this was seen by professionals as a back door way to start investigations.

Although several problems were apparent, including a lack of trained staff, the whole idea was put on hold and restarted in 2012. However, on 20 October this year the HMRC announced that the BRCs were to be scrapped, claiming the system was not cost effective. They have however confirmed that scheduled visits will go ahead. Remember the HMRC still has the right to enter your premises and inspect your VAT and PAYE/CIS records, but must make a set appointment first.

## Watch out for HMRC scam email

HMRC have reported that a scam is doing the rounds, which appears to come from helpdesk@ire-efile.gov.uk with 'Online Service Complaint' in the subject line.

Do not open the attached zip file. This is a 'bot' which will try to download various trojans and password stealers, especially online bank credentials.

## Be prepared for bank change

Be aware that the HMRC is moving its banking arrangements to Barclays Bank in February next year. So, if you use Giro pay or Transcash payslips, ensure that payments you make after the end of January 2016 go to the correct HMRC account.

Further details can be found on the HMRC website.

# TAKE SOME TIME TO LOOK AT NEW SENTENCING GUIDELINES

Simon Bloxham, Health & Safety Strategist at Safety for Business, examines penalties for offences including corporate manslaughter and hygiene breaches

**T**he Independent Sentencing Council for England and Wales has published guidelines aiming to ensure a consistent, proportionate approach to sentencing those convicted of corporate manslaughter, health and safety offences as well as food safety and hygiene offences.

Applying to both organisations and individuals, offences that come under the guidelines are varied and wide-ranging. They include: a building firm that causes the death of an employee by not providing the proper equipment for working at height; a restaurant that causes an outbreak of E.coli poisoning through unsafe food preparation; or a manufacturer that causes injury to a new worker by not providing training for operating machinery.

Also included would be a gas fitter whose sub-standard work leads to the risk of an explosion in someone's home or workplace.

The guidelines, which can be found on the Sentencing Council website, will come into force in courts on 1 February 2016.

It is not anticipated that there will be higher fines across the board, however in some cases, offenders will receive higher penalties, particularly large organisations committing serious offences. This would apply when one is convicted of deliberately breaking the law and creating a high risk of death or serious injury, for example.

While prison sentences are available for individuals convicted of very serious offences, most offences are committed by organisations and, therefore, fines are the only sentence that can be given.

The court must consider whether the evidence shows that the organisation failed to comply with any health and safety legislation which relates to the alleged breach and, if so, how serious that failure was and how much of a risk of death it posed.



#### Main offences include:

- Breach of duty of care by the employer to an employee.
- Breach of health and safety regulations.

#### Factors increasing the seriousness of an offence

The new guidance also gives influencing factors to the court to help decide on the award should the offence be proven. The main "aggravating" factor is previous convictions. The courts will make a substantial upward adjustment in the award (fine and/or prison) if this isn't the first time you've been found guilty of a health and safety offence.

They will also take a dim view of cost-cutting at the expense of safety, a poor health and safety record, falsification of documents and being unhelpful during the investigation.

It isn't all doom and gloom. It does also say that if it can be seen that you are honestly trying to do your best

with health and safety, this will be taken into account and a downward adjustment is likely.

#### A word about defending no win, no fee cases

Employers need to consider carefully their approach to civil claims if they are to win more claims and reduce the accompanying costs of accidents, including insurance premiums. The range of positive actions that may need to be taken on health and safety is necessary, making an increase in record keeping and consequent bureaucracy inevitable. The following points may comprise a sensible strategy in order to defend against claims and to deter others:

- Be proactive on health and safety.
- Keep records and make sure they are up to date and retrievable.
- Be scrupulous on recruitment and ensure that having a positive attitude to health and safety is a criterion for the job.
- Include health and safety as a personal performance appraisal issue.
- Use discipline where necessary for breaches of health and safety procedures and protocols.
- Train staff, especially managers (including senior managers).

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

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

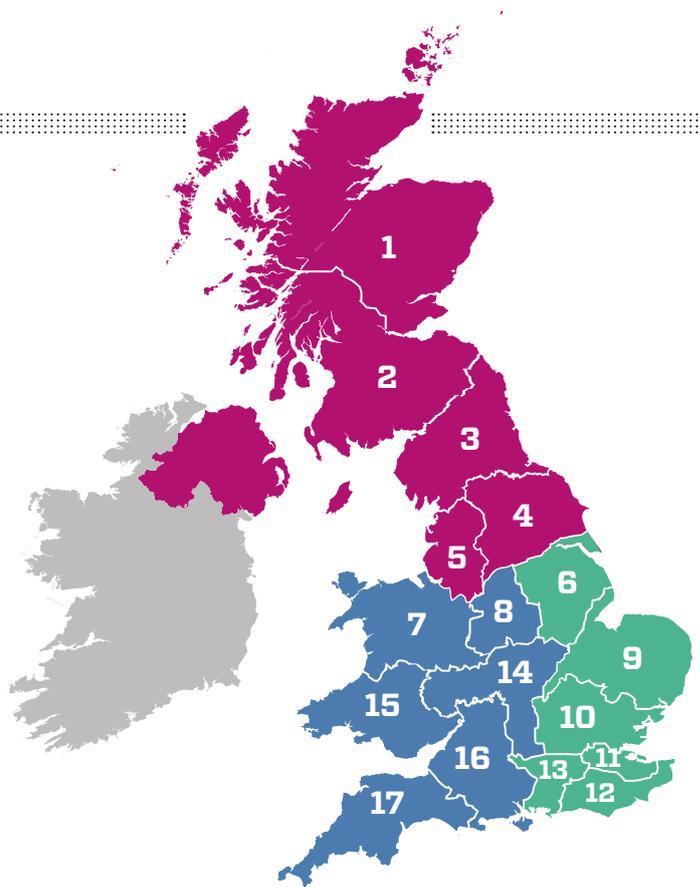
You are also entitled to a discount on our fees when we help you with your health and safety needs.

We can visit you to see how you are doing when it comes to compliance. This is free of charge, apart from travel costs. So what do you have to lose? ●



# YOUR RSMS

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



## NORTH

### Richard Auchincloss

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



### 1 Linda Harvie

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



### 2 Jacqui Johnston

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



### 3 Paul Hodgson

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



### 4 Amy Smithson

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



### 5 Terry McIlwaine

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



### Martin Smith

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



## EAST

### Richard Todd

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



### 6 Nicholas Dawson

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



### 9 Jon Briggs

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**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

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**M:** 07718 706311  
**E:** neil.hodgson@goldencharter.co.uk



### 13 Adrian Foxman

South West London & Southern England  
**M:** 07720 095204  
**E:** adrian.foxman@goldencharter.co.uk



## WEST

### Daniel Hare

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



### 7 Position currently vacant

West Midlands & North Wales  
 For more information, please contact Daniel Hare, West National Sales Manager, on 07717 696 683

### 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



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**Roseanna Kinley**  
Scotland North & Scotland South  
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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



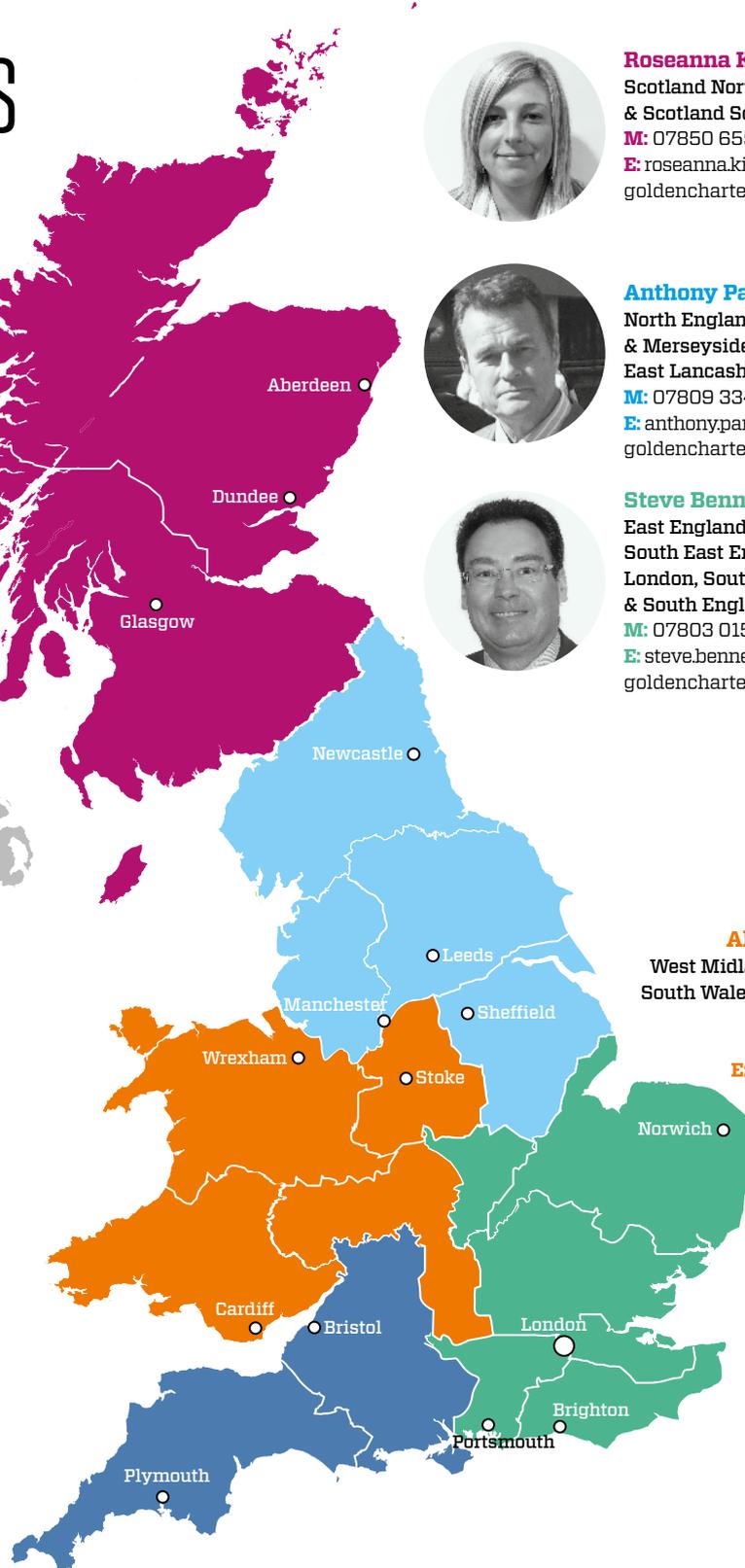
**Steve Bennett**  
East England, North London, South East England, South East London, South West London & South England  
M: 07803 015514  
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**Aldwell Bosanquet**  
West Midlands & North Wales, South Wales, Central Midlands, South Midlands  
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**Jonathan Trigwell**  
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M: 07850 656804  
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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 2015

## 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

### **Superior UK Automotive Ltd**

Mr Peter Smith (Aldermaston)  
0118 971 4444  
info@superioruk.com • www.superioruk.com

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

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

## CASKET & COFFIN MANUFACTURERS

### **Bradnam Joinery Ltd**

Mr B Spittle (Haverhill, Suffolk)  
01440 761404  
info@bradnamjoinery.co.uk  
www.bradnamjoinery.co.uk

### **Colourful Coffins**

Ms M Tomes (Oxford)  
01865 779172  
enquiries@colourfulcoffins.com  
www.colourfulcoffins.com

### **DFS Caskets**

Mr Martin Smith (Annan, Dumfries & Galloway)  
01461 205114  
dfscaskets@aol.com • www.dfscaskets.co.uk

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

Mr P Gadsby (Bridgwater, Somerset)  
01278 437123 • coffins@gadsby.co.uk  
www.gadsbywickercoffins.co.uk

### **J & R Tweedie**

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

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

Mr K Walwyn (Ashbourne, Derbyshire)  
01335 345555  
sales@jcwalywn.co.uk • www.jcwalywn.co.uk

### **Leslie R Tipping Ltd**

Mr J Tipping (Stockport, Cheshire)  
0161 480 7629  
sales@lrtipping.co.uk • www.lrtipping.co.uk

### **Musgrove Willows Ltd**

Mrs E Musgrove (Westonzoyland, Somerset)  
01278 699162  
info@musgrovewillows.co.uk  
www.musgrovewillowcoffins.com

### **Natural Woven Products Ltd**

Mr A & Mr D Hill (Bridgwater, Somerset)  
01278 588011  
contact@naturalwovenproducts.co.uk  
www.naturalwovenproducts.co.uk

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

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

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

Mr R Crouch (Maidenhead, Berkshire)  
01628 633730  
passages@tiscali.co.uk  
www.passagesinternational.co.uk

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

Ms H Hill (Bridgwater, Somerset)  
01278 424003  
enquiries@somersetwillow.co.uk  
www.willowcoffins.co.uk

### **Urns UK Ltd**

Mr P & Mrs B Patel (Potters Bar, Herts)  
01707 645519  
info@urnsuk.com • www.urnsuk.com  
**Vic Fearn & Company Ltd**  
Mr D Crampton (Nottingham)  
0115 927 1907 • office@crazycoffins.co.uk

## CEMETERIES & CREMATORIA

### **GreenAcres Woodland Burials**

Mrs Carmen Graham  
01992 523863 • info@greenacreswb.co.uk  
www.greenacreswoodlandburials.co.uk  
**GreenAcres Woodland Burials Chiltern**  
Mr Peter Taylor (Buckinghamshire)  
01494 872158  
info.chiltern@greenacreswb.co.uk  
www.greenacreswoodlandburials.co.uk/chiltern

### **GreenAcres Woodland Burials Colney**

Mr Terry Walker (Norwich, Norfolk)  
01603 811556 • info.colney@greenacreswb.co.uk  
www.greenacreswoodlandburials.co.uk/colney  
**GreenAcres Woodland Burials Epping**

Mrs Deborah McNamara (Essex)  
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www.greenacreswoodlandburials.co.uk/epping  
**GreenAcres Woodland Burials Rainford**  
Mrs Karen Halpin (Merseyside)  
01744 649189

info.rainford@greenacreswb.co.uk  
www.greenacreswoodlandburials.co.uk/rainford

### **GreenAcres Woodland Burials**

**Heatherley Wood**  
Ms Michelle Smith (East Hampshire)  
01428 715915

info.heatherleywood@greenacreswb.co.uk  
www.greenacreswoodlandburials.co.uk/  
heatherleywood

### **Herongate Wood Cemetery**

Ms J Sawtell (Billericay, Essex)  
01277 633085 • www.green-burial.co.uk  
enquiries@herongatewood.co.uk

### **Westerleigh Group Ltd**

Mr R Evans (Bristol, South Gloucestershire)  
0117 937 1050 info@westerleighgroup.co.uk  
www.westerleighgroup.co.uk

## CLOTHING

### **ACS Clothing Ltd**

Ms P Robertson (Motherwell)  
0141 781 6530 • jimglancy@acscllothing.co.uk  
www.funeralsuithire.co.uk

### **Keltic Clothing**

Mr D Barry & Ms L Murcott (West Midlands)  
08450 666699 • louise@kelticclothing.co.uk  
www.kelticclothing.co.uk

### **Waterfront Manufacturing Ltd**

Mr A Jenkinson (East Harling, Norfolk)  
01953 718719  
alan@waterfrontmanufacturing.co.uk  
www.waterfrontmanufacturing.co.uk

## EDUCATION AND TRAINING

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

Sara Prince  
0845 900 3985  
info@ifdcollege.org • www.ifdcollege.org

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

Mr G Knight (Feering, Essex)  
01376 573999 • info@training2care.co.uk  
www.training2care.co.uk

## EQUIPMENT & SERVICES

### **CPL Supplies**

Mr W McGuckin (Castlederg, N Ireland)  
028 81671247  
sales@cplsupplies.com • www.cplsupplies.com

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

Mr G G Taylor (Brighton)  
01273 693772 • gtembalming@btinternet.com  
www.gtembalming.com

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