



# Insight

25  
YEARS  
OF  
GROWTH

GOLDEN CHARTER  
CELEBRATES ITS  
25TH ANNIVERSARY



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



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ANNIVERSARY

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*Celebrating 25 years  
of Golden Charter*

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Golden Charter 



# Insight

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# Protecting 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

# A strong voice

SAIF has been championing members' interests and raising their concerns with the Scottish Government at meetings this month

SAIF has been busy north of the border recently with representation at meetings involving the Scottish Government in relation to their Burial & Cremation (Scotland) Bill and the Funeral Poverty Review.

Along with Gavin Henshelwood, Andrew Ironside and Mark Porteous, I met with Simon Cuthbert-Kerr of the Scottish Office. We held a frank meeting clarifying aspects of the proposed new Bill and advising the Scottish Government how we, as funeral directors, had concerns over certain parts.

All Scottish members have been emailed a link to the Bill and I will be happy to receive any comments or questions you may have.

We also discussed the possible licensing of funeral directors but it is thought this is still some way off at the moment. This proposal, of course, is a more contentious issue and one that SAIF will be heavily involved in as discussions evolve.

Mark Porteous represented SAIF at the Funeral Poverty Review, where

WE HELD A FRANK MEETING CLARIFYING ASPECTS OF THE PROPOSED NEW BILL

Alun Tucker

discussion took place to seek definitive terms in relation to Funeral Poverty. The draft definitions decided upon were:

'Funeral Poverty' is a generic term used to encompass a range of issues around the difficulties experienced by people with insufficient funds faced with paying the cost of a funeral. In particular, funeral poverty comprises:

**Funeral debt:** the inability to pay timeously, and in full, the cost of a funeral for which a person is responsible.

**Funeral contributory debt:** the contribution responsibility for the cost a funeral plays in a person's overall experience of sustainable debt.

**Bereavement poverty:** the effect financial debt and/or having to adjust the funeral for financial reasons has on the grief experience of the person responsible for arranging and paying for the funeral.

**Funeral industry debt:** the burden of debt carried by the funeral industry as a result of people being unable to pay in full the costs of a funeral for which they are responsible.

These definitions may change in the light of the report from the work of the Social Policy Research Unit at York University, which is due at the end of November. Mark Woollard represented National SAIF in the work of that report.

Although I have concentrated on affairs in Scotland this month, there will come a time when the Government at Westminster will look at these matters, so we must grasp the opportunity to learn now.

In this issue of SAIFinsight, we also celebrate the 25th anniversary of Golden

Charter. It is a long and remarkable story, starting from its humble but visionary beginnings in a small high street office situated in a Glasgow suburb and growing to become the leading provider of funeral plans in the UK today.

However, as Ronnie Wayte, chief executive of Golden Charter, says in his interview with the magazine, there is a long way to go and he has very ambitious plans for the business and the support and services that he aims to provide to independent funeral directors. I urge you to read his thoughts; they make for an exciting future for our profession.

There is also the story of one employee who has served Golden Charter faithfully for the past 25 years, Christine Torrance. And we celebrate the work of Levertons, the famous London firm, and one of those funeral directors who have worked with Golden Charter since the very beginning.

Lastly, I would like to thank members for the very positive feedback we have received for the changes we have made to the magazine. It seems that you like what we have done. There will be further improvements and developments to come, but we have taken a very positive step forward in improving our communications with you... ●

alun@saif.org.uk



## A donation in memory can change lives forever

Alzheimer's Society provides thousands of services across England, Wales and Northern Ireland for people affected by dementia. We campaign for a better quality of life, and fund vital research into finding a cure.

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**RONNIE WAYTE**

**GOLDEN CHARTER CHIEF EXECUTIVE**

# Tough choice

Intermediaries are helping to drive sales growth but maintaining the market share independents currently enjoy could require a rise in the marketing levy

**A** win and a commendation from the Institute of Directors provided the latest proof that Golden Charter and independent funeral directors are doing remarkable work together. This year, one area in particular has driven much of the growth in sales—our intermediaries.

Established companies have played their part in this growth, but so has some innovative work on the internet. Some expect our profession to be fairly resistant to online marketing, yet I understand that an online-focused company is now the fourth-largest seller of plans in the UK, making major strides through mass email marketing.

That is not necessarily a bad thing for funeral directors. Golden Charter works with companies who abide by the Funeral Planning Authority's expectations, and Independents are benefiting from the funerals they provide. As with everything, though, there is another side to the coin to be considered.

When someone else controls large pieces of your market, that in itself is something of a risk. One decision outside of our direct control could take these sections of the market away from Independents. To take the most obvious example, what if some of these companies were bought out by our competitors?

Maximising the gains to Independents from working with intermediaries is a balancing act at the best of times. We must compete in that space to keep up the future funeral market share, but we know that commissions paid to the third-party seller could result in less money being available for funeral directors.

“OUR TRACK RECORD ON INVESTING THE MONEY WE HAVE LEVIED HAS BEEN SUCCESSFUL”

Ronnie Wayte

We are beginning to see some smaller planning companies driving commissions upwards. Ultimately this will put us in the position of having to act to ensure that this market remains secure. In the end, that could mean we have to raise our marketing levy.

Of course, that will not be a wildly popular move, and would cause concerns. However, it is less radical than it may seem, given that the levy as it currently stands has been in place for the past six years, and I hope you will agree that our track record on investing the money we have levied has been successful in growing the level of business.

Simply put, ensuring that we protect Independents' market share into the future may have to cost us all a little more. There are no simple solutions here, but whatever option turns out to be best we are resolved that Independents will remain in pole position throughout the UK.

Our overall aim, of course, is that

Independents will find themselves in a position where pre-need plans are as remunerative as the day-to-day funerals you carry out. We are closing that gap all the time, indeed our ownership group will once again receive valuable additional maturity bonus payments next month, but one particular concern is emerging.

We do not want to see Independents involved in a race to the bottom, an especially relevant issue just now as there is much talk of a planned emergent nationwide franchise offering fixed-price funerals, with the suggestion that these will undercut the market. Just who would be operating these franchises is not clear to me, but it doesn't sound like an initiative that will increase standards.

With the future as changeable as ever, Golden Charter's main focus will continue to be upon its efforts to keep funeral directors as a strong, leading force in the profession. ●

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## HIDDEN DANGERS IN DIGNITY EXPANSION

Independents who take on even a single plan are being claimed by conglomerate trying to plug big network gaps

**G**olden Charter has warned independent funeral directors about the potential unintended consequences of accepting some funeral plans, after it emerged that Dignity has again increased its level of coverage across the country.

In the past two years, Dignity has added more than 100 funeral directors to its index, closing more of the gaps in its national coverage. This apparent increase is in part made possible as Dignity claims any Independent who accepts even a single one of its plans is then a part of its 'network'.

Malcolm Flanders, Golden Charter's Director of Sales (Funeral Director Field), explained: "A growing number of plan sales are coming through third parties, many of which are larger national companies or networks. Dignity is often perceived as having an in-built advantage in dealing with these types of firms, as they generally prefer to deal with other stock market-listed companies like themselves.

"Of course, to do a deal,



the partner company also wants to ensure that its customers will get a truly national service and, while Dignity continues to expand, there are still large parts of the country where it has no coverage."

**“GIVEN ALL THE RISKS, WE WOULD ENCOURAGE DIRECTORS TO WEIGH UP THE CONSEQUENCES”**

**Malcolm Flanders, Golden Charter**



a couple of years ago, there was no Dignity presence in Swansea, but with the continued acceptance of plans by independent funeral directors, Dignity gained confidence and subsequently bought Graham Sullivan earlier this year.

"Further to this, Dignity has bought Dewi Reynolds in Treorchy, which plugs another gap in the South Wales area. I'm in no doubt that the plans that were being offered to Independents are going to now be offered to the newly acquired businesses"

By putting its flag on the map and claiming coverage through Independents who may have only accepted a single Dignity plan, the company says it provides a local service on a nationwide basis.

This can encourage partners to sell their plans instead of those that support the independent sector, potentially tipping the balance away from Independents.

Malcolm said: "Dignity has two routes by which it can manage to move into your high street.

"It can simply open a funeral home, or it can buy yours. Even worse, if that doesn't happen, you can still lose out, as those plans will normally pay you a lower maturity value than those of independent-friendly planning companies.

"Given all the risks, we would encourage directors to weigh up the consequences for their business of accepting these plans."

In the past two years, Dignity has expanded into areas it had previously not covered, beginning to deal with gaps in areas including the Scottish Borders and Wales.

Dan Hare, Golden Charter's West National Sales Manager, said: "Only



Chief Executive Ronnie Wayte was 'Highly Commended' while Chairman Magnus Swanson, inset, won UK award



# Golden Charter duo honoured

Two Golden Charter directors have been recognised at the IoD Director of the Year UK Finals in London.

Chief Executive Ronnie Wayte was awarded the Highly Commended accolade in the Mid-Market Director of the Year category. Magnus Swanson, Chairman of Golden Charter, was named Non-Executive Director of the Year at the national awards, held at London's Lancaster Hotel in October.

Simon Walker, Director General at the Institute of Directors, praised the pair and said: "Great businesses are made by great leaders. We know

that good governance and ethical and innovative leadership are the foundations of a successful company.

"The winners embody these principles, and display the hard-nosed business acumen and commercial drive needed to produce great products and world-leading services."

Ronnie and Magnus had already enjoyed success at the IoD Scotland Awards earlier this year where they walked away with the Scotland Director of the Year Award for the under-£35million turnover category, the Glasgow & West of Scotland

Regional Director Award, and the Bank of Scotland Non-Executive Director of the Year Award.

In congratulating Ronnie and Magnus, David Watt, executive director of the Institute of Directors in Scotland, said: "To reach the UK final is an achievement in itself.

"Magnus and Ronnie's leadership of Golden Charter has produced an excellent solid performance over a prolonged period. Both set a fine example for those that aspire to follow in their footsteps - the future generation of directors"

# Paying subscription on time is vital to avoid losing benefits

SAIF Executive Chairman reminds members that new rule will be enforced

SAIF members have been asked to pay their annual subscriptions on time or risk losing their benefits as a result of late payment.

Executive Chairman Alun Tucker told SAIFInsight: "All members will have been notified by now of their subscriptions and when they are due to be paid. I



Executive Chairman Alun Tucker

would ask everyone to pay the subscription promptly so that we can continue to maintain the high level of services that we provide to all of our members."

The level of payments due was agreed at the recent special annual general meeting and the new figures have been widely distributed (see panel).

Alun added: "You will be aware

that a change to Rule 11d was passed at the annual general meeting in March.

"The updated rule now reads: 'Membership shall be terminated if the subscriptions due are not received at the office by expiry date of 30 days after their becoming due for payment'.

"This rule will be strictly enforced so please pay promptly to avoid losing your benefits which, of course, include your SAIFCharter membership."

## IN NUMBERS

### FUNERALS PER ANNUM SUBS FOR 2016

Grade 1	1-50	283
Grade 2	51-100	408
Grade 3	101-200	504
Grade 4	201-300	600
Grade 5	301-400	695
Grade 6	401-500	791
Grade 7	501-600	866
Grade 8	601-700	941
Grade 9	701-800	1016
Grade 10	801-900	1090
Grade 11	901-1000	1272
Grade 12	over 1000	1723
.....		
Branches (per branch)		25
Associates		361
Overseas		264



## HONOUR FOR WOODLAND TRUST FOREST

The Woodland Trust, Golden Charter's corporate charity partner, is celebrating a new accolade for one of its most important projects.

The Great Trossachs Forest, located at the heart of Loch Lomond and The Trossachs National Park, has been recognised as a National Nature Reserve by Scottish Natural Heritage. The

forest, which is the size of Glasgow, is managed in a partnership between Woodland Trust Scotland, Forest Enterprise Scotland and RSPB Scotland.

Sue Morris, Project Manager for The Great Trossachs Forest, said: "We are all working together to create a native woodland corridor in the heart of this national park.

As part of our work the whole area has become a National Nature Reserve – the largest in the UK.

"It's a recognition of our conservation and management work, and the efforts we are making to preserve and enhance important habitats, and protect important wildlife."

Among the new facilities are two new

visitor gateways, a natural play trail for children and the Great Trossachs Path, as well as a phone app.

As the Woodland Trust's longest standing corporate charity partner, Golden Charter makes an annual donation, which has helped the Woodland Trust plant more than 250,000 trees across 130 sites UK-wide.

**E**xciting new plans are being laid to widen the support and services provided by Golden Charter to independent funeral directors around the UK.

In an interview to celebrate the 25th anniversary of Golden Charter, its Chief Executive, Ronnie Wayte, has spoken passionately about his vision for the future.

At the heart of his planning is a determination to increase the level of support and services to independent funeral directors.

Until now, most of the support outside of providing the funeral plans that form the core of the business has come through direct marketing assistance and community-based PR activity such as providing merchandise to support bowls events.

However, all that is set to change in the years ahead. As Ronnie explained: "We're looking to build a division around funeral-director services by looking at all their needs, from crematorium and coffins to embalming supplies and vehicles, and to buy, acquire or build businesses in that space.

"Just as with funeral plans, Golden Charter will pass all of the margin and

# Exciting vision for the future of Golden Charter

Chief Executive Ronnie Wayte plans to widen support and services

value back to funeral directors from those businesses over time.

"However, this will take investment and building enough onto the balance sheet so that we are in a position to make the acquisitions."

The challenge is to strike the correct balance between investing for longer-term growth and delivering short-term reward to shareholders.

The chief executive pointed out that, today, 40 per cent of all funerals in the UK have been sold in advance. He reflected that the figure is a remarkable achievement given that the industry

has only been in existence since the early 1990s.

"However," he added. "I think we can do more, not just for customers but also for Independents, and that's what we are looking to do going forward.

"We've also been innovative and developed affinity arrangements with major companies as another way to finance pre-need funeral plans.

"All this interactivity means we are learning more about the consumer's needs and this, in turn, is helping us to diversify our product range and raise the profile of the brand."

# STICK TO CHARTER RULES

Helen Wathall, Chair of the Policing and Compliance Committee, reminds members that simple SAIFCharter guidelines protect everyone's interests

**S**AIFCharter members have been reminded of the need to stand by the guidelines that have been put in place for membership.

Helen Wathall, Chair of the SAIFCharter Policing and Compliance Committee, said: "In practice, that simply involves adhering to the rules of the exclusive club in which we find ourselves.

"Those rules are simple – SAIFCharter members have to be fully paid-up members of SAIF and exclusively market Golden Charter plans, meaning they should not promote or sell others' plans.

"That covers everything from directly promoting others' plans to less obvious issues, such as having



**Helen Wathall**

headed paper with other plan companies' logos on them.

"Displaying logos of other companies on your website can have a significant effect, something we have seen on SAIFCharter members' sites.

"As such, SAIFCharter will be alert to examples of this in members' materials

and, when any do come to our attention, the relevant members will be contacted."

Helen added that, as the owners of Golden Charter, SAIFCharter members have come to expect rewards for the role they play in the profession, and this year's additional maturity bonus is set to be a sizeable example.

This year's sum will be revealed by December and will be calculated in a new way to ensure SAIFCharter members continue to benefit in the future.

The additional maturity bonus is the clearest example of the benefits that come from being a Golden Charter owner and, of course, with those benefits come responsibilities.

## RULES ROLE

Helen Wathall is the Chair of the SAIFCharter Policing and Compliance Committee. A sixth-generation independent funeral director, she is currently Managing Director of G Wathall & Son, based in Derby, having spent 30 years with the family firm.

In 2002, she became the first female national President of SAIF.



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# Death rate at 15-year high as freezing winter looms

Chief Medical Officer cites ageing population living at home with health issues as cause of sad increase

**L**ast winter was the most deadly in Scotland for the past 15 years, according to new figures.

The National Records Scotland statistics arrived as experts predicted one of the coldest winters on record this year, leading to concerns over how the NHS will cope.

Despite the high death rate, last year's winter was relatively mild in Scotland.

Catherine Calderwood, Scotland's Chief Medical Officer, said: "These figures show that last winter was a challenging one with deaths from conditions including respiratory and circulatory diseases.

"We have also heard from NHS health boards of greater numbers of patients arriving at hospital in a sicker state,



which might reflect the growing number of elderly people with multiple health problems."

There have been several indications that the overall death rate may be set to rise.

In June, Dignity confirmed a profit increase of

almost a quarter, in line with a possible UK-wide death rate increase. Prior to that, the International Longevity Centre projected an increase of a fifth within 20 years.

These signs follow several years of a stable, falling number of deaths. Financial

issues have been cited as one of the possible causes.

Theresa Fyffe, Director of the Royal College of Nursing Scotland, said: "It's indefensible that cold, hard-to-heat homes continue to leave the most vulnerable in our society at the mercy of cold weather each winter."

Despite last winter's figures, the increase in deaths over winter during the past five years is at its second lowest level on record. Hospital mortality figures have also fallen by 15 per cent since 2007.

Catherine Calderwood added: "Our winter guidance for health boards was issued two months earlier this year compared to previous years, and additional investment of £10.7million will help ease pressure."

## Government investigates after rise in Scottish funeral costs

Recommendations are being sought after research for the Scottish Government found that average funeral costs have risen to £3,481.

The national funeral cost index from Royal London cited limited burial space and rising charges among the reasons for the 2.4 per cent annual increase.

Alex Neil, the Cabinet Secretary for Social Justice, said: "It is unacceptable that a bereaved family should go through the stress of worrying about how they can afford the funeral.

"Many end up with expensive credit card or payday loan debts, or need to borrow from friends or

apply to charities to pay for the funeral.

"We do not want to see people spiralling into debt because of these costs."

Citizens Advice Scotland and the chair of the Scottish working group on funeral poverty, John Birrell, are working to recommend actions that can be taken to deal with the issues caused by rising funeral costs.

Last year, the Smith Commission report recommended that powers over funeral poverty should be devolved to Scotland.

Currently, the DWP administers payments for people on low incomes across the UK to assist with funeral costs.

## New bill will prevent repeat of ashes error

The Mortonhall baby ashes scandal will never be repeated after the proposed Burial and Cremation (Scotland) Bill comes into force.

The terms of the bill mean that a legal definition of ashes will be set in law and ensure that local authorities across Scotland retain permanent details of burials and cremations. This will include stillbirths and lost pregnancies.

The bill was proposed following the scandal in Edinburgh in which staff at the council-operated crematorium buried ashes of dead babies without informing the parents.

Legal settlement was reached with 129 families, who each received between



Maureen Watt hailed bill

£1000 and £4000 in compensation.

Lord Bonomy's Infant Cremation Commission made recommendations which the Scottish government has already made changes to adhere to.

Maureen Watt, the public health minister, said of the bill: "Our wide-ranging proposals aim to standardise burial and cremation practices and provide for better scrutiny and governance of those tasked with this important and sensitive role."



Cakes were scoffed in aid of Macmillan Cancer Support

## West & Coe host coffee morning for Macmillan

A coffee morning was held by West & Coe Funeral Directors during Macmillan Cancer Support's campaign to set up the "world's biggest coffee morning".

Packing the office with cakes, the Dagenham-based Independent raised more than £650.

The funeral director said: "We wanted to help raise money and awareness for the Macmillan nurses who help people with cancer. Without their support, so many families could never get through the trauma of cancer. There are now 2.5 million people in the UK



West & Coe held coffee event

that have been affected.

"Macmillan's goal is to make sure no one faces cancer alone - West & Coe Funeral Directors were delighted to help. Thanks to all for their kind donations."

## 'Green' burial numbers give mixed signals

The trend for environmentally minded funerals has slowed.

Most Independents have reported no change in the number of woodland burials, with several noting a lack of local provision or demand.

One funeral director said a "spike" caused by the opening of a local natural burial ground had since "tailed off".

Eco coffins, however, proved more popular. Four out of 10 funeral directors surveyed reported a rise in the number of these being used, although several said the increase was minor - "up from three per cent to five per cent" in one case.

Cardboard and wicker eco coffins were found to be gaining in popularity at the expense of other atypical options, such as wool.

The vast majority of independent funeral directors reported that 'green' coffins are still rarely chosen. Around three quarters said the simple coffin was the most popular choice, with higher quality traditional coffins still more common than eco versions.

# Families are focused on value and variety

Fewer religious funerals but direct-to-cremation and 'themed' on rise

Families are growing more concerned about value for money even as they look for more varied and unique funeral services, according to research carried out by Golden Charter.

More than half of the independent funeral directors surveyed in the research said that they had noticed an increase in the number of people asking about basic direct to cremation services. Conversely, fewer than five per cent said that the number of people interested in this basic option had declined.

One respondent added that more people were seeking help from the Government to ensure they could pay for a funeral. Another said that "poorer families are choosing this option [as well as] those with no faith".

This year has seen organisations warn about families' ability to afford funeral costs. In September, it was revealed that public crematorium prices had increased by a third across the UK.

This followed reports claiming more than 100,000 families had experienced "funeral debt" in a single year and that planning ahead was vital to protect against mounting costs.

As such, the cheaper option of

choosing cremation over burial appears to be on the rise, with only one per cent of respondents reporting an increase in burials. Aside from money, reasons given include a lack of local burial space and "not every village having a cemetery".

The other major trend that Independents noted in the research was a move away from religious funerals, and a corresponding turn towards more personalised options. Several respondents referred to 'celebration of life funerals', with nearly 80 per cent saying they had noticed a decrease in traditional services.

A third of the Independents surveyed had noticed an increase in 'themed' funerals, with formal dress growing less common, while a fifth had seen an increase in people asking to be buried with specific items, such as football scarves or the ashes of pets.

The final trend reflected in the research was the increasing acceptance of pre-planned funerals. With a majority of Independents confirming that a larger proportion of pre-need funerals are now in place, as one respondent reported: "There is a shift in them becoming more the norm for the public."

## Simple chat can tackle taboo and ensure a better end-of-life for all

Discussing dying and making end-of-life plans both remain taboo for many people across the UK, with millions simply choosing to avoid the subject matter altogether.

By doing so, they risk missing out on having their end-of-life wishes met, and are leaving their affairs in a mess for their families to sort out because they haven't discussed their plans with loved ones.

Worryingly, the latest Cost of Dying Report revealed that only one in a hundred people making funeral arrangements knew exactly what the deceased person wanted.

Although we think we know our



nearest and dearest inside out, when it comes to funeral planning, a third of people surveyed didn't know whether to hold a burial or cremation.

More than half admitted to being completely clueless as to whether their loved one's funeral should be religious or not.

## Cash worries for those left behind

The latest SunLife Cost of Dying Report examined money issues for those left behind.

Of the 41 per cent of people whose loved ones had made no provisions, 17 per cent said that finding the money to cover funeral costs had caused them 'notable financial concerns'.

Half of those had to borrow cash from friends or family (21 per cent), bank or a loan provider (eight per cent) or use a credit card (21 per cent).

Around 14 per cent of respondents sold items to meet the cost, while 17 per cent agreed a payment plan with the funeral director, 41 per cent used their own savings.

# Overall cost of funerals falls but basic option doubles in a decade

Cost of Dying Report reveals steep rise in average discretionary bill and the price of simplest farewell

**B**asic funerals cost nearly double their 2005 prices, according to the findings of SunLife's latest annual Cost of Dying Report.

According to the latest research, the overall cost of dying has fallen slightly, bringing the figure down by £300 to £8,126.

However, while the overall cost may have fallen, the picture is not uniform. The cost of a basic funeral rose for the 11th year in a row and now stands at £3,693, an increase of more

than 90 per cent in the last decade.

This year's report also reveals a 9.1 per cent rise in discretionary costs or the 'send-off'. Now standing at £2,000, the send-off makes up a quarter of the total cost of dying, and given that 99 per cent of people admit to not knowing their loved ones' full preferences, this rise is all the more significant.

Dean Lamble, Managing Director at SunLife, said: "None of us wants to put thousands of pounds towards a funeral, not knowing if the choices we have made are the right ones.

"So, in response to the findings, we have put together some online tools to enable people to make their wishes known.

"We are also working closely with Dying Matters - a charity which aims to help people talk more openly about issues around dying, death and bereavement - to try and encourage people to break the taboo and start making plans for their end-of-life, so

everyone can get the perfect send-off."

The report found that the primary reason for the 3.6 per cent overall fall in the cost of dying was due to less being spent on estate administration on average. More people are also dealing with the costs by pre-planning their funerals.

This year, the report found that 59 per cent of people were planning ahead, up by two per cent on 2014's level. Meanwhile, 17 per cent of the families who had not benefited from pre-planning reported "notable financial concerns" arising, with half borrowing money and many even having to sell belongings.

Dying Matters' Chief Executive, Claire Henry, reacted to the report and said: "Talking more openly about dying and planning ahead, including through discussing your funeral wishes, can help us to get our wishes met and spare our loved ones from having to deal with the consequences if we haven't got our affairs in order."

**PLANNING AHEAD CAN HELP US GET OUR WISHES MET AND SPARE LOVED ONES**  
Dying Matters' Claire Henry



## TYPICAL LONDON BILL TOPS £5K

If you've ever watched any TV home show, you'll know that location is everything.

You can change almost everything else. But, once bought, you cannot change your home's location.

However, living in the most desirable areas of the UK is an expensive business.

The same can be said of dying.

The latest Cost of Dying Report has shown significant regional variations

in funeral costs across the country.

Unsurprisingly, London remains the most expensive place to die, with the average funeral costing £5,068, which is 37.2 per cent more than the national average of £3,693.

The region where funeral costs are lowest, relatively, is Northern Ireland, where the cost of a basic funeral is £3,203, 13.3 per cent lower than the national average and £1,865 less than the cost of a funeral in the capital.



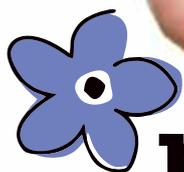
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[www.memorygiving.com](http://www.memorygiving.com)

## FOOTBALL STARS HELP ROBINSON & SONS NET £29,000 FOR CHARITY

More than £29,000 has been raised at a charity golf day held by Daniel Robinson & Sons, with the help of a few English football legends.

Every year a golf event is held by the Hertfordshire funeral director. This year's players included former England football star and manager Glenn Hoddle, who also presented prizes. The Spurs

legend, and now TV pundit, was joined by football pals Tony Cottee, Simon Davies and Matthew Etherington.

Local businesses in the Daniel Robinson & Sons trading areas supported this year's golf day. All of the money raised is going to a raft of local charities and community groups, including the Essex and Hertfordshire Air Ambulance, St Helena Hospice, St Clare Hospice and Farleigh Hospice.

Managing Director Gary Neill said: "There was a fantastic effort from all the team at Daniel Robinson & Sons and we raised a great amount for good causes.

"Thanks and well done to everyone who contributed."



Ex-England boss Glenn Hoddle gave out prizes



Football stars showed off their (golf) ball skills



Golf day participants get round course

# President's personal tribute to our heroes

Visit to National Arboretum honouring Forces' fallen was moving experience

**S**AIF president Gemma O'Driscoll attended the National Arboretum at Alrewas in Staffordshire last month to pay her respects to those who lost their lives fighting for their country.

She told SAIF *Insight*: "Being in the presence of, and reading the names of those killed in action, was very moving.

"I was honoured to be involved in the funerals of three soldiers repatriated from Afghanistan and so I found their names and recalled their sacrifice and the families they left behind."

During the month, Gemma also attended two banquets, the first a National



National Arboretum

Association of Memorial Masons (NAMM) event prior to the Arboretum visit and the second a BIFD banquet at Warrington.

The president thanked everyone who attended the recent Maidstone Regional meeting and revealed: "With £255.20 raised for my charities, the Kent, Surrey & Sussex region tops the leaderboard at the end of this year's regional meetings.

"I'm now looking forward to the annual Welsh

Christmas Dinner at The Ivy Bush, Carmarthen, on 27 November. It will be a fun-filled evening with a chance to meet with friends over a nice meal and a few drinks.

"Finally, I wish to thank everyone who watched the documentary 'A Very Welsh Undertaking' on BBC One Wales and took the time to email, call and Tweet their thoughts and comments.

"Please also pass on your feedback by emailing [feedback.wales@bbc.co.uk](mailto:feedback.wales@bbc.co.uk)."

## Dignity-run directors in funds theft

A Bonnyrigg funeral director has been ordered to repay £2,000 stolen from a bereaved family's funeral account.

Arlene Newbigging, who was head of the Dignity-run Barclays Funeral Directors, previously defrauded over £36,000 from customers when with Lloyds TSB. She submitted a false CV for the funeral director's position.

Fiona Doran, whose gran's funeral funds were stolen, said: "That's not justice. She has done it before and should have been jailed. Gran would have been horrified."

## Adair Independent is a new business star of the County Down



Ann and Warren with commendation

A new independent funeral director in Northern Ireland has been highly commended after being named Best New Business finalist at the Ards Business Awards.

Adair Funeral Directors won the commendation at a packed event on 23 October. Competition came from across the Ards and North Down areas.

Ann Adair-Smith and Warren Smith collected the commendation on behalf of their firm and said: "Our staff are dedicated to providing a caring, professional and understanding service at an emotional and stressful time."



The team at Alderson and Horan with new vehicles

## Alderson and Horan go for new Mercedes fleet

Independent funeral director Alderson and Horan has purchased three new Mercedes vehicles.

Stephen Alderson and John Horan are brothers-in-law who set up this family business in 2004 and have over 40 years' experience in all aspects of the funeral industry.

In June, Stephen and John took delivery of their new fleet of Coleman

Milne Mercedes E212 Hearse and two matching E212 Limousines, their third Mercedes Coleman Milne fleets since 2005.

Across their sites in Burnley and Crawshawbooth in East Lancashire, the funeral directors employ a team of nine staff. Five of those are direct family and four are extended family members.

## Funeral director set for Florida Ironman

An Oxfordshire funeral director crossed 140 miles of Florida on foot, bike and by swimming, in the Ironman Florida race.

Ryan Morris, of Howard Chadwick Funeral Service, an Independent based in Wallingford, Oxfordshire, was raising money for SeeSaw Oxford, a charity that has supported thousands of bereaved kids and young people.

Ryan said: "Having lost my mother at a young age, I know how traumatic this can be. For children who have recently lost a parent or parents, a sibling or a close relative, it is not easy for them to talk with someone. That is when the help at SeeSaw becomes invaluable."

The Ironman race took



Ironman Ryan Morris

place on 7 November on Panama City Beach. The triathlon consisted of a 2.4mile swim in the Gulf of Mexico followed by a 112-mile bike ride and 26-mile run along the coast.

Ryan is more than two thirds of the way to his £1000 target and you can donate to his fundraising efforts at [justgiving.com/ryan-morris1](http://justgiving.com/ryan-morris1).

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# A century of caring

**E**ighteen funerals (half of which were for children) and a turnover of £63 and 16 shillings – those were the figures for the first year of trading for Arthur Jary & Sons Ltd. That was in 1899. Today, with offices in Norfolk and Suffolk.

The company is currently overseen by Susan Thompson, the fourth generation of the Jary family to take the reins. She's supported by her son Sean and husband Stephen, as well as by 30 employees, many of whom are long-serving staff members.

Susan said: "Our business began as a builder's yard also providing funeral services. The original premises in Great Yarmouth were joined by an office in Gorleston in 1939. However, the most significant growth has come since 1996, with the newest addition being our Lowestoft office, which opened in 2012."

Long-term success has depended on changing with the times - using a modern motor fleet, taking advantage of IT, and buying in high-quality coffins rather than making them to order.

"When a business has been serving the community for many years, complacency can slip in," Susan added. "To make sure this never happens we regularly carry out staff training. We



“CARING FOR THE PEOPLE WHO NEED US MOST IS OUR BIGGEST MOTIVATION”

Susan Thompson

seek to continually improve standards. Our staff are multi-skilled, and can work in different departments.”

That dedication has brought recognition - the company has won awards for customer care at the National Funeral Exhibition in 2011 and 2013.

Susan added: "Being the best at what we do and caring for the people who need us most is our biggest motivation. It's the little things that make the big difference."

## MEMBERSHIP UPDATE

### FULL MEMBERSHIP PENDING

**Ms A Phillips/Mr T Jones**  
Averil Phillips and Family  
Northampton House  
Station Road  
Kettering  
Northants  
NN15 7HH

**Averil Phillips and Family (Branch Office)**  
87 Rockingham Road  
Kettering  
Northants  
NN16 8LA

**Mr G Valentine-Fuller and Mr W Turner**  
Valentine & Turner Funeral Directors Ltd  
262 High Street  
Orpington  
Kent  
BR6 0NB

**Mr A Free**  
Andy Free Independent Family Funeral Director  
Fairfields  
High Street

Attleborough  
Norfolk  
NR17 2BT

**Mr L Ford**  
Revel Funeral Service  
Bretford House  
Bretford  
Rugby  
CV23 0JZ

**Mr M Webber**  
H D Tribe Ltd  
130 Broadwater Road  
Worthing  
West Sussex  
BN14 8HU

**HD Tribe Ltd (Branch Office)**  
5 Surrey Street  
Littlehampton  
BN17 5AZ

**HD Tribe Ltd (Branch Office)**  
63 Sea Lane  
Rustington  
BN16 2RQ

**HD Tribe Ltd (Branch Office)**  
259 Goring Road  
Worthing  
BN12 4PA

**HD Tribe Ltd (Branch Office)**  
28 South Street  
Lancing  
BN15 8AG

**HD Tribe Ltd (Branch Office)**  
40 Brunswick Road  
Shoreham  
BN43 5WB

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

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

### ACCEPTANCE INTO FULL MEMBERSHIP

**Mr D Eyre**  
W. Eyre & Sons  
69 High Street  
Bolsover  
Chesterfield  
S44 6HF

**S Hallam & Son (Branch of W Eyre & Sons)**  
122 High Street  
Stonebroom  
Derbyshire  
DE55 6JT

**J Clay (Branch of W. Eyre & Sons)**  
110 Elmton Road  
Creswell  
Worksop  
Nottinghamshire  
S80 4DE

**Mr D Hicks**  
Albert E Hicks Ltd  
1 Grafton Road  
Newport  
Gwent  
NP19 0AS

**Mr M Thompson**  
Harry Thompson Funeral Service Ltd  
1-2 High Street  
Loftus  
Saltburn  
TS13 4HW

# New firm, old values

**I**n a sector where many businesses have long histories, south-London company PL Mulligan is something of a rarity. It was only formed in November 2008, but directors Steve Adams and his son-in-law Perry Mulligan have not let the grass grow under their feet. They have already opened more branches, with the prospect of more to come.

Explaining the firm's background, Steve said: "I'd worked in the City for a major insurance broker and decided it was time for a change, while Perry was a trained funeral director. Most important for us from the start was the fact that this remains a family-owned and family-run funeral directors."

Setting up in an area they know well, Steve and Perry's first branch was in Bexleyheath. From there they have opened up in nearby Welling, Sidcup (Blackfen) and Eltham.

"Our philosophy is to give a traditional, personal and professional service. We make sure we deliver on our promises," Steve added.

With a current staff complement of 13, Steve believes they have the blend just right. "We have a good mix of young and experienced people.

"When we opened at Eltham we were



“WE WON'T EXPAND UNTIL IT IS RIGHT AND WE WILL NEVER COMPROMISE ON OUR SERVICE”

Steve Adams

able to bring in Perry's brother, Danny, who has more than 15 years' experience as a funeral director.

"A lot of our business is generated through word of mouth, which I believe says a great deal about the quality of service we provide.

"We have grown in a progressive and logical way. We won't expand until we are certain it is the right thing to do, and we will never compromise on the service that we offer."

**Mr T Peel**  
Bare & Torrisholme  
5 Bare Lane  
Morecambe  
Lancashire  
LA4 6DE

**Mr I Hughes**  
Ifan Hughes Funeral Director  
Llanaelhaearn  
Caernarfon  
Gwynedd  
LL54 45AG

**Miss R Greaves**  
R Greaves & Co Independent  
Lady Funeral Director  
40 High Street  
Wem  
Shropshire  
SY4 5DG

**J W Brocklehurst Ltd**  
(Branch of Albert R Slack Ltd)  
17 Macclesfield Road  
Prestbury  
Macclesfield  
Cheshire  
SK10 4BW

**FULL MEMBER  
NOT RENEWED**

**Mr R Rodwell**  
Dunford Funeral Service  
143 South Street  
Lancing  
West Sussex  
BN15 8BD (Sold to Dignity)

*Note: Should any SAIF member have any known reason which would prevent membership being granted, please contact the SAIF Business Centre, in writing, with substantiated evidence against the said application to be received at SAIF Business Centre by no later than December 4th 2015*



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

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

# Update

NEWS FROM KINDRED ASSOCIATIONS

## UNITED AGAINST THREAT OF LOCAL AUTHORITY TRADING

Following the Local Authority Trading Debate at the House of Commons, the National Association of Memorial Masons (NAMM) and Memorial Awareness Board (MAB) have acted on the advice given by Brooks Newmark MP on the best way forward to challenge the threat of Local



Authority Trading.

After seeking legal opinion from Mr Mark Lowe QC, we have employed professional political advisors to further challenge Councils

that have started selling Memorials on the policy, economic and political implications of doing so.

The campaign will now be advised by professionals with extensive experience of working with central Government as well as with local authorities and other influential bodies.

All business owners should be very concerned about Local Authority Trading because councils are trying to use taxpayers' money to undercut private businesses. If you have any questions, please contact me on [neo@namm.org.uk](mailto:neo@namm.org.uk)

PHILIP POTTS  
NATIONAL EXECUTIVE OFFICER

# Honoured to serve

Introducing the new president of the BIFD, Clive John Pearson Dip. FD. LMBIFD. (Tutor) MBIE. (Tutor)

In the heart of rural Yorkshire lies the picturesque village of Marsden. Many of you may have seen Marsden without even knowing it, as Last of the Summer Wine and Last Tango in Halifax were both filmed there.

It is here that I live with my wife Leanne, and our children Rebecca, Abbie-Leigh, Bethany, Joshua and Evie. The family business is also based here, where we have served the local communities for almost a century.

To give you a little background about myself and how I came to be a funeral director rather than, as all my family expected, pursuing a musical career, I need to take you back to my schooldays.

One day in class I was told to write three things which I would like to do for work experience. If we couldn't be found any, it was a two-week holiday.

'Great!', I thought, as I proceeded to write down the silliest things I could think of: lifeboat guard, Catholic priest (I'm Church of England) and undertaker.

A few days later, I was sent to the headteacher, who sternly told me that I would be sent to a funeral directors. I went there for two weeks, stayed a further ten years in which I gained the Dip. FD and BIE qualification, then left to run my own business.

It with pride and excitement that I have taken on the duty



BIFD President Clive John Pearson

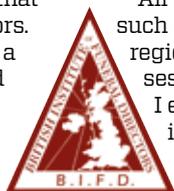
of the National President of the British Institute of Funeral Directors. When I started in the profession aged 14, I never dreamed that one day I would have the honour of serving in this way.

In my opening speech at the Institute, my theme was education, communication and dedication.

### EDUCATION

We should educate ourselves by keeping up with new legislation through meetings, educational sessions and continual professional development.

All the major funeral organisations, such as BIFD, NAFD, SAIF and BIE, hold regional meetings with educational sessions throughout the year which



I encourage you all to attend. It is also my belief that we should educate the general public. How often do we hear the phrase,

"I thought all funeral directors were qualified"? The fact is they are not. The British Institute of Funeral Directors is the only professional organisation for qualified funeral directors and, as a member, you are telling the public they are dealing with a qualified professional.

### DEDICATION

We are all dedicated to our work and the families we serve, but are we dedicated to the organisations we belong to? All too often everything is left to just a few people. We may pay our subs every year but do we get involved? If not, why not?

### COMMUNICATION

We listen carefully to our clients' wishes and aim to carry them out to the highest standard possible, communicating with other professionals such as the clergy and crematoriums. In the same way, the organisations we are members of are also there to listen to us and help us out.

How often do we moan because nothing has happened about an ongoing issue, but did we phone or email one of our organisations for help?

### THE NEXT 12 MONTHS

As president of the BIFD over the next 12 months it is my intention to promote our education system.

I also want to modernise our regional meetings, including joint meetings between the various organisations. If you feel the BIFD can help you or you wish to become a member, please get in touch with our National Office.

# CAN INCINERATION BE SENSITIVE? HTA DOESN'T HAVE ANY ANSWERS

**I**N March 2015, the Human Tissue Authority (HTA) published its revised Guidance on the Disposal of Pregnancy Remains following Pregnancy Loss or Termination.

Whilst the Institute was delighted that, at last, the wishes of mothers will be paramount, it was extremely disappointed that 'sensitive incineration' was included beside burial and cremation options.

The Institute raised the question of how incineration can be made sensitive during the consultation process. To date, nobody has answered.

The only attempt by the HTA at making incineration sensitive is to



recommend separate packaging and storage and remains being incinerated separately from clinical waste, and the involvement of a hospital chaplain or spiritual figure!

Hospital staff have a difficult task in relaying information to bereaved parents. Imagine how difficult it will be to add sensitive incineration to the discussion, especially as nobody, including the HTA, has provided a description of the process.

Our best attempt at a description would be to say it is a continuous industrial process where ash is likely to be disposed of on an industrial landfill site.

Despite the previous Government of

the time ordering a halt to the clinical waste route for babies in March 2014, it appears that this route has once again been opened. In Scotland, where that option was outlawed in 2012, the default option in cases where parents take no part in disposal arrangements is shared cremation.

Interestingly, Part 5 of the Cremation (England & Wales) Regulations 2008 is headed Incineration of body parts. Whilst this regulation (29) speaks of body parts that are not cremated and mentions waste management and environmental permitting regulations, what place has it in cremation regulations?

No answers to this have so far been forthcoming.

The Human Tissue Act 2004 makes no distinction between the disposal of pregnancy remains and the disposal of other tissue from a living person; pregnancy remains are regarded as the tissue of the woman.

On the other hand the Cremation Regulations deal with body parts taken post mortem. I'll leave you to puzzle that one out.

“IT APPEARS  
THE CLINICAL  
WASTE ROUTE  
FOR BABIES IS  
OPEN AGAIN”

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“  
WE’VE BEEN SUCCESSFUL  
BECAUSE WE OFFER THE  
BEST VALUE AND PRODUCTS  
”

WORDS: TIM POWER / PHOTOS: MARK JACKSON

Over the past 25 years, Golden Charter has grown from a two-man operation on the high street of a north Glasgow suburb to a business with net sales of £250 million and employing nearly 400 people to become the UK’s market leader in pre-paid funeral plans.

It was started by two entrepreneurs, accountant Gordon Kee and funeral director Andrew Harvey, with two aims: to build a successful business in the new burgeoning area of pre-paid funeral plans and, at the same time, support the independent funeral director sector by offering a good value for money product.

This year the company celebrates twenty-five years of success, not only in growing the business but also taking a leading role in developing the sector across the UK.

A lot has changed along the way, but the ethos of supporting the independent funeral sector is still very much alive. The company is now wholly owned by its funeral director members and, under the leadership of CEO Ronnie Wayte, there is commitment to further increase market share and develop new innovative services for both consumers and members.

Before Ronnie joined in 2007, although Golden Charter had successfully established itself in the independent funeral sector it was languishing under flat sales.

Ronnie explained: “At that time, Golden Charter’s sales had been stagnant at around the £30 million mark for the previous five years as it was highly dependent on a single distribution channel.

“I could see the potential for growing the business by diversifying into new routes to market and creating



## PROFILE RONNIE WAYTE

**Chief Executive of  
Golden Charter**

*Since joining Golden Charter in 2007, Ronnie has pioneered innovative products and services and delivered year after year of record plan sales.*

different but complementary products that would enable us to cross sell into our existing customer base. It was an exciting challenge.”

Over the last eight years, Ronnie and his team have changed the face of Golden Charter, increasing turnover eight times its 2007 level and securing a position for itself as UK market leader. However, what has not changed is Golden Charter’s original ethos of supporting the sustainability of the independent funeral sector and providing best value for money for both funeral directors and their customers.

Today, it’s a business that brings in £250 million in sales and has 42 per cent of the pre-paid funeral plan business in the UK\*, with independent funeral directors accounting for 60 per cent of these sales.

However, the company is not resting on its laurels, as Ronnie is still excited about the potential for growing the market further with new products and targeting new customers.

He explained: “Today, 40 per cent of all funerals in the UK have been sold in advance and that’s quite an achievement for a relatively new industry that only really got started in the early 1990s. But I think we can do more, not just for customers but also for our members and that’s what we are looking to do going forward.”

Despite the huge turnover, Golden Charter does not technically make a profit. All income after expenses is reinvested in the company and distributed to shareholders, effectively returning value to the independent funeral sector.

Ronnie said: “If we accounted in the same way as Dignity, which has to pay outside shareholders, then we are effectively supporting the independent funeral sector to the tune of £60 million a year. That, ironically, means we are actually more ‘co-operative’ than the Co-op!”

Commenting on the success of Golden Charter, Ronnie pointed to its ability to target different age groups through different distribution channels.

He explained: “We’ve created a consumer distribution channel to expand sales and entered into partnerships with ‘trusted advisers’ to target existing and new customers

with new propositions.

“While the traditional marketing via direct mail, response advertising and telephones sales continues as the backbone of the operation, Golden Charter has also developed relationships with intermediaries, such as financial advisers, Will writers, accountants and insurance brokers, to promote pre-need funeral plans.

“We’ve also been innovative in the market and developed affinity arrangements with major companies to promote pre-need funeral plans.

“All this interactivity means we are learning more about the consumer’s needs and this, in turn, is helping us to diversify our product range and is also raising the profile of the brand.”

This approach is paying dividends – if you will excuse the pun – as there’s a great deal of brand loyalty to Golden Charter; cancellation rates for Golden Charter products are a tiny fraction of those experienced in the life insurance industry in particular.

Ronnie added: “We’ve been successful against the big corporates because we can provide the best value and best products on the market. We also offer the most attractive payment package as we’ve got the lowest APR equivalent and, of course, we have the widest range of funeral directors for planholders to choose from across the UK.

“We’re also offering other added value services into our funeral plans, such as the recent introduction of Will writing, and we are looking at other added value services that will help drive sales growth.”

Legal services such as power of attorney and asset and property trusts have been introduced to Golden Charter’s product offering in recent years, as has an innovative pre-paid probate product to prepare for legal costs.

Ronnie added: “The potential for a power of attorney service is roughly the same as the pre-need funeral plan market, so if we can attract people into this market we have the opportunity to open up other product propositions, and this has the powerful effect of accelerating our customer base growth.

“We can sell from legal services to funeral

plans, and the other way around.”

Of course, it’s not just consumers that benefit from the development of new Golden Charter products and services, as there are also plans to develop specific services for funeral directors too.

At present, most of this support is in the form of direct marketing assistance via leaflet drop campaigns. However, the company also supports Independents with community-based PR by providing a range of Golden Charter merchandise. Independent funeral directors sponsor the largest number of bowls events in the UK, making the company’s branding a very common sight at clubs across the country.

However, in the future Golden Charter wants to provide more tangible support, as Ronnie explained: “Another cornerstone of the Golden Charter strategy, which is a few years down the track, is about providing more benefits for independent funeral directors.

“We’re looking to build a division around funeral director services by looking at all their needs, from crematorium and coffins to embalming supplies and vehicles, and to buy, acquire or build businesses in that space.

“Just like funeral plans, Golden Charter will pass the value back to funeral directors from those businesses over time.

“However, this will take investment and building enough onto the balance sheet so that we can make acquisitions. The challenge is to strike the correct balance between investing for longer-term growth and delivering short-term reward to shareholders.

So if you think the first 25 years have been eventful, there is plenty more developments in store for the coming years.

Ronnie added: “The original founders of Golden Charter saw the benefit of involving the independent funeral sector in their organisation and making them partners in developing the business. The more Independents put into the business, the more they are rewarded – it’s a virtuous circle that still works 25 years later.” ●

\*Funeral Planning Authority figures for plans sold between 1 January to 30 June 2015.

**1990**

First ever Golden Charter funeral plan sold; 500 outlets offer plans

**1991**

More than 1,000 plans sold

**1992**

Winner of Scottish Marketing Award, as plan sales double to 2,159

**1993**

Funeral Planning Council launches; more than 1,000 outlets are now offering plans

**1994**

First ever Funeral Planner of the Year Awards

**1995**

Launch of Plant a Tree initiative with the Woodland Trust; SAIFCharter is launched

**1998**

30,000 trees planted with the Woodland Trust; Golden Charter Grove dedicated at Glen Finglas

**2000**

Help the Aged charity plans are launched, with 2,700 sold in the first year



Andrew Harvey with students from IDF College. Past SAIF President and college trainer Pat Gallagher was also present.



# WE'VE HAD 25

WORDS: MICHAEL FERN

**From humble beginnings, Golden Charter has become the undisputed market leader and the driving force behind the rise of funeral plans**

**G**olden Charter's history is really the history of funeral plans. A quarter of a century and nearly half a million plans ago, pre-planning a funeral was still much more of a foreign (American) concept, and Golden Charter had only just launched. Since then, funeral plans and the company itself have both grown at a remarkable rate.

The first hints of that growth could be seen within Golden Charter's first year. Becoming SAIF's official pre-paid scheme helped ensure that, in the first

half of 1991, funeral plan sales more than trebled, while the number of funeral directors getting involved doubled.

A corner had been turned and, by this time, an edition of Insight – a two-page newsletter produced before the days of SAIFinsight – was able to say: "The evidence of consumer interest in pre-paid funeral plans is so great that few funeral firms today question whether or not the service should be offered. As a result, most funeral home managers agree they should be involved in pre-need."

Now established as a growing

business, by 1994 a far-reaching decision could be made: the company agreed to pass a 30 per cent share in the business to SAIF members.

In the coming years, handing over ownership to independents through the newly founded SAIFCharter would be Golden Charter's constant focus.

Throughout the late 1990s, Golden Charter founders Andrew Harvey and Gordon Kee worked to pass control over fully and, by 2006, SAIFCharter members owned 100 per cent of the company.

During that decade, Golden



Clive and Jean Leverton show off their Funeral Planner of the Year Award.



Gordon Kee and Andrew Harvey with the directors, management and staff of Golden Charter, proudly receiving the Investor in People Award

# GOLDEN YEARS

Charter extended its work in a variety of ways. In 1995, the Plant a Tree project with the Woodland Trust was launched, another decision that has stood the test of time. By 1998, the Golden Charter Grove was unveiled at Glen Finglas to celebrate 30,000 trees being planted; now in its 20th year, our Woodland Trust partnership continues to flourish.

In 2001, the year of the first SAIFinsight magazine, the company launched in the Republic of Ireland.

Finally, since the full transfer of ownership to

SAIFCharter in 2006, Golden Charter's growth has been unprecedented. The last decade has seen Independents take the lead against conglomerates, growing their

market share year-on-year.

The late, lamented Andrew Harvey, on ending his time as SAIF President in 1997, said: "In the years since SAIF's formation we have managed to unite Independents as no other organisation has before."

Reflecting on Golden Charter's 25th anniversary, Ronnie Wayte said: "Both founders have sadly passed away but the spirit they imbued Golden Charter with remains. Their legacy is clear in our continuing aim to support and grow Independents across the UK."



Andrew Harvey passing his chain of office to Gary Neill



Above: Major figures pictured include Andrew Harvey, Jim Henshelwood, Margaret Dow, Jim Brodie and Ian Sturrock. Right: Gordon Kee and Terry Bostock in 2001, as SAIFLink and Insight magazine merged as SAIFinsight



- 2015**  
Golden Charter's 500,000th funeral plan will be sold before the year is out. Years of unprecedented growth will leave Independents with a 42 per cent market share
- 2013**  
Historic deal with AXA guarantees future funerals for Independents
- 2010**  
Intermediaries mean marketing agents can sell Golden Charter plans for the first time
- 2009**  
Legal services first introduced
- 2007**  
After years of growth, staff move to a new, custom-built head office in Bearsden
- 2006**  
SAIFCharter members take over 100 per cent of the company
- 2002**  
Established as the market leader, more than 100,000 plans sold
- 2001**  
Golden Charter launches in the Republic of Ireland

# RESPONSIBILITY AND RENOWN

WORDS: STEWART McROBERT

Leverson & Sons has undertaken funerals for royalty and ordinary families alike for more than 200 years. Here, Clive Leverson looks back on 50 years of service

**W**ith a history going back more than 200 years and as the funeral director for national figures such as Princess Diana, Princess Margaret, the Queen Mother and Margaret Thatcher, not to mention a central place in the formation of SAIF – it is fair to say that Leverson & Sons is a company of renown.

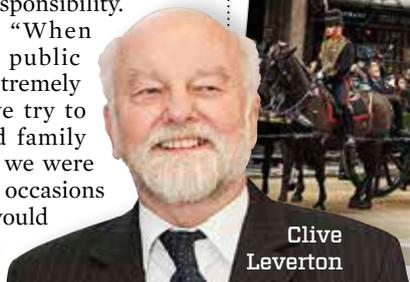
Established in 1789, with a head office and five branches in north-west London, the company carries out more than 1,000 funerals annually. Clive Leverson, who retired as a director in 2014 but continues to assist daughter Pippa and nephew Andrew, the two current directors, has been one of the most important figures in the company's history, and a positive influence in the profession as a whole.

He explained that, during his 50 years at the company, there has been a continuing commitment to the profession, to family involvement, and to independence.

Clive said: "We have never been interested in selling the business, but more concerned with stewardship to benefit the next generation. We have absorbed other family firms when they have no one left to continue the business. We are always adapting to what our clients want and remain committed, professional and, very importantly, independent."

That ethos saw the company entrusted with high-profile national funerals; that of Diana, Princess of Wales (1997), Princess Margaret and Queen Elizabeth the Queen Mother (both in 2002), and Baroness Thatcher (2013). Conducting such funerals is an honour and a responsibility.

Clive reflected: "When you operate in the public arena you must be extremely diligent, although we try to treat every bereaved family the same way. When we were asked to take on royal occasions we were asked if we would be able to cope with



Clive  
Leverson



The timeless  
dignity of  
past Leverson  
funerals



Princess Diana's  
funeral in 1997



Funeral cortege for  
Baroness Thatcher

our existing clients, which I thought was a very thoughtful touch."

When SAIF was created in 1989, Leverson & Sons was a founding member. Clive recalled: "Several like-minded independents thought it would make sense if we had an organisation that looked solely after our needs and hopes. We thought there would be strength in numbers, and that proved to be the case."

That sense of mutual support was key when Leverson & Sons was given the task of directing Princess Diana's funeral. The company had 27 other funerals during that week leading up to her weekend funeral.

Clive explained: "We had so many calls

© MARK JACKSON



## PROFILE CHRISTINE TORRANCE

**Processing team member and an original employee**

*Christine Torrance has worked for Golden Charter since its founding, as a receptionist and subsequently within Processing. Her connection even predates Golden Charter, as she worked with founder Gordon Kee in the 1980s.*



*Eco hearse is sign of firm's modern outlook*



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from other firms offering help with staff, vehicles and so on. I was delighted.”

He has witnessed many changes over the years, including the increase in pre-paid plans and the notable link between SAIF and Golden Charter.

An optimist by nature, Clive added: “There are some great people in the profession, not just in independent firms.

“I think we should keep on striving to improve standards, be ready to adapt and, above all, we need to listen to our clients.

“As far as Leverton & Sons is concerned, we will continue to serve clients in the best way possible by being professional, caring and always operating with integrity.” ●

### **How did your time with Golden Charter begin?**

In 1984, I was working with Gordon Kee at Clyde Associated Consultants, and then, about six years after that, Golden Charter came into being. Gordon Kee joined together with his best friend Andrew Harvey to start the business up, when Andrew was with Jonathan Harvey Funeral Directors.

I was the receptionist for Clyde Associated Consultants, and then when Golden Charter began I started straight away. It was continuous employment for me, moving from one company to the other.

### **What did the company look like when you started?**

It wasn't the purpose-built office we have now; it was just a single floor upstairs in a Bearsden office building, with an Oddbins off licence down below. When the ground floor became available, Golden Charter was already growing and so it bought it out.

We grew quickly enough that we ended up putting the Marketing team in a big car park out the back. Three of them worked there in a Portakabin.

### **In the last 25 years, what has been the biggest change?**

The old office was packed with filing units full of plans and funeral director information. Even when we moved into the new office, the bottom floor, where I sit now, was all filing cabinets.

Since then, while the volume has gone up, it's also a lot easier now to get through the work. There is a lot more to do, but with scanning and computers it's so much more manageable than it was before.

### **What has kept you with the company since its inception?**

Golden Charter is a fantastic employer in Bearsden.

If you compare this company to what else is out there in the area then there is no competition.

A lot of that is about the people. While so many have retired, there are still lots of others who have been with Golden Charter for nearly as long as I have, but it's also a very young company full of new faces.

In all that time it's remained a great company to work for – and hopefully I'll be here until I retire.

# EDUCATION DAY

A day of learning is enjoyed by dozens of SAIF members who gathered in Leicester to hear speakers give their insight into the future of the profession

**S**AIF members gathered in Leicester earlier this month for another hugely successful Education Day.

The attendees enjoyed a wide variety of lectures and took part in discussions covering a range of highly relevant topics.

They were also able to visit the stands taken at the event by a number of businesses supporting the funeral sector across the UK.

Members heard from Simon Rothwell who gave the audience an insight into the new DNA Memorial service that is being offered by his company.

James Milnes of Hasta UK gave a fascinating talk on the latest innovation and techniques being employed to ensure maximum hygiene efficiency in the workplace, with particular relevance to funeral directors.

Penny Arbuthnott and her colleague Tim Miller of Genesis PR offered their advice to members on how best to project their businesses to the public.



Alun Tucker opens proceedings

And Ken Morgan gave the audience an invaluable glimpse into the future of digital autopsies.

A highlight of the day was the presenting of certificates to a number of students who have successfully completed courses through the IFD College. Arran Brudenell, the college's chairman, congratulated them

on their achievements.

After the event, SAIF Executive Chairman Alun Tucker, said: "The event was a huge success. We are absolutely delighted with the way it went and the feedback from those attending has been very positive.

"Last year had shown that there is a great appetite for learning among our members and this year's even bigger event has certainly proved that to be the case.

"We obviously hope that we will be running another Education Day next year and once we have a date set for it, I would urge all members to get it in their diaries. It's an event that should not be missed.

"I would also like to take this opportunity to publicly thank all those speakers who gave us their valuable time. It was hugely appreciated by everyone who took part in the day.

"Finally, I would add my congratulations to all those who gained certificates from the IFD College. I am certain that the knowledge that they have gained will be invaluable in their future careers.

"I, for one, am looking forward to next year's event already," he said. ●



Delegates listen intently to one of many speakers on the day



## Effective PR benefits all

The benefits of effective public relations were highlighted on Education Day in an insightful presentation by Penny Arbuthnot and Tim Miller of Genesis PR.

Genesis is responsible for developing and implementing SAIF's PR strategy. The agency helps increase the awareness of SAIF nationally and regionally, supports individual SAIF members, helps SAIF maintain its leading place in the industry and educates the public about SAIF.

Penny said: "Among other things, we support SAIF members through local PR initiatives such as mentioning local firms in press releases and giving advice on how to make the most of media opportunities."

Two recent campaigns were highlighted to show the



**Penny Arbuthnot**

effectiveness of the overall strategy. The Fair Funerals pledge encouraged funeral directors to sign a pledge to give clear pricing on the cost of funerals. A high number of SAIF members signed up and coverage across the UK gave them the chance to speak about the work they do in supporting people on low incomes.

The recent launch of SAIFSupport - the new counselling service for members - has also received extensive media coverage.

In the near future there will be a focus on the rising cost of funerals and how increases are often down to circumstances outside funeral directors' control.

## Take action on hygiene

There's every chance the UK could soon face a major health scare, if not from a long overdue flu pandemic, then from the growth of drug resistant 'superbugs'. Therefore, it's time to take real action on hygiene in the workplace.

That was the message from James Milnes, managing director of Hasta UK, a leading global security and risk management company.

Experts agree that it's not a case of if the UK will be affected by a flu pandemic, but when.

Similarly, the increase in the number of 'superbugs' resistant to antibiotics is a case for concern. The World Health Organisation said in 2014 "this serious threat is no longer a prediction for the future, it is happening right now in every region



**James Milnes**

of the world and has the potential to affect anyone, of any age, in any country.'

As the 2014 Ebola outbreak in Africa showed, in these situations there's a pressing need for issues such as sanitation, burial, and the protection of healthcare and other staff to be addressed.

An increase in death rates not only means increased pressure on the funeral industry but intensifies the need for every business to have a comprehensive plan.

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## How to benefit the health of the nation

With one simple swipe funeral directors could improve the health of future generations and save the NHS billions. That's the view of Simon Rothwell who showcased his firm's DNA sample service.

Simon is the European director of CG Labs, the Canadian company behind the DNA Memorial service, and director of Flexmort, the European distributor. He said: "Our genes control everything about us, from our hair and eye colour to our susceptibility to different conditions. That's why DNA is playing an increasingly important part in the diagnosis and treatment of diseases. Having access to family DNA will enable doctors to zoom in on specific medical issues, and help identify appropriate treatment."

Normally, DNA has to be kept at ultra-low

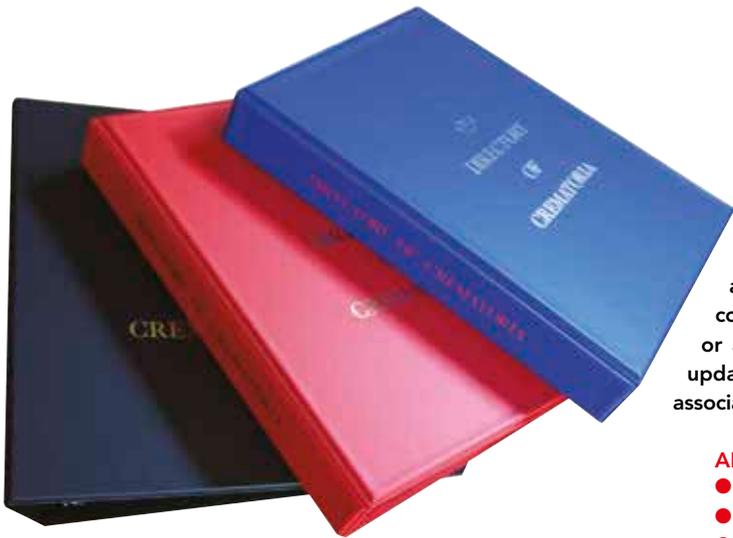


**Simon Rothwell**

temperatures. However, scientists at Lakehead University in Ontario have developed a system that allows DNA to be stored at room temperature and formed CG Labs.

That breakthrough has allowed funeral companies to play a part in the process. Simon explained: "Funeral directors are the only group that has access to virtually everyone that dies and once cremated or buried, a person's genetic information is lost. The idea is that the funeral director takes the genetic sample through a simple swab test. They pop that into the envelope and send it to us. At the lab we extract, stabilise and attach the DNA to a substrate which is stored in a vial.

# The Directory of Crematoria 2015



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# WHAT IS STRESS AND HOW BEST TO COPE

WORDS: CATHERINE BETLEY

Recognising the difference between life challenges that help us perform healthily and those that damage is vital

**W**e all know that stress is bad for us. Or do we? On my recent travels around the SAIF regional meetings there have been a surprising (to me, at least) number of members who have declared themselves to be pretty stress-free – or at least they were not prepared to admit to feeling especially stressed at the moment of asking.

So considering that most of these were people who had undoubtedly got up rather early, organised their families, travelled to work, moved, manoeuvred and managed the dead, dealt with the complexities of bureaucracy and paperwork, supported grieving families and undertaken myriad other tasks relating to premises, cars, equipment and so on; then travelled to an evening meeting only to be asked: “Are you stressed?” Their responses seemed rather sanguine.

Of course, if you ask that question in public – or even in private – you don’t necessarily expect an entirely honest answer.

We are, after all, accustomed to the “I’m fine, thank you” response we have been programmed to give since childhood.

Very rarely, even when speaking with those I knew to be in great distress, have I been told “I’m absolutely destroyed, thanks for asking,” although I have been tempted to fire it off myself once or twice, usually in the direction of someone who I know doesn’t deserve it and wouldn’t know how to respond to it other than by excusing themselves fairly rapidly.

So were all the members who declared themselves stress-free being truthful? In all likelihood the answer to that question would be that, yes, of course some were; but others may

not either recognise or want to acknowledge that their headaches, irritability, difficulty concentrating, difficulty sleeping, random aches and pains, regular feelings of anxiety or over-reliance on cigarettes or alcohol may well be stress-related. Most of us accept that life can be ‘stressful’; what we don’t do so well is to recognise and take positive action when stress becomes a problem for us.

We have been somewhat conditioned over the years to see stress as a major issue; something to be feared that is very bad for our health. Largely to blame for this viewpoint is the ‘Grandfather of Stress’, Hungarian endocrinologist Hans Selye, who was nominated ten times for a Nobel Prize.

In his research during the 1930s (which predominantly consisted of torturing rats) he concluded that ‘stress’ (the response of the body to demands placed on it) caused all manner of ills in rats – and concluded that this must be true of humans too.

Clearly, he wasn’t completely wrong – if you were abused and tortured as his rats were, then you would probably die from the ‘stress’ just as they did. Yet our experiences of stress are very rarely as extreme as that experienced by Selye’s rats; yet the fearful terminology attributed to stress has persisted and become accepted as a modern truism – that stress kills and must be avoided at all costs.

The great irony of this viewpoint is that, in recent years, research has demonstrated that actually those people who view stress as a significant risk to their health are far more likely to die from a stress-related illness than those who adopt a more positive mindset and proactive approach to managing stress.

Happily, there have also been great leaps in our understanding of stress; from Selye’s extreme terror approach (which to be fair provided useful models for understanding acute psychological or physical stress such as domestic abuse, imprisonment,

violence and so on) to a more multifaceted understanding encompassing a range of stress responses which vary according to the source(s) of the stress and the psychological make-up of the person experiencing it.

Sadly the media tend to prefer the extreme (and likely simpler) interpretation of how stress affects our health negatively, without offering a more informed and healthier viewpoint of how many of us experience and respond to everyday stress – and how we can get better at handling it.

How do we go about defining what we mean by the word stress? We use the term very loosely to describe anything from the most minor irritation to the most major of life’s challenges. And herein lies some of the problem. If we can’t define ‘stress’ (and even most scientists can’t), how do we recognise it, categorise it and learn to handle it better? For me, it all comes down to your own personal interpretation of what are the sources of stress in your life.

When asked, we can all identify major life stressors – including bereavement, having a baby, getting married, moving house, a significant health challenge, loss of work, financial pressures and so on. Our ‘minor’ stressors, the daily irritants or hassles that we also experience, can often be equally challenging, not least because they tend to be more frequent and have a cumulative toxic effect on our stress levels, leading us to feel that we are under ‘too much’ emotional pressure and becoming overwhelmed – AKA stressed out.

These regular irritants are generally where we would be well advised to concentrate our day-to-day efforts in managing our stress, since most to some degree can be mitigated, controlled or put into perspective, improving our health.

It may well be that not all stress is bad. All stress matters, however, because we generally get most stressed out by what is important to us, the things that give us meaning and a sense of purpose. Stress matters because it motivates us, gets us out





“FEELING STRESSED IS NOT A SIGN THAT YOU ARE INADEQUATE”

Catherine Betley

## Top Tips for Stress Management:

- Pick your battles – is the outcome important enough to you to endure this stress? Or are you fighting a clearly losing battle, or a pointless one?
- Recognise your daily hassles – don't complain about the traffic, you are the traffic! Minor irritants can often be minimised or eliminated with planning, and if they can't then try to view them in the wider context of what you are trying to achieve
- Shift your mindset – you don't get to choose whether life is stressful or not, but you do get to choose how you view and respond to that stress
- Know your personal values and spend ten minutes writing them down.

Research shows that people who understand their values take a more positive approach to managing stress, rather than avoiding it or adopting unhealthy coping strategies

- Know why you are doing what you are doing. What do you find meaningful about your work? Reflecting on what you find fulfilling about work, even when it is challenging reduces stress and the risk of burnout
- Take good care of yourself – eat well, exercise as much as you can and minimise the unhealthy stuff – alcohol, tobacco etc. A recent study showed a dramatic decrease in liver damage,

insulin resistance and disrupted sleep patterns in those who were able to abstain from alcohol for just 28 days

- Look for social support – find people to talk to, a group or club, or other opportunities to extend your social network. All of these help when stressful times occur
- Practise mindfulness, meditation, relaxation, visualisation or other helpful strategies that keep you focussed on the here and now; what is important to you and how stressful incidents fit into the overall context of a meaningful life
- Seek professional support if you find that stress is becoming a problem.

of bed in the morning and helps us achieve things that can seem impossible.

Recent research highlights that those reporting the highest levels of stress also report that they view their lives as being more meaningful – and we have learned that a sudden drop in stress levels (after retiring from work for example) can lead to us viewing life as less meaningful and fulfilling and to negative health impacts such as depression and worse.

My own experience of 'retiring' from a stressful job to enjoy countryside living with dogs, cats, hens and children taught me that boredom (in the nicest possible way!) could be far more stressful than being far too busy. Hence I went back to work fairly quickly, in order to regain a little of what I felt I had

lost in terms of my meaningful contribution to the world.

Stress matters because for those in inherently stressful jobs – and funeral directing has been identified as one of the most stressful professions – it affects our performance at work, the satisfaction that we feel with a job well done and our desire to keep helping the people who need us.

A little stress can keep us engaged, challenged and motivated; while too much can have the opposite effect. The key is to know the difference and to recognise when you need to rethink your stress levels.

Feeling stressed is not a sign that you are inadequate or can't cope; it is a sign that you are involved and that you care.

To that end, SAIF has introduced a new

benefit available to all staff and principals of member businesses. SAIFSupport offers free and confidential information, advice and up to six free sessions of telephone counselling for those who feel that a little extra support may help them.

Counselling is delivered by highly qualified, supervised counsellors who will take a practical approach to exploring issues and helping to resolve problems. There is no restriction on who contacts us or what the problem is – we are simply here to support you at times of stress. ●

For help, call the SAIFSupport team on 0800 077 8578

# THE BEGINNER'S

WORDS: DR BILL WEBSTER

As the first baby boomers turn 70, it is time to acknowledge that the passing of the years cannot be denied, yet neither should inevitable change be feared. You can treasure the past as you step away from it

**W**ell, we've come a long way, baby, but we are finally there. I refer to the fact that the first baby boomers have a significant birthday this year – and it begins with a seven! That's right, the generation that refused to trust anyone over 30 is fast approaching 70, many kicking and screaming.

Mind you, just to illustrate the reality that nothing changes, I recently developed an app for students, parents and teachers on Grief and Crisis Management.

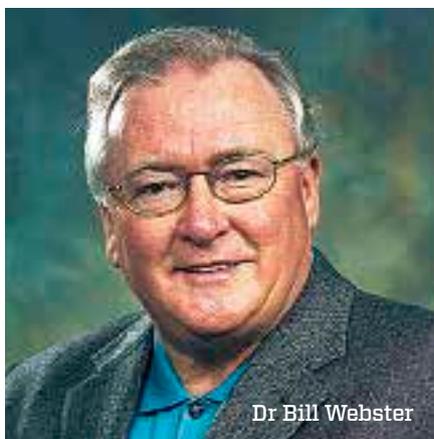
I was recommended to a bright, young media guy in his mid-20s whose video experience suggested he would make a great producer. But when he found out it was me who would be the host, he bailed.

"Young people only relate to people of their own generation," was his sage response to my proposal.

"Doesn't experience count for anything?" I protested. I then somewhat cynically added: "Can you suggest someone of your generation who has the knowledge, insight and experience to..."

And then I had to laugh. OMG! We baby boomers said exactly the same thing 40 years ago! But this talented guy, full of energy and vision, actually taught me a valuable lesson. I am not 25. I would like to think I still have much to offer, that "I ain't finished yet", and all that good stuff, but he is right. It is getting close to the time when I and people of my generation should begin to fade from the picture.

As Paulo Coelho wisely wrote: "It



Dr Bill Webster

is always important to know when something has reached its end. Closing circles, shutting doors, finishing chapters, it doesn't matter what we call it; what matters is to leave in the past those moments in life that are over."

Actually I was doing OK with the impending shift into my 70s until I attended a funeral last week. The family had procured the services of the dourest minister ever – the kindest word I can say about the service was that it was gloomy.

He read from Psalm 90: "The years of our lives are threescore and ten, and even if by strength four score; yet their span is but toil and trouble." He seemed to be looking right at me. Threescore and ten? Wait a minute. That's 70. Is he talking to me? It was like a doomsday warning. I felt depressed for days afterwards.

Of course mortality is not just an issue for the elderly, as we of all professions have observed, but there comes a time when we all have to face the fact that

life even at its longest, is brief and will inevitably come to an end.

I remember my grandfather's warning about this, telling a seven year old Bill that "life would go so quickly". I also recall he gave me that advice on a Sunday. We weren't allowed to go out to play on Sundays in those days and I was more worried that MONDAY would never come. Somehow the message doesn't seem important when you have the whole of life stretched out before you.

There is a quote in Meg Rosoff's novel, *What I Was*, which reads, "I am almost a hundred years old; waiting for the end, and thinking about the beginning. There are things I need to tell you, but would you listen if I told you how quickly time passes? I know you are unable to imagine this. Nevertheless, I can tell you that you will awake someday to find that your life has rushed by at a speed at once impossible and cruel. The most intense moments will seem to have occurred only yesterday".

Flipping through TV channels the other day, a movie's title caught my eye. It was called *A Beginner's Guide to Endings*. The plot involves three brothers. Upon learning that they only have a few days left to live due to a botched drug research experiment, the three set off to try to reverse a lifetime of mistakes. We all need a beginner's guide to endings – hopefully with the resolve to take notice and act accordingly.

But there's a trick to the graceful exit. It begins with the ability and foresight to recognise when a job, a stage of life, or a relationship is over – and let it go.

It means leaving what's "over" without denying its validity or its past significance. It involves a sense of future, a belief that every exit line means we are moving up. Psychoanalyst Erik Erikson insists all human development is rooted in our "sense of identity". How we get along with others; how we interpret the success of our contribution in our world; how we are able to accept the "inevitability of life"; all is dependent on our how we see ourselves.

Unfortunately, not everyone gains that

“WE ALL HAVE TO FACE THE FACT THAT LIFE ... IS BRIEF AND WILL INEVITABLY COME TO AN END”

Dr Bill Webster

# ENDINGS GUIDE



important insight. That is why so many find retirement difficult, because they have interpreted who they are by what they do and are unwilling to let that go.

The key question is: Am I willing to accept that I and my circumstances have changed, and embrace that unavoidable truth; or will I stubbornly resist and pretend that everything is still the same?

It is finding the security to accept that this is who we are now that gives us the confidence to move ahead; ultimately recognising that while what we do is important, who and what we are is of infinitely more importance.

Mortality is not just about death. It is about the fact that our life is drawing to a conclusion, and we worry we have not lived it to the full. As Antoine St Expurey put it: "Oh to reach the point of death and realise that you have never really lived."

The ultimate tragedy is not death; it is a life that is unlived. And I think that is what we all fear and struggle with the most.

So after the funeral, as you may have guessed, I was feeling pretty depressed about this whole issue. My son and his family were visiting last week and we had the opportunity to play golf.

I was actually only three strokes behind him after we had played 15 holes, a major achievement for me. The course marshal drove past and cheerfully asked, "How is your game going?"

"Not too bad for an old guy," I said. He jumped out of his cart and asked: "How old are you, sonny?"

Before I could answer, he continued: "I'm 83 and I play three rounds of golf every week. You're only as old as you feel."

I felt strangely encouraged by that well-timed encounter!

So, from George Bernard Shaw, a credo for ageing baby boomers: "I want to be thoroughly used up when I die, for the harder I work, the more I live. Life is no 'brief candle' to me. It is sort of a splendid torch which I have a hold of for the moment, and I want to make it burn as brightly as possible before handing it over to future generations." ●

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 web site, [www.GriefJourney.com](http://www.GriefJourney.com)



# COULD SALARY SACRIFICE BE THE BEST APPROACH?

Hayley Bradfield, tax specialist at UK200Group member firm Watts Gregory LLP, discusses the rise in popularity of salary sacrifice agreements among employers

**H**MRC recently announced it will 'actively monitor' the benefits being received from the increased use by firms of salary sacrifice agreements.

Ahead of any changes, we explore the current legislation governing such schemes.

**Q: What is salary sacrifice used for and how do such schemes work?**

**A:** Salary sacrifice agreements can be used for any benefit-in-kind, being cash or non-cash equivalent items.

The cash earnings of the employee are reduced by the monetary value of the benefit being received. This is a reduction in salary, not a deduction, and should be documented as such.

The normal benefit in kind rules apply and therefore if, for example, a car is being received, the non-cash benefit is subject to the normal benefit-in-kind rules.

Salary sacrifice is typically used to shift from cash earnings to non-cash benefits that are exempt or partially exempt from tax and



national insurance, e.g. child care vouchers and pension contributions.

**Q: What do employers save?**

**A:** Pension contributions, as an example, are deducted from an employee's cash earnings under the normal tax relief rules and paid to an approved occupational scheme on their behalf, securing tax relief.

But as cash earnings, they are still liable to class one national insurance, both primary and secondary.

Under salary sacrifice, earnings reduce by the pension contributions

level and employees save tax (as with normal relief) but also primary national insurance. Employers save the secondary contributions because the pension contribution is no longer classified as earnings.

**Q: Can all employees qualify for a salary sacrifice scheme?**

**A:** All employees can join but cash earnings cannot fall below national minimum wage rates.

**Q: How do I document a salary sacrifice scheme?**

**A:** All agreements must be adequately documented in the employee's terms of contract

and evidence must be kept to show HMRC that the employee knew what they were signing and the possible consequences.

**Q: What effects could salary sacrifice have on someone?**

**A:** Before the employee agrees to join a salary sacrifice scheme, they should be made aware of the effect the reduced earnings could have. It could affect state benefit entitlements, such as maternity allowance and additional state pension and the lower earnings levels could affect their mortgage position.

**Q: Is the scheme flexible?**

**A:** No. There is restricted flexibility available when using a salary sacrifice scheme.

Guidelines suggest staff should be part of the scheme for a minimum of 12 months, and employees are unable to opt out or defer participation within that time unless there is a major lifestyle event e.g. marriage, divorce, pregnancy.

**Q: Can I obtain advanced clearance from HMRC?**

**A:** No. HMRC will not give advanced clearance, although clearance can be sought once agreements are in place, by giving evidence of the variation to the terms and conditions of the employment contract, along with copies of payslips from before and after variation.

For more information - you can call Hayley on 029 2054 6600 or email: [h.bradfield@watts-gregory.co.uk](mailto:h.bradfield@watts-gregory.co.uk) Watts Gregory LLP is one of the first members of the UK200Group to become licensed by the Institute of Chartered Accountants in England &

Wales to undertake the reserved legal activity of providing non-contentious probate services. The firm has three of its seven principals authorised to supervise such work and a team of 30-plus able to assist in probate and estate administration work.

UK200Group is the leading mutual professional association in the UK with over 110 UK quality-assured independent chartered accountancy firms and lawyer firms. For details, call 01252 401050 or 01252 350733 or email [admin@uk200group.co.uk](mailto:admin@uk200group.co.uk)

## SAIF BUSINESS CENTRE UPDATE

Range Rover Frelander is common choice



### Choose right car for Capital gain

Did you know that choosing the right car for your business could make a massive difference to your tax bill? Your business can claim against its profits, depending on your choice of company cars.

Put simply, the rate of Capital Allowances (CA) for cars depends on the CO<sub>2</sub> emissions.

If you buy a combi van or car-derived van, which basically has the comfort of a car but the functionality of a van, it has dual function, which means such vehicles are classed as vans and therefore are not caught by the CA rules for cars. It's worth



Ford Transit Connect Crew van could offer company tax benefits

checking with HMRC, who have a list of vehicles that fall into this category, and make sure your accountant guides you when you are thinking of changing your vehicles.

### Get 'Five Things To Do Before I Die' guide

During his presentation at Education Day, Chairman Alun Tucker advised delegates of SAIF's latest benefit to members. With thanks to Christine Parker, SAIF Executive member, who produced the booklet, 'Five Things To Do Before I Die' is now available for SAIF members for their clients' use.

The booklet, as well as itemising details pertaining to care and funeral wishes, also reminds you to make note of your passwords and online bank details, something that is easily forgotten. For copies of the booklet, please contact SAIF Business Centre.

SAIF are also currently working on a second booklet for clients 'What To Do After Bereavement', which we hope will be available to members by the end of the year.

### Insurance for your company is the law

Under the Employers' Liability (EL) (Compulsory Insurance) Act 1969, the majority of employers are required to obtain insurance to cover claims for workplace injury or ill health. The statutory minimum amount of cover is £5 million.

Many employers are caught out for not having EL insurance despite the fact that it is law that you must be properly insured. You can be fined up to £2,500 for each day you do not have a valid policy. Ensure your insurance policy covers your business needs adequately.

This is one reason SAIF insists on sight of your insurance details, to make sure members don't suffer.

## Share your experience of SAIFSupport to boost PR

The start of October saw the launch of SAIFSupport, a free and confidential counselling service providing advice and guidance to members who experience emotional stress through their work.

We are also campaigning to raise public awareness of the issue of mental health in the funeral industry.

We issued the first press release about SAIFSupport to local and regional press UK-wide in October, which has generated strong media interest, with articles printed in regional newspapers, both offline and online, including in Suffolk, Lancashire, Northampton and Shropshire.

The story has also been picked up in Scotland, Wales and Northern Ireland.

As well as this, Gemma O'Driscoll, President of SAIF, promoted SAIFSupport during an interview on BBC Radio Wales when the discussion turned to how funeral directors cope with the stress that is inherent in their work.

We have also had interest from national media, particularly the *Guardian* and the *Telegraph*, and we will be working to gain further coverage on both national and regional radio stations.

If you or a colleague have benefited from SAIFSupport, you may like to provide a positive statement that we could use as part of our PR campaign. If you wish, you could remain anonymous.

Or, if stress or emotional trauma is something that you or any of your colleagues has experienced in the past and you feel SAIFSupport will be of use in the future, we would also like to hear from you.

Just drop me a line at [tim.miller@genesispr.co.uk](mailto:tim.miller@genesispr.co.uk)

**Tim Miller, Genesis PR**

# RISK ASSESSMENTS – HOW MANY DO I NEED?

Simon Bloxham, Health & Safety Strategist for Safety for Business, answers your questions on protecting staff safety and well-being

**T**he question of how many risk assessments you need is both simple and complex, although the law is clear enough: you need risk assessments for things at work that could be a problem to you, your staff, and anyone else that might be affected by what you do.

These assessments could be for work equipment such as trolleys and tools, or for work you carry out, like preparing the deceased for burial, moving stone monuments, or driving safely. How many you need is, therefore, a good question.

Having said that, my advice would be to keep it simple. Just start by looking at those things you know are risky and list what it is that could go wrong, as well as what you are doing or could be doing to prevent them from going wrong.

## Style of assessment?

You will need to write these assessments down (ignore anyone who says you don't need to because you don't employ enough people). However, if you are looking for a standard document to complete a risk assessment on, you are out of luck.

There are plenty of examples on Google, so that may be a good place to start – or you can contact me and I will supply you with a document that could help.

## What do I need to include?

There are a number of steps to complete: As already mentioned, identify what could go wrong to cause harm to someone in the premises, within the organisation, or with the task you are doing.

Decide on who is going to be harmed. This is really important to do; a small risk to your staff might be a huge issue to an elderly lady entering your front door.

Consider what you already do to make it safe.

Evaluate the risk. Look at the severity of the potential outcome, broken bones for example, then look at how likely it is to happen.

Add more control measures if there is still a risk that you



will harm someone. The aim is to get the risk down to an acceptable level.

Finally, put it down on paper.

## What should I do next?

Simple: just tell everyone about what you have found. Tell them about the risk they could be exposed to and what they should do to prevent harm from coming to them. I would keep a record of this as well, just in case someone official wants to see it.

Good luck, and remember, if you need any help, then you know where we are.

## Help is at hand!

As a member of SAIF you can talk to a safety professional at OSS simply by calling 08456 344164.

You are entitled to a discount on our fees and 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?

## Can I carry them out on my own?

Most of them, yes, without too much problem. However, some will need specialist help. For example, risk assessment on fire safety will almost definitely need someone who knows a little about fire-safety design. Legionella

risk will also need a specialist, as will risk-assessing the presence of asbestos.

If you are going to get some help, check the people you choose out. They should be members of an association for their industry. This is always a good place to start. Go online and do some searching.

## Risk assessments and the new CDM regulations

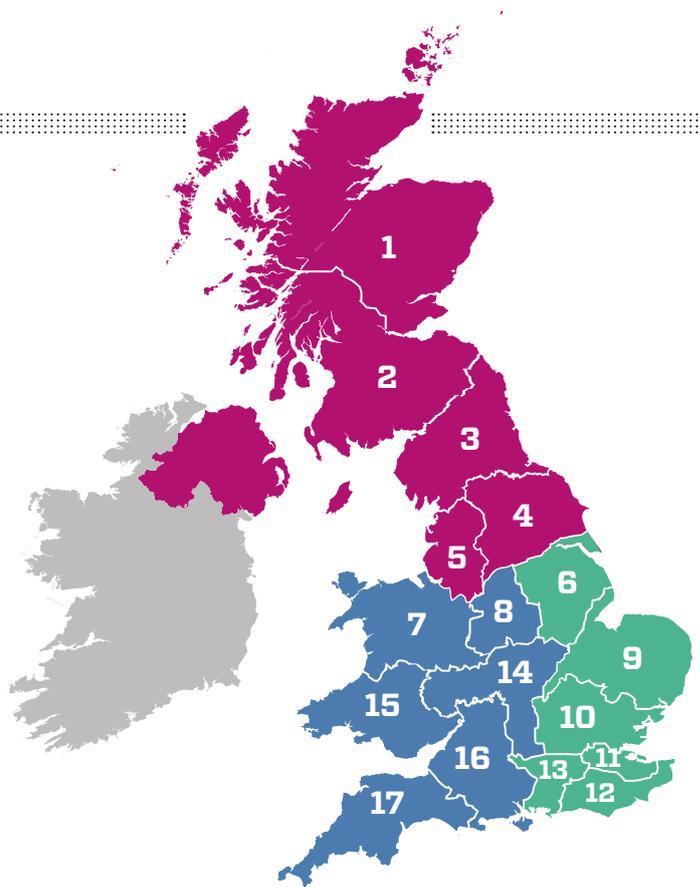
You may have heard about new regulations affecting construction work. You could be forgiven for not really noticing it because a) it's to do with health and safety and, b) you're in funeral services not construction.

Well they do affect you. If you decide to go for a building project at work, then you will need to get risk assessments from the contractors you employ to do the work. You now have a significant responsibility for their safety. Before they start, ask for their risk assessments and check that they are going to be as safe as they can be. ●



# 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  
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### 1 Linda Harvie

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### 2 Jacqui Johnston

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### 3 Paul Hodgson

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### 4 Amy Smithson

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### 5 Terry McIlwaine

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Territory Manager North  
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## EAST

### Richard Todd

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### 6 Nicholas Dawson

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### 9 Jon Briggs

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### 13 Adrian Foxman

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## 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

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### 14 Stephen Heath

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**E:** stephen.heath@goldencharter.co.uk



### 15 Paul Firth

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### 16 Rob Antonelli

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### 17 Chris Pearson

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# YOUR BDMS



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**Anthony Parkinson**  
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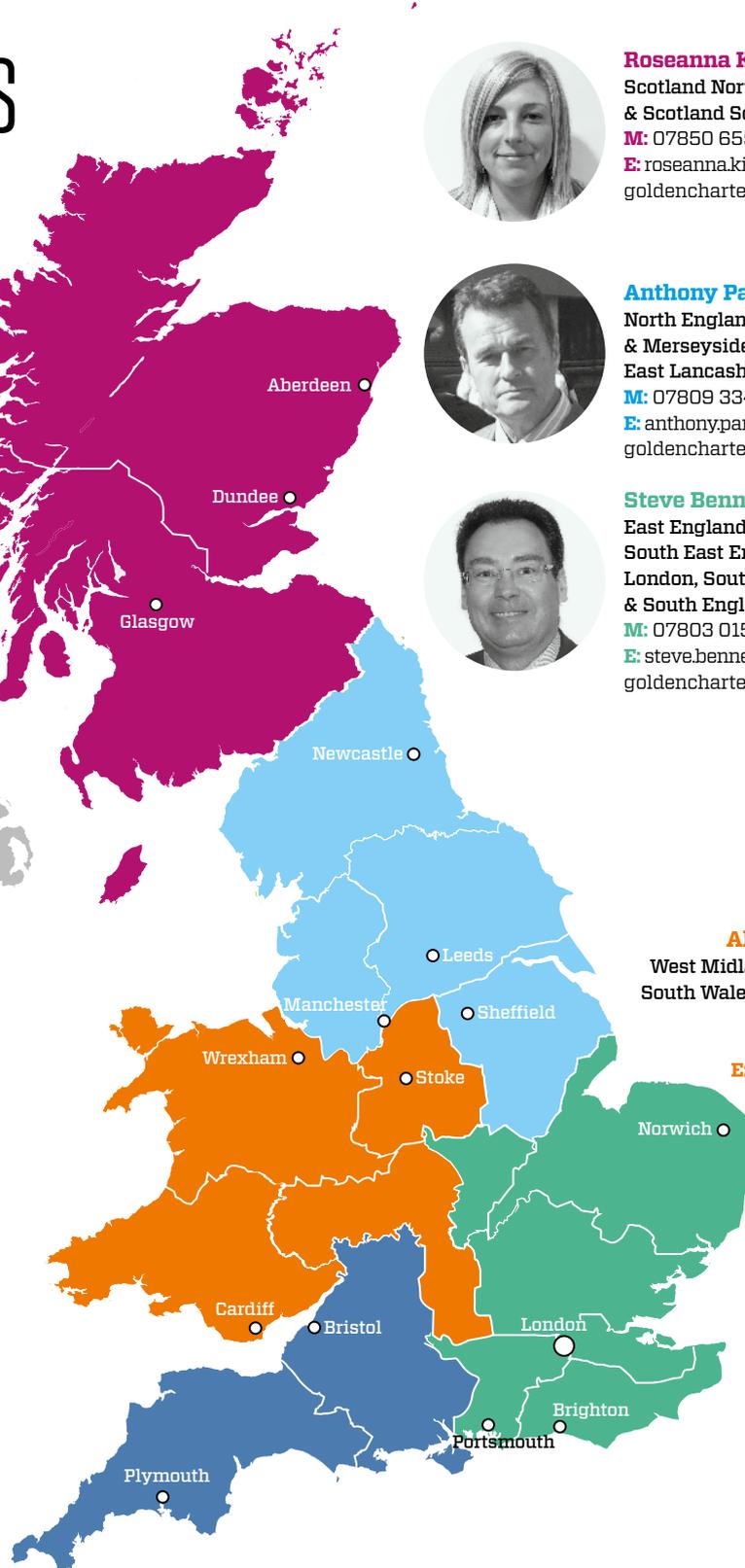
**Steve Bennett**  
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**Aldwell Bosanquet**  
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**Jonathan Trigwell**  
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If your business doesn't have an assigned Regional Sales Manager, speak to 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 (Westonzoiland, 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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info.epping@greenacreswb.co.uk  
www.greenacreswoodlandburials.co.uk/epping

### **GreenAcres Woodland Burials Rainford**

Mrs Karen Halpin (Merseyside)  
01744 649189  
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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@acsclimbing.co.uk  
www.funeralsuithire.co.uk

### **Keltic Clothing**

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

### **Waterfront Manufacturing Ltd**

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

## EDUCATION AND TRAINING

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

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

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

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

## EQUIPMENT & SERVICES

### **CPL Supplies**

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

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

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

### **Hygeco Lear**

Ms H Lockwood (Leeds, West Yorkshire)  
0113 2778244  
info@hygeco-lear.co.uk • www.hygeco-lear.co.uk

## FINANCE & PROFESSIONAL SERVICES

### **AM Specialists Group Ltd**

Mrs A Samuel (Braintree, Essex)  
01376 333661 • www.safety-consultancy.com

### **Close Brothers Ltd**

t/a Braemar Finance (Dundonald)  
01563 852100 • info@braemarfinance.co.uk  
www.braemarfinance.co.uk

### **Creaseys Group Ltd**

Mr R P Ward (Tunbridge Wells)  
01892 546546 • roger.ward@creaseys.co.uk  
www.creaseys.co.uk

### **Frontline Communications Group Ltd**

Mr D Jones (Portsmouth)  
01489 866630 • david@wearefrontline.co.uk  
www.wearefrontline.co.uk

### **Goldray Funeral Consultancy Ltd**

Mr R Barradell (Beverley, East Yorkshire)  
01964 503055 • richard@goldray.co.uk

### **Huxley Corporate Finance Ltd**

Mr R Huxley (Tarporley, Cheshire)  
01829 730062  
richard@huxleycf.co.uk • www.huxleycf.co.uk

### **Occupational Safety Systems (UK) Ltd**

Mr S Bloxham  
(Letchworth Garden City, Hertfordshire)  
0845 6344166 • info@safetyforbusiness.co.uk  
www.safetyforbusiness.co.uk

### **The Probate Bureau**

Mr D Hartley West (Ware, Hertfordshire)  
01920 443590 • info@probatebureau.com  
www.probatebureau.com

### **The Probate Department Ltd**

Ms I McCleave (Pevensey)  
01323 741204  
info@probateplusgroup.co.uk  
www.theprobatedepartment.co.uk

### **Redwood Collections**

Mr S & Mr A North (Surrey)  
0208 288 3555  
www.redwoodcollections.com  
info@redwoodcollections.com

### **SAIFinsure (Lark Insurance Broking Group Ltd)**

Mr L Scott (Croydon, Surrey)  
020 8256 4927  
info@saifinsure.co.uk • www.saifinsure.co.uk

### **SAIF Resolve (Scott & Mears)**

Bill Baddeley (Southend on Sea, Essex)  
01702 312737 • enquiries@saifresolve.co.uk  
www.saifresolve.co.uk

### **Skingle, Helps & Co**

Mr J Helps (Carshalton Beeches, Surrey)  
0208 770 1095 • www.helps.co.uk

### **South Essex Insurance Brokers Ltd**

The Manager (South Ockendon, Essex)  
01708 850000  
www.seib.co.uk Templegate Recoveries Ltd

*Ms A Rogers (Walton-on-Thames)*  
01932 269412  
jo@templegatererecoveries.co.uk  
www.templegatererecoveries.co.uk  
**Trust Inheritance**  
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01934 422994 • www.trustininheritance.com  
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**UK200group.co.uk**  
*Ms S Wise (Aldershot, Hampshire)*  
01252 401050 • admin@uk200group.co.uk  
www.uk200group.co.uk

**FUNERAL OFFICIANTS**

**Association of Independent Celebrants**

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07783 323324  
president@independentcelebrants.com  
www.independentcelebrants.com

**British Humanist Association**

*Mr A Copson (London)*  
0207 079 3580  
ceremonies@humanism.org.uk  
www.humanism.org.uk

**Civil Ceremonies Ltd**

*Anne Barber (Cambs)*  
0845 004 8608  
info@civilceremonies.co.uk  
www.civilceremonies.co.uk

**County Celebrants Network**

*Mr Eric Gill (Wiltshire)*  
0777 0625378  
ericgillcelebrant@outlook.co.uk  
www.countycelebrantsnetwork.com

**Fellowship of Professional Celebrants**

*Mrs T Shanks (Worthing, West Sussex)*  
01903 602795  
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www.professionalcelebrants.org.uk

**Institute of Civil Funerals**

*Barbara G Pearce (Kimbolton, Cambridgeshire)*  
01480 861411 • info@iocf.org.uk • www.iocf.org.uk

**FUNERAL PLANNING**

**Golden Charter Ltd**

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www.goldencharter.co.uk

**Golden Leaves Ltd**

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www.goldenleaves.co.uk

**GRAVEDIGGER & EXHUMATION SERVICES**

**DTH Burial & Churchyard Services**

*Mr D Homer (Measham, Swadlincote)*  
07912 855460 • davidhomer67@gmail.com

**IT & WEBSITE**

**Cloudberry Funeral**

**Management Solutions Ltd**

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