



# Insight



## HEART OF THE MATTER

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ALSO

CUSTOMER CHOICE HAS MADE OUR JOB HARDER BUT BETTER

JAMES TOVEY ON EMBRACING CHALLENGES



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# Insight

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### CONTACTS

#### PUBLISHERS

##### SAIF

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

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

##### GOLDEN CHARTER

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

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

#### EDITORIAL

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

#### PRODUCTION

Produced by: Connect Publications (Scotland) Ltd  
Managing Editor: David Cameron  
david@connectcommunications.co.uk  
Design: Renny Hutchison and Raymond Francis  
Sub-editor: Richard Pidgeon

#### ADVERTISING

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

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# Supporting the Independent Funeral Director for 25 years

Promoting and protecting your independent interests



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

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

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

**To learn more, visit our website at [saif.org.uk](http://saif.org.uk) or call us on 0845 230 6777 and let us protect and help you.**





ALUN TUCKER

SAIF EXECUTIVE CHAIRMAN

# Fresh Insight

Our new-look publication, packed with extensive and engaging content, will showcase the remarkable people and stories within our profession

**A** VERY warm welcome to your new look SAIFInsight magazine!

You will immediately see that we have made some radical changes to improve your publication and raise the effectiveness of our communication with members across the UK to new levels of excellence.

First, we have introduced a range of fresh and exciting new content with a strong focus on the very latest news and features covering all aspects of our profession.

We have also developed specific sections that will deliver the latest in training and education to keep your skill-sets and knowledge up to date. There will be articles for those who have been in the profession for many years and others for those who are taking their early tentative steps.

We are also adding a section dedicated to business. While we are a caring and supportive profession dealing with an often difficult subject, we are also businesses that face commercial pressures and need to succeed financially.

In addition, each month we will bring you news from our affiliated professional bodies around the country and keep you all up to date with all the latest developments that will affect members' day-to-day lives.

You will also see we have introduced a new, dynamic and contemporary style, with easy-to-read, signposted sections throughout. I hope you like our new look.

However, this is only the first stage in the development. The company that is working with us to develop the new

“WE HAVE INTRODUCED EXCITING NEW CONTENT WITH THE LATEST NEWS AND FEATURES”

Alun Tucker

magazine, Connect Communications, will also be launching, early in the New Year, a magazine website that will move us into the digital arena, a move that is long overdue in this modern age of electronic communication!

I would particularly like to direct you to the lead feature this month. It focuses on the launch of a new service, SAIFSupport, which aims to provide a resource to which members can turn when faced with their own personal challenges and difficulties.

Many years ago, as a young man, I was sent out to help deal with the appalling aftermath of the Kegworth air disaster.

I was struck then by how little assistance was available to help me cope with what was a very shocking and traumatic experience.

I know only too well that today, many of us in the profession are dealing, sometimes without immediate professional or personal support, with similarly traumatic experiences. They

are very often subjects that a funeral director simply cannot take home and talk through with his or her family.

So, we have set up SAIFSupport, provided for us by Professional Help, an organisation run by the former director of services at Cruse Bereavement Care, Catherine Betley.

Through her, SAIFSupport will provide trained counsellors who will be able to give vital information and advice on the phone to employees or managers of any of the SAIF members or organisations.

Also in this edition, you will find details of our education day, for which we have lined up a full programme of training and supporting exhibitions that all members will find highly informative.

The event is being held at Leicester Tigers Rugby Club on November 4.

I hope that you will enjoy your new-look magazine and very much look forward to receiving your thoughts as we work to further enhance the publication and improve our communications with members. ●

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



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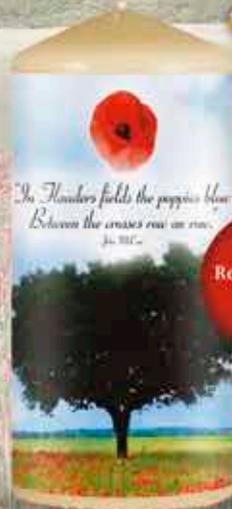
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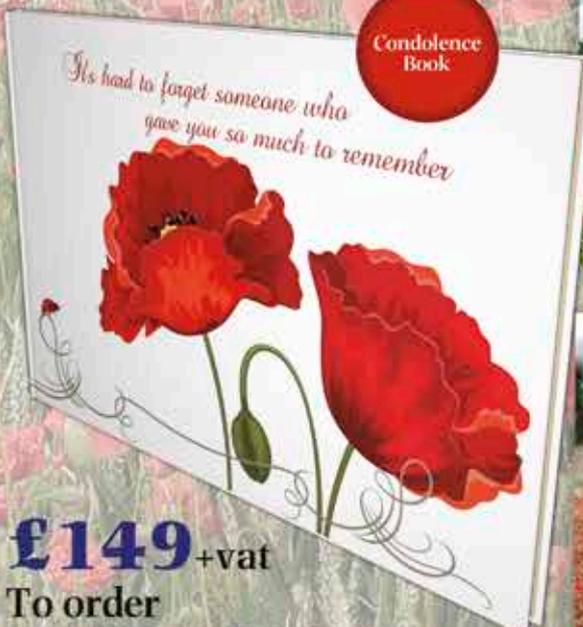
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**RONNIE WAYTE**

**GOLDEN CHARTER CHIEF EXECUTIVE**

# Creating choice

The success of Independents in taking market share from conglomerates, reflected in half-year FPA figures and our awards nominations, is a boon for our profession

Over the past month there has been a lot of change – not least to this magazine itself – but we have also taken the chance to stop and reflect upon our progress.

Last month I touched on some of the achievements of Independents that are starting to come into focus this year. Both the Funeral Planning Authority's (FPA) new half-year figures and the news of our awards nominations put Independents in an encouraging position.

It is those half-year figures that we have been looking into this month, and analysing the figures has left us with plenty to discuss. Most importantly, it has let us confirm exactly where other plan providers stood as the most recent calendar year ended.

Here, the biggest news for us is that the conglomerates' share of the market appears to have shrunk year on year. The figures have not provided us with separate performances for the companies, but taken together the Co-op and Dignity have certainly gone backwards in 2014.

Between both companies, market

share has been reduced by around five per cent, and Independents have been the ones who have benefited.

Golden Charter has picked up the vast majority of that share in the funeral planning market that the conglomerates have left behind, meaning that not only are you serving more families, but you are doing so at the expense of the conglomerates, further boosting our efforts to safeguard Independents into the future.

The small providers have also benefited from the conglomerates' losses. While Golden Charter undoubtedly picked up most of the market share lost by the Co-op and Dignity, minor funeral planning companies have picked up the remaining proportion.

When the smallest providers gain a bump in plan sales, that is a good thing overall, for both the funeral directors that are allocated those plans and the families who are offered more choice as a result.

Of course, some value can be taken out of the sector at the same time by the minor companies. We know that some of the smaller funeral-plan providers give a large amount of business to intermediaries, with one having a marketing levy of as much as £600, so it is sensible to be cautious about how much of the market they take.

With Golden Charter picking up around four fifths of the market share previously held by conglomerates, though, these latest FPA figures confirm that things are still going in the right direction for Independents. What the figures show overall is that the two biggest winners from the changes

across the last year were independent funeral directors and the families who buy funeral plans. These gains are two sides of the same coin, as any progress by Independents is good news for consumer choice.

Last month we confirmed that Golden Charter had grown at a faster level than the rest of the market put together; now we know how much of that growth was taken straight from the largest companies. As independent funeral directors come closer to securing the gains of recent years for the future, that is exactly the kind of result we all need to keep aiming for.

Golden Charter will continue to offer you as many options as possible to protect the gains you have made. Funeral plans, legal charges for future funerals, and legal services can all play a part in strengthening your business, and I am delighted that so many Independents are taking advantage of that range of choices.

If you would like to know more about how Golden Charter can help you, please do get in touch with your local representative. ●

☛ **THE BIGGEST WINNERS WERE INDEPENDENT FUNERAL DIRECTORS AND FAMILIES WHO BUY PLANS** ☛

Ronnie Wayte

[ronnie.wayte@goldencharter.co.uk](mailto:ronnie.wayte@goldencharter.co.uk)

## LEAFLET DROPS STILL DELIVER BIG RESULTS

Thousands of postcodes remain ripe for mail campaigns, according to survey

As many as 4,000 postcode areas throughout the UK remain untargeted in the past two years for leaflet drops by funeral directors, new research has revealed.

And of these areas, just four per cent are booked for leafleting, offering a major opportunity for additional marketing by independent funeral directors.

The details emerged from a recent survey of around 700 independent funeral directors as well as new research from Royal Mail.

The Golden Charter survey was carried out after members of the profession expressed concern over the effectiveness of leaflet campaigns. Questions had



been raised over whether too many parties are selling Golden Charter funeral plans. However, the findings from Golden Charter showed that a large number of areas, up to 4000, are still ripe for leaflet-drop marketing.

Royal Mail's research

disproved fears that leaflets are treated as junk mail.

It found that 59 per cent of those surveyed will open a leaflet without an address about a product or service. Of those, 43 per cent will interact with the content.

Advertising mail also appears all over the house for an average of 17 days.

Royal Mail found that:

- Campaigns with mail delivered market-share growth with three times more efficiency
- Return on investment is 12 per cent higher utilising mail
- Campaigns with mail are 27 per cent more likely to deliver top sales performance

Katie Whyte, head of business marketing at Golden Charter, said: "Clearly

leaflets can be much more effective than consumer attitudes might suggest. With this in mind, we hope you will continue to invest in this activity with us.

"The current financial year has started well, with every month delivering year-on-year growth. June saw a growth rate of 48 per cent.

"We would like to thank all those funeral directors who took part in the survey."

IN NUMBERS

17  
DAYS

Advertising mail remains around the home for an average of more than two weeks after it has been delivered

## No extra help for those who need it most

Scottish Government confirms Social Fund funeral payments won't be raised to realistic level

No additional Government money is to be made available to families in need of help to pay for funerals.

The disappointing news emerged after talks between SAIF Scotland and Scottish Government officials.

While the system of making payments to those in need is to be devolved to Scotland, the level of payments will not be increased.

Last year, 4000 claims were paid out in Scotland, at a total cost of £5.8million.

After the meeting, Jim Brodie, SAIF Scotland's immediate past president, said: "If all the claimants got their £700 in full, then the actual monies paid to funeral directors was £2.8million,



leaving the other £3million to crematorium and cemetery charges.

"As the payment from Social Fund funerals hasn't changed since 1997 and the emergence and subsequent dramatic increase in funeral poverty can be directly linked to this, we made it very clear that the thresholds and payments need to be addressed quickly to ensure a fair and ethical system.

"The Social Fund is a safety net for

the most vulnerable members of society, yet even if a claimant qualifies, the figure is so low and out of date, it can't possibly meet current funeral costs."

SAIF members also questioned why cemetery and crematorium fees, which vary to a huge degree, were not capped and why there is no oversight of their pricing irregularities. This question will hopefully be answered at a later time.

Mr Brodie added: "It was clear that the options are to reduce the number of claims, to give a more realistic payment for funeral services, or to keep the status quo, which will obviously mean an ever-increasing rise in funeral poverty.

"Whilst we suggested several other ideas for improving the system, the specifics, mechanics and, indeed, the money, would seem to be undeliverable, at present.

"The bereavement payment of £2000 will not be devolved."

## Driverless and transparent, will this be the hearse of the future?

Fact or fantasy? Is this what the hearse of the future might look like?

This striking concept is the vision of Quebec-based transport visualist Charles Bombardier.

His "prototype", the Korbiyor, would be powered by fuel cells.

There is no place for a driver, while the deceased would be lowered into the car's lightweight composite body.

The vehicle could be programmed to drive a particular route, follow a person in front, or even be controlled by remote control, turning into tight spaces with the help of mecanum wheels and all-wheel drive.

Those viewing the last journey could view the person of honour in a transparent coffin refrigerated by the vehicle's fuel cells.



### IN BRIEF

#### Down to Earth wins deserved award for funeral poverty battle

Quaker Social Action's Down to Earth scheme, which supports people on low incomes struggling to afford a funeral, has won the Breakthrough of the Year award at the Third Sector Awards.

The scheme has won more than £60,000 in grants, saving those in need an average of £2,237 on basic funeral costs.

Heather Kennedy, of Quaker Social Action, said: "It's starting to feel like all of our shouting about funeral poverty is starting to pay off but there is still a long way to go."

Quaker Social Action is also behind the Fair Funerals Pledge. Around 10 per cent of funeral directors are signed up, committing to displaying their most affordable packages.

**A** new counselling and support service is to be launched by SAIF to help members deal with stress-related issues that they may encounter during the course of their working lives.

Entitled SAIFSupport, the free and entirely confidential service will be staffed by highly experienced and trained professionals with the knowledge and capability to provide guidance and practical solutions.

The service is the initiative of SAIF executive chairman Alun Tucker. He explained: "After a particularly difficult experience of my own, I have felt for many years that there has been a real need for a support service of this kind for our members.

"Anyone working for a SAIF member can find themselves under pressure, whether it be from having to deal with a particularly difficult or traumatic death scene, concerns over their businesses or even personal matters that they feel they have no one to turn to discuss the situation with.

"This is an important step forward for SAIF in providing such a service to our members and I am certain that it will

# Support to tackle stress is just a phone call away

Confidential and free helpline offers expert counselling for members



be hugely beneficial. I would urge anyone who feels they are under pressure to make use of it as soon as possible," he said.

SAIF has engaged the services of an organisation called Professional Help, run by the former director of services at Cruse Bereavement Care, Catherine Betley. Catherine explained that the telephone-based service would be available to anyone working within the profession, whether they are the owners of businesses or employees.

Professional Help is a member of the British Association of Counselling

& Psychotherapy and its counselors are perfectly equipped to provide expert support, guidance and practical advice.

With 16 years of experience, Catherine described the funeral sector as a "high-risk" profession and backed Alun's view that a service of this kind was long overdue. She explained: "It's a unique business dealing with death and dying, not the easiest subject to deal with on a day-to-day basis"

Catherine added: "Our mission is to create a safe space where people who call us can say what they like, get things off their chests and get the support they need."

If you would like to get in touch with a counsellor at SAIFSupport, then please call 0800 077 8578

## WATERWAYS TOP POLL FOR 'DESTINATION FUNERALS'

Demand for so-called 'destination funerals' held in gardens, sports venues and other non-traditional settings is soaring throughout the UK, according to new research.

Rather than choosing the traditional hearse, families are turning more and more frequently to buses, horse-drawn carriages, motorbikes and even the occasional white van.

They are also opting for locations such as gardens, beaches and rivers rather than the more traditional venues of churches and crematoriums in an effort to make the event far more of a celebration of life.

The poll sought views and experiences from 2,500 funeral directors and an additional

2,000 adults throughout the UK.

Almost half of the directors polled said that they had been asked to support the family at another location other than a local church or crematorium, while more than a third of adults said they were considering alternative locations for their own departures.

Lakes and rivers scored highly, with 25 per cent saying this would be their first choice, followed by 20 per cent favouring the countryside, a similar number would choose a beach or at sea, and 17 percent would opt for their home or garden.

And when it comes to what mourners would choose to wear at the funeral, nearly three quarters of the directors said they had been asked to arrange funerals that moved away from the traditional black to more celebratory colours.

Some people had even gone so far as to wear clothing that directly connected them to the deceased, such as favourite football team shirts and even fancy dress.

\*The research was carried out by Co-operative Funeral Care



## HELPING SUICIDE BEREAVED

Those with personal experience of someone taking their own life share experiences to support others

People who have been bereaved by suicide have used their experiences to create a support guide to help others affected by someone taking their own life.

Help is at Hand provides people affected by suicide with both emotional and practical support. The most recent official figures reveal 6,233 suicides of people aged 15 and over were registered in the UK in 2013 and suicide has far-reaching effects among friends, family, colleagues, and the wider community.

Those bereaved by a suicide are at increased risk of mental health and emotional problems and may be at higher risk of suicide themselves, so receiving the right support is essential.

For the first time, individuals who have been bereaved by suicide have been the principal authors of the guide, with support from experts at Public Health England (PHE) and the National Suicide Prevention Alliance (NSPA). By



giving editorial control to individuals with experience of bereavement, it is hoped the updated 'Help is at Hand' will offer more relevant, personal guidance.

Amy Meadows, who project-managed the revised guide, said: "I lost my mum to suicide six years ago and

my family didn't get any information to explain what to expect or advice about where to turn for help. That's why I want to make sure that other people don't feel isolated and alone like we did.

"Everyone's grief is unique, but people do not have to tackle the journey by themselves.

"I hope that by reading about others' experiences in 'Help is at Hand', and seeing the specialist support that is available, newly bereaved people will get some comfort and reassurance that they are not alone, that they should talk about what has happened and that there is support available when they need it."

The guide will be given out by bereavement support organisations, and promoted online via partnerships with coroners, funeral directors, police, doctors and bereavement counselling and support organisations.

Information and tools can be found at [www.supportaftersuicide.org.uk](http://www.supportaftersuicide.org.uk)



# Updates to maturity bonus payments

Improvements guarantee a minimum sum to all SAIFCharter members

**G**olden Charter is to update the way additional maturity bonuses are paid to SAIFCharter members, protecting one of the key benefits to owners.

Weighting of funeral plans for the 2014/15 financial year has been reorganised, with the oldest, pre-2014 guaranteed, funeral plans now eligible for the largest levels of bonus payment.

Malcolm Flanders, Director of Sales (Funeral Director Field), said: "In line with our aim of helping to maintain a sustainable, market leading place for independent funeral directors, this change will assist in maintaining our advantage compared to other planning companies."

While the new system will benefit all SAIFCharter members in the medium to longer term, the company is aware that there is the potential for some



Malcolm Flanders

independents to receive less this year than they would have previously.

Explaining the rationale, Malcolm said: "We have put in place a bonus that is not based on a level percentage applied to all maturing plans but instead on a variable sum that, added to the maturity value already paid, takes the total payment that the funeral director will receive to a defined minimum level. The minimum level for plans maturing in 2014/15 is still being finalised and we will advise shortly, ahead of the

payments in December.

"This guaranteed minimum total sum will apply to all fully paid Golden Charter plans, which include a disbursement allowance. The total available for distribution has increased significantly and the level of the floor estimated by Ronnie Wayte when addressing the SAIFCharter AGM in March - £2,550 - remains a reasonable indication.

"SAIFCharter members will all know by December the minimum value they will have received and any Golden Charter maturity. We are confident it is a figure unrivalled by any like-for-like plan from competitors.

"We now have a fairer system that benefits everyone in the longer term and instantly guarantees a minimum sum to all SAIFCharter members."

Malcolm added that the additional maturity bonus is a great SAIFCharter benefit, and by changing how the bonus is calculated, not only has how it works been rationalised, but now it helps to focus on the most deserving cases.

If members have any questions about the new system, their local Golden Charter representative will be happy to discuss them.

## IN NUMBERS

# 6,233

## SUICIDES IN 2013 OF PEOPLE AGED 15 AND OVER

The shocking toll throughout the UK highlights how important it is for those affected by such tragedies to have somewhere to turn for help.  
[www.supportafter suicide.org.uk](http://www.supportafter suicide.org.uk)

“THIS CHANGE WILL ASSIST IN MAINTAINING OUR ADVANTAGE COMPARED TO OTHER PLANNING COMPANIES”

Malcolm Flanders, Director of Sales (Funeral Director Field) for Golden Charter



An inspiration: Winifred Cumiskey won award

## Winifred is worthy winner for Funeral Services' fundraising

Winifred Cumiskey, of Wombourne Funeral Services, was named Fundraiser of the Year by Midland Air Ambulance at the Recognition Awards and Charity Ball. Wombourne Funeral

Services has helped raise more than £25,000 for the service over the years.

Adam Williams, Fundraising Manager for Midland Air Ambulance, said: "Winifred's award was truly deserved."

EDUCATION DAY

GUEST SPEAKERS



**PENNY ARBUTHNOT:**  
GENESIS PR  
Genesis PR will be providing an update on the latest SAIF PR

activity, discussing how firms can use PR to promote locally and explaining how social media is changing the way organisations communicate.

Penny, the Director at Genesis PR, has extensive experience of developing PR campaigns to build client reputations in the private and public sectors. She has a postgraduate diploma in public relations and established Genesis PR, a leading and multi-award-winning agency.



**SIMON ROTHWELL:**  
FLEXMORT  
Following his early career as a police officer, Simon moved

into business and has both a Law degree and an MBA from Warwick University.

He will be discussing the new DNA Memorial service offered through his company Flexmort, which won the 2015 Greater Birmingham Chambers of Commerce Award for Excellence in Innovation.

Simon has advised start-ups at Cranfield Business School and provides advice to businesses.



**JAMES MILNES:**  
HASTA (UK) LTD  
James is a founding director of Hasta (UK) Ltd, a boutique training and risk

management consultancy.

Over the past 18 months, he has supported media, security, NGO and UN organisations.

After 20 years in the RAF, James retired as a senior officer. His final appointment was as the Chief of Staff of the UK's Defence CBRN Wing.

James now draws upon his military skillset to provide consultancy, advice and training to the civilian community.

# Something special for lucky learners

Range of events will offer something for everyone on Education Day

This year's SAIF Education Day, with a full programme of training and supporting exhibitions aimed specifically at the funeral profession, is set for Wednesday, 4 November.

This year's event, which will be held at the Leicester Tigers Rugby Club, will include various talks throughout the day from speakers selected by SAIF for their relevance to independent funeral directors.

A wide variety of topics are to be covered, from latest developments including digital autopsies and social-media marketing, to practical issues like hygiene in the workplace.

SAIF's Linda Jones said: "Following the success of last year's Education Day, we wanted to ensure that this year's was even better, with subjects covered that will interest funeral directors, their staff and associate members.

"Between guest speakers, exhibitors, networking and everything else going on, this year's Education Day really is excellent value."

SAIF members



Linda Jones

can book for £35 per person, while non-members can attend for £45. IFD College students can attend at a discounted rate of £10 per person. Food is also included in the price, in the form of morning refreshments, a lunch, and afternoon tea and cakes.

For £60, SAIF Associate Members are entitled to an exhibition space, with each additional person from every associate able to attend for £30. Exhibition stands have already been confirmed for Allsops CTF Ltd, Civil Ceremonies, Colourful Coffins, the Institute of Civil Funerals and a range of other relevant organisations.

In addition to exhibitors and seminars from guest speakers, IFD College students who have completed their courses will get their certificates at the event. IFD College Chairman Arran Brudenell will be attending to personally award the certificates.

Speaking at this year's education day will be Simon Rothwell on digital autopsy, Penny Arbuthnot and Tim Miller on social media and marketing and James Milnes who will be discussing hygiene in the workplace.

This agenda is a rough guide and may be subject to changes

## EDUCATION DAY PROGRAMME

09:30	Registration, tea/coffee & Exhibition	
10:00	Welcome & Introduction	Alun Tucker, Executive Chairman SAIF
10:15	Digital Autopsy	Stephanie Fox
11:00	DNA Memorials	Simon Rothwell
11:45	Stress Management/FD counselling	Catherine Betley
12:30	Lunch & Exhibition	
13:45	Social Media Marketing	Genesis PR
14:30	Hygiene	James Milnes
15:15	IFD College Presentations	Arran Brudenell, Chairman IFD College
15:45	Review	
16:00	Tea, cakes & goodbyes	

**CURRENT EXHIBITORS:** Allsops CTF Ltd, Association of Independent Celebrants, Civil Ceremonies Ltd, Clarke & Strong Ltd, Colourful Coffins, CPL Funeral Supplies, Eulogica Ltd, Funeralmap Ltd, GENESIS, Institute of Civil Funerals, Love2donate In Memory, Oak Technology Ltd, SAIFInsure (Lark Insurance Broking Gp Ltd), Secure Haven Ltd, The MuchLoved Charitable Trust



## Pace4Life takes a big step forward

The Pace4Life programme has been given a boost with news that the charity and its partner, the University of Michigan, have been given formal approval by the FDA to import and export pacemakers.

The organisation, aided by SAIF members, plans to step up its programme to deliver life-saving pacemakers from the deceased to new recipients in need.

Balasundaram Lavan, Pace4Life founder, said: "We can positively affect the lives of millions."

Get further details at [www.pace4life.org](http://www.pace4life.org)

# MEMORIAL WALK A MAJOR SUCCESS WITH BEREAVED

**S**cores of bereaved people, along with families and friends, took part in the first memorial walk organised by funeral directors A B Walker & Son in Berkshire.

Taking place in the surrounds of the beautiful Dinton Pastures Country Park, the walk aimed to provide vital ongoing support for those who have been bereaved.

Melissa Walker, Head of Bereavement Care at A B Walker & Son, said: "We wanted to offer those who had been bereaved the chance to be with others who have lost a loved one. We are committed to supporting the community"

The walk is just one of the events organised by the Reading-based independent funeral director. All have the



**Pictured (l-r): Melissa Walker and Yvonne Parks**

same goal, to support those who have been bereaved. Every year, A B Walker & Son holds an annual service of remembrance at Reading Minster of St Mary the Virgin, at St Mary's Butts.

Additionally, the family business has set up the Link Bereavement Care Group, which has provided bereavement services for more than 100 people who

have lost loved ones. The programme was set up in partnership with the charity Cruse Bereavement Care and is free of charge.

The courses was set up two years ago to support clients of A B Walker & Son, but proved so successful that the service was opened up to the wider community. Anyone in Berkshire who has been bereaved in the past year can apply.

Melissa Walker of A B Walker & Son has completed an intensive course, held by Cruse Bereavement Care, to qualify as a professional bereavement counsellor.

She said: "People like to share their stories. They can feel they are not alone."

For details, call Melissa on 0118 983 9413 or email [melissa@abwalker.co.uk](mailto:melissa@abwalker.co.uk)

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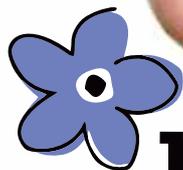
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## Londoners set for first 'death cafe'

Mortality could soon be the main talking point in London's first permanent "Death Café".

Thousands of pop-up, or temporary, cafes have sprung up worldwide since the Death Café movement started in 2011.

But now plans are in place to open the first permanent coffee shop in the capital where people can gather to share their thoughts on and, for some, their fears of, death and dying.

The bereaved can gather to share experiences and draw support from one another but, according to Death Café founder Jon Underwood, the café's main aim is to reinforce people's determination to make the most of their lives.

The funeral advisor has spoken widely of his aim to increase awareness of death and thus encourage people to make the very most of their finite lives. Now the not-for-profit organisation is seeking funds for a first full-time venue.

Underwood recently told the Independent: "We don't want to shove death down people's throats. We just want to create an environment where talking about death is natural and comfortable.

"I'm certain that Death Café London will be beneficial for society and a chance for learning. When people talk about death and dying, all their pretences disappear.

"The time is right to offer a place where people can come to engage with death. We are committed to enabling all people - especially individuals with marginalised identities - to safely buy shares in, work at, use and shape the venture."



Peter Norris was booked after brief park in the street

# My hearse was hit with parking ticket

Funeral director stunned when warden pounced as he loaded coffin

A funeral director has spoken of his shock after wardens booked his car while he and colleagues loaded a coffin into a hearse.

The jobsworths pounced as limo driver Peter Norris, 55, briefly parked in a residential area to help pallbearers carry the coffin into the hearse at Pat Cook Funeral Services in Lincoln.

When he returned, minutes later, he found a £70 penalty notice slapped on the windscreen of the funeral car.

SAIF member Pat Cook, who has worked in the industry for almost 40 years, said: "Talk about over-zealous. They must have put that ticket on in record time.

"It would have been clear to anyone that the car was there for a funeral and that it was only parked in the residential area for a very brief time indeed. It's the last thing you want when helping families in their time of need."

The vehicle was hired from the East Yorkshire-based company The

Carriage Master, whose appeal was initially turned down but, almost two months after the penalty was imposed, Lincolnshire County council relented and quashed the fine. A council spokesman said: "The parking ticket has now been cancelled. The company's first appeal didn't contain much information but they then provided us with some more facts and information and we decided to exercise discretion."

Mr Cook added: "I find unbelievable that this happened in the first place but I am glad that common sense has prevailed."

Limo-hire boss James Hardcastle, 36, whose company has a network of 180 funeral director clients throughout the UK, said: "It was bad enough that these jobsworths didn't seem to realise that a 26ft-long black limo parked outside a funeral directors premises was there for one purpose only. This could have all been sorted out long before now as I was never going to back down."

## COUNCIL FORCED TO 'DOUBLE DECK'

A council has had to turn to the so-called 'lift and deepen' method to create coffin space, it has emerged.

Bishop Stortford Council has opted to 'double deck' graves at their Cemetery Road site. Exhumed

remains, which have to be at least 100 years old, will be reinterred once the grave has been deepened.

The move was possible after law changes ensured Ministry of Justice permission was no longer needed.

## Sue shines spotlight on some amazing kids

When kids in tough situations show bravery and determination, they deserve to be recognised. That's the philosophy of Sue Maclean, owner of Ashby Funeral Care in Scunthorpe.

For the past four years, she and her staff have been organising the town's Child of the Year event. Sue

said: "Some children are battling serious illness while others care for parents or family members. It is a real highlight for them. They feel like they are at the BAFTAs for the day.

"We are fortunate that we get support from Golden Charter but it is the children who keep you going.

You only have to sit through the awards and see how brave they are - it puts any little troubles you have into proper perspective."

Ex-EastEnders star Scott Maslen, a regular supporter of the event, and Golden Charter's Richard Todd were on hand to present the awards.



## CEMETERY SELLS 'OFF-PLAN' PLOTS IN CAPITAL FOR £6K

City's resting places predicted to be full by 2019

Investors planning for their funerals were asked to pay up to £6,150 for freehold plots in a cemetery due to open in Essex next year when they were put up for auction in London last month.

The five single plots, described as being "off-plan", are in Halstead's Watercrofts Wood in the planned Bluebell Cemetery, which is being developed as a burial park with a chapel and car parking.

Auctioned by Network Auctions, the company's Stuart Elliott said the asking price reflected the limited availability of freehold burial plots in the

London area. Plots are usually sold on a leasehold basis.

The Office of National Statistics has previously said that the UK population is expected to exceed 65million by 2018.

It states an increasingly ageing population will lead to a corresponding rise in demand for facilities providing funeral and burial services.

A report by Bolt Burden Solicitors predicted "all 130 cemeteries in and around London will be full by 2019".

Bluebell Cemetery Property Ltd also applied to build a crematorium on site but the local council refused.



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## Gemma visits South West and meets old friends

SAIF National President Gemma O'Driscoll has had a busy month visiting regional meetings.

At Chelmsford, the regional meeting was the best-attended to date, with more than 50 there to hear Catherine Betley talk about workplace stress.

"With £225 raised, they now top the charity leader-board by quite some way," said Gemma.

A particular highlight of the month was the Tiverton regional meeting.

Gemma explained: "Having been an inspector for SAIF in the West Country for a few years, I have got to know funeral directors in the area well. This was the fourth year in a row that I have attended their regional meeting so I was greeted by old friends, this time as National President.

"Our speaker for the evening was

Richard Martin, from Scattering Ashes, who spoke of bizarre rituals and ideas for ashes from cultures worldwide."

On duty, Gemma also attended the opening of the Vale Royal Crematorium in Cheshire, part of the Westerleigh Group, and a dedication service. She then viewed the the superb facilities offered by this new crematorium, situated in beautiful surroundings.

Her final engagement was the ICCM gala dinner and awards evening. Gemma reflected: "It was interesting to see the products and services being offered to cemeteries and crematoria.

"The gala was a celebration of the achievements of ICCM members, including those achieving diplomas, and I had a lovely evening alongside new president Martin Birch and the presidents of the kindred associations."

### SAIF EVENTS

# Save the date: AGM and Banquet weekend

Annual SAIF showpiece offers something for everyone and demand is already strong among members

#### The Vale Resort, Hensol Park, Vale of Glamorgan CF72 8J

SAIF's AGM and Banquet weekend will take place on 11-13 March at the Vale Resort in Glamorgan.

The weekend's activities begin with the traditional Friday associates' lunch (by invitation only), followed in the evening by Golden Charter's Funeral Planner of the Year Awards.

Saturday morning will be focused on business, with the SAIF and SAIFCharter Annual General Meetings taking place. After the AGMs, Saturday evening is, of course, Banquet night.

Linda Jones, of SAIF, said: "SAIF's reputation for enjoyable events is clearly going strong, as the Banquet hotel is more than half full already. Book soon to avoid disappointment"

(see booking form opposite)

#### Maidstone Regional Meeting

The final SAIF regional meeting of 2015 will be held in at the Grange Moor Hotel



in Maidstone on October 21. The guest speaker will be Caroline Ford of Holding On, Letting Go, who will explain the vital work carried out by her charity.

Also at the meeting will be Catherine Betley of Professional Help, whose organisation is now working closely with SAIF to deliver our SAIF Support service.

She will focus her talk on dealing with work-related stress issues.

#### Maidstone First Aid

Independent funeral directors in the Maidstone area are invited to attend a

discounted first-aid course in October or November.

For £50 per SAIF Member - or £60 for non-members - attendees receive six hours of coursework, refreshments, including a sandwich lunch, and a certificate from QCF EFAW, a recognised standard, which is valid for three years. Two spaces remain available.

#### Wales Christmas Dinner

Plans are under way for the annual Wales Christmas Dinner at the Ivy Bush Hotel in Carmarthen and Welsh members in the area will receive their invitations shortly.

Provisional bookings are already beginning to be taken for the event, which is taking place on 27 November.

To book places on a regional meeting or first-aid course, download the booking form from the website at [www.saif.org.uk/events](http://www.saif.org.uk/events)

Alternatively, contact SAIF Business Centre on 0345 230 6777 or email [angela@saif.org.uk](mailto:angela@saif.org.uk)

# SAIF AGM WEEKEND 2016

11th to 13th March 2016

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

## BOOKING FORM

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

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

### 2. DINING

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

### 3. MEETINGS - NO CHARGE

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

### 4. PAYMENT OPTIONS

- Cheques made payable to SAIF
- BACS: Bank Account Number: 90098110 Sort Code: 60-04-24+  
Please ensure you add Company name or membership number and Banquet 2016
- WorldPay: please telephone SAIF Business Centre with your credit/debit card details.

### 5. COMPANY DETAILS

Contact name	
Company name	
Telephone number	
Email address	

Return form to:  
SAIF Business  
Centre, 3 Bullfields,  
Sawbridgeworth,  
Hertfordshire,  
CM21 9DB

## NEW MEMBERS



As the third generation of his family to run the long-established independent funeral directors G Seller & Company, of Hinckley, Leicestershire, company director Joseph Barsby is well-placed to appreciate the value of belonging to SAIF.

The company, which was bought by his grandfather in 1964 but whose roots extend all the way back to around 1912, joined last year having been impressed by SAIF's continuing commitment to be a powerful voice and champion for the independent sector.

Joseph, 23, whose company has 19 full-time and eight part-time employees, and whose father David is company chairman, said: "The big conglomerates are buying up more and more of the market share and, while their sheer size gives them enormous buying power, I firmly believe they are too big to compete with the personal bespoke service that an independent family firm like ours can offer.

"But all of us in the independent sector cannot hope to truly compete against the big boys without help and



“IT IS GREAT THAT ADVICE AND GUIDANCE FROM SAIF IS ONLY A PHONE CALL AWAY”

Joseph Barsby

that is why I am convinced that SAIF provides invaluable help in terms of legal advice, helping to establish a code of conduct and so on. It is great that advice and guidance from SAIF is just a phone call away”

With mum Susan as a fellow director, Joseph's partner Amy an employee, and some staff members having worked for the firm for forty years, G Seller & Company look set to serve their community for a long time to come.

## MEMBERSHIP UPDATE

### FULL MEMBERSHIP PENDING

#### Mr P Fenwick

Wilkinson Bros  
10 Church Hill  
Old Blackwell  
Alfreton  
Derbyshire DE55 5HN

#### Mr A Clarke

Anthony G Clarke  
Funeral Directors  
The Ashes  
Cartmel Fell  
Grange Over Sands  
Cumbria LA11 6NU

#### Mr N Parker

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

#### Parker's Independent Family Funeral Directors (Branch Office)

87 Fore Street  
Bovey Tracey  
Devon TQ13 9AB

#### Ms D Roberts

H Revell & Sons Ltd  
96 Stamford Street  
Stalybridge  
Cheshire SK15 1LU

#### Mr J Hill/Mr R Hill

Hill Brothers Ltd  
7 Sowerby Road  
Thirsk  
North Yorkshire DL7 8HG

#### Hill Brothers Ltd (Branch Office)

Zetland Street  
Northallerton  
North Yorkshire DL6 1AS

#### Mr N Groves

Nigel Groves Funeral Directors  
115 High Street  
Worle  
Weston-super-Mare  
Somerset BS22 6HB

#### Ms D Wellington/Mr D Wellington

Denise Wellington Funeral Services  
Thorne Lea  
St Annes Hill, Bude,  
Cornwall EX23 0LT

#### Mr Robert Mackie

Robert Mackie Funeral Director  
Grange Road  
Peterhead AB42 1WN

#### Mr Mark Busby

Busby and Kane  
6 Padeswood Road  
Buckley  
Flintshire  
CH7 2JL

### ACCEPTANCE INTO FULL MEMBERSHIP

#### Mr P M Smith/Mr S Smith/Mr I Fified

Peter Smith & Son Funeral Directors Ltd  
54 Newland  
Witney  
Oxfordshire OX28 3JG

#### Mr S H Adams/Mr P L Mulligan

P L Mulligan Funeral Directors Ltd  
268 Broadway  
Bexleyheath  
Kent DA6 8BZ

#### P L Mulligan Funeral Directors Ltd (Branch Office)

5 Blackfen Parade  
Blackfen Road  
Sidcup DA15 9LU

#### P L Mulligan Funeral Directors Ltd (Branch Office)

47 Welling High Street  
Welling DA16 1TU

#### P L Mulligan Funeral Directors Ltd (Branch Office)

63 Well Hall Road  
Eltham SE9 6SZ

#### Mr S Thompson

Arthur Jary & Sons Ltd  
213-215 Northgate Street  
Great Yarmouth  
Norfolk NR30 1DH

#### Arthur Jary & Sons Ltd (Branch Office)

43 High Street  
Gorleston  
Norfolk NR30 6RR

#### Arthur Jary & Sons Ltd (Branch Office)

15 Yarmouth Road  
Caister-on-Sea  
Norfolk NR30 5DL

## Shakespeare's time-honoured tale of service

**A**mid the modern concrete and glass buildings that make up much of George Street in Croydon, it's easy to spot JB Shakespeare Funeral Directors – it proudly occupies a traditional stone building that has stood since the 1830s.

The firm was founded in 1877 by James Shakespeare and, according to current managing director Chris Dighton, it remains fiercely independent.

“When the firm was established, our building was surrounded by fields – that’s all changed,” he said.

What has not altered is JB Shakespeare’s unwavering commitment to a family-firm ethos.

“There have been Shakespeare family connections throughout our history, and there are still family shareholders today,” Chris added.

Indeed, family connections brought Chris to the firm. His own father was a long-serving member of the JB Shakespeare team, joining in the early 1960s. Chris took over when previous managing director David Shakespeare retired in 2006. It was a dramatic career change; previously Chris had been a sport journalist. As with many



“ALL OF OUR STAFF ARE LONG-SERVING AND PROUD OF THE SERVICE WE PROVIDE”

Chris Dighton

traditional and family-run firms, staff turnover is very low.

Chris added: “We have eight people, all of them are long-serving and all are

very proud of the service we provide.”

The company’s strong community roots have helped bring success. At its peak, in the late 1980s, it was providing more than one thousand funerals a year. In common with others in the industry, current activity is a little less than that high point.

However, Croydon is enjoying a boom period and its population profile is getting younger, which provides the opportunity for the firm to add to its main office and branch in nearby Selsdon. “We’re looking forward to the future, following our client base and are keen to open branches in new communities,” said Chris.

**Arthur Jary & Sons Ltd  
(Branch Office)**  
Calthorpe Green  
Old Road  
Acle  
Norfolk NR13 3QL

**Arthur Jary & Sons Ltd  
(Branch Office)**  
Golden Court  
Bridge Road  
Oulton Broad  
Lowestoft  
Suffolk NR32 3LU

**Arthur Jary & Sons Ltd  
(Branch Office)**  
76 Denmark Road  
Lowestoft  
Suffolk NR32 2EQ

**Mr J Green/Mr B Edward**  
James Benedict Funeral Services  
The Centre  
Amesbury  
Salisbury SP4 7DR

**Mr C Dighton**  
JB Shakespeare Ltd  
67 George Street  
Croydon  
Surrey CRO 1LD

**JB Shakespeare Ltd  
(Branch Office)**  
175 Selsdon Park Road  
South Croydon  
Surrey CR2 8JJ

**JB Shakespeare Ltd  
(Branch Office)**  
21-27 Sheldon Street  
Croydon, Surrey

**ACCEPTANCE  
INTO ASSOCIATE  
MEMBERSHIP**

**Mr G G Taylor**  
G T Embalming Service Ltd  
14 College Street  
Brighton  
East Sussex BN2 1JG

**Mr M O'Connor**  
Forget Me Not Today Ltd  
151 Silbury Boulevard  
Milton Keynes MK9 1LH

**FULL MEMBER  
NEW BRANCH**

**Mr R & Mrs J Haywood**  
Julie Wesson Independent  
Funeral Directors Ltd

*Stowell House*  
52 Bleinheim Drive, Chilwell  
Nottingham NG9 5ES

**Ms V Gardner**  
S Tibbards & Sons Ltd  
242 London Road  
Westcliffe on Sea  
Essex SSO 7JG

**Mr C Reynolds**  
F P Guiver & Sons Ltd  
52 Ashingdon Road  
Rochford  
Essex SS4 1RD

**ASSOCIATE  
MEMBERSHIP PENDING**

**Ideal4Finance**  
Daisy Meadow Farm,  
New Hey Lane,  
Newton, Kirkham  
Lancashire PR4 3SB

**Trevor Hitchman/Jane Uzzell**  
Funeralmap Ltd  
29 Broadhurst Grove  
Lychpit  
Basingstoke  
Hampshire RG24 8SB

**SCOTLAND NEW  
BRANCH**

**A Oliver & Sons Funeral  
Directors**  
Branch of William Purves  
Funeral Directors Ltd  
43 Bongate  
Roxburghshire  
Jedburgh TD8 6DT

**FULL MEMBER  
NOT RENEWED**

**Business Sold:**  
Dewi Reynolds & Sons Funeral  
Director  
6 Cemetery Road  
Treoerchy  
Rhondda  
Cynon Taff CF42 6TB

*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 November 2nd 2015*

# Update

NEWS FROM KINDRED ASSOCIATIONS

## FBCA report finds drop in deaths and cremations

The FBCA has published cremation statistics for 2014 and details of registered deaths in England, Wales, Scotland and Northern Ireland for the year.

According to its Annual Report, 2014 saw nearly six thousand fewer deaths than 2013. Cremations fell by just over seven thousand.

Three quarters of deaths led to cremations.

The Federation is continuing to support the Scottish Government with the work of the Infant Cremation Commission. Rick Powell, the Secretary and Executive Officer of the FBCA, sits on the National Committee.

The FBCA will also be supporting its members' with possible changes to Cremation Regulations in England and Wales.

[fbcasec@btconnect.com](mailto:fbcasec@btconnect.com)  
01543 493 959  
[www.fbca.org.uk](http://www.fbca.org.uk)



# Scotland leads way on new certification

Process begins with few problems as modernising reforms gather pace

**I**t all seems to be about Scotland leading the way at present. The new death certification process began in mid-May with few problems reported. The Institute was prepared for an increase in calls from members but that didn't happen, thanks to pre-planning and the efforts of all organisations involved in the national group and the Scottish Government.

At the time of writing, the results of the consultation on burial and cremation etc. law reform in Scotland were awaited. According to reports, new legislation should be in place by early next year; a major step forward for modernising our services in Scotland.

The issue of reuse of old, abandoned graves was addressed in the consultation in Scotland and perhaps, as a result, we will see the first truly sustainable cemeteries.

This will be important not only to burial authorities



but to funeral directors and memorial masons alike, as it will ensure business continuity for all, in addition to a continuing supply of new grave space and less difficulty for the bereaved in arranging local burials.

The authorities in England and Wales are no doubt keeping a close eye.

Recently, there have been cases where a husband and wife have died within a short time of each other. In these cases, families requested that the deceased were placed in one coffin.

One case related to burial whilst the other related to cremation. Firstly, burials and cremations of coffins containing two related deceased persons are lawful. The main obstacle

for cremation would be the practicalities in respect of the size of the coffin. In the case referred to, however, the coffin dimensions were acceptable and total weight, including the deceased, did not exceed 25st. The Institute revised the Guiding Principles for the Charter for the Bereaved in November of last year and addressed the aforementioned cases.

Subsequently, we had a few calls suggesting that individual cremation is a legal requirement unless in the case of a mother and child who died during childbirth, or stillborn twins.

Not so, it is just that these scenarios are more common than a husband and wife both dying so soon after each other. Give the Institute a call if you need help to clarify the situation.

**TIM MORRIS**  
CHIEF EXECUTIVE OF THE INSTITUTE OF CEMETERY AND CREMATORIUM

[TIMICCM@BTINTERNET.COM](mailto:TIMICCM@BTINTERNET.COM)  
0208 989 4661  
[WWW.ICCM-UK.COM](http://WWW.ICCM-UK.COM)

## INVESTING IN STAFF HELPS US SERVE BEREAVED BETTER

The BIFD Diploma in Funeral Service came on leaps and bounds in 2015.

We had a huge influx of new students and the examinations this year surpassed expectations. This is thanks to a small number of dedicated professionals who give up their time to provide the



best available Education Programme (University Level 4) to the profession.

At our National Conference in October, there will be an awards ceremony for the successful candidates of both the Certificate and the Diploma in Funeral Service.

The BIFD is a

champion of education, as is SAIF. I have promoted education throughout my year in office and have invested in my own staff.

Two of my employees attended a First Aid Course provided by SAIF and are now Company First Aiders, a responsibility they relish. I look forward to investing in others. As the owner of

a company, you cannot do everything yourself. Investing in staff helps us better serve the bereaved.

The funeral profession is a team effort and everyone deserves to feel valued.

**DAVID GRESTY**  
NATIONAL PRESIDENT

[ADMIN@BIFD.ORG.UK](mailto:ADMIN@BIFD.ORG.UK)  
0800 032 2733  
[WWW.BIFD.ORG.UK](http://WWW.BIFD.ORG.UK)

# STILL SAFEGUARDING QUALITY AFTER MORE THAN A CENTURY

THE lineage of the NAMM goes back more than 100 years to when the need for an industry association was first recognised.

We are a not-for-profit organisation and help to quality-control the memorial industry, supporting practising and traditional masons, and masonry businesses, by setting the industry standard with our Code of Business Practice and Code of Working Practice.

We also work closely with the British Standards Committee, the Ministry of Justice and several other Industry groups.

We are proud to be a City and Guilds (C&G) Training Centre and our



approved C&G courses and qualifications are nationally recognised.

In addition to a C&G 'Memorial Fixing Course' for memorial masons, we provide a C&G 'Safety Inspection and Assessment of Memorials' training course that is suitable for both memorial masons and burial authorities.

We also provide a 'Memorial Fixing Compliance Course' for memorial officers and cemetery/churchyard managers which is

fully endorsed by the Association.

NAMM members are required to work to extremely high standards and are approved to display the NAMM logo on all advertising materials.

Crucially, NAMM is the only trade association for memorial masons and membership of such a respected and well-established body is a valuable investment.

We also work with the church and diocese, giving advice on British Standard 8415 (NAMM Code of Working Practice) requirements. We also recently completed road-shows around England and Scotland explaining the duty-of-care requirements.

PHILIP POTTS  
NATIONAL EXECUTIVE OFFICER

NEO@NAMM.ORG.UK  
01788 542264  
WWW.NAMM.ORG.UK

## Join the Embalmers' American President



The British Institute of Embalmers is currently under the

Presidency of

Craig Caldwell. Craig is the first President from overseas, as he is a Member of our North American Division. His Conference will not, however, be held in America, as some may have hoped! It will take place at The Worsley Park Marriot, near Manchester, on 22-24 April 2016. The Friday evening will, however, have a USA-inspired theme!

The BIE is currently looking at piloting an external verification of our qualification. We are also (along with kindred organisations) involved in HSE consultations.

The biocide situation regarding formaldehyde is still ongoing. The deadlines for decisions to be made are constantly being altered.

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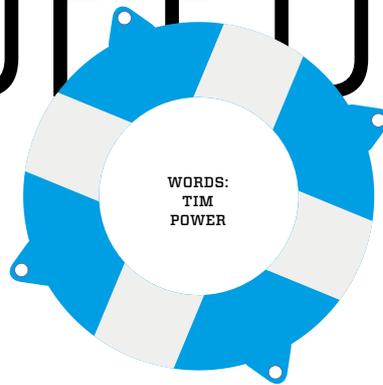
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# VITAL SUPPORT



Funeral directors comfort and support grieving families yet often ignore their own traumas and stresses. A new service aims to help by offering confidential advice

**A** GOOD funeral director will pride themselves on providing a faultless service to their client – exuding confidence and control and providing a steady rock for the bereaved family to help get them through this difficult time in their lives.

But, underneath the calm exterior, what is the funeral director and his or her team feeling? Are they worried about their business or job, are there troubles at home, are they having flashbacks to a particularly traumatic incident?

Just because people in the funeral industry deal with death and dying on a day-to-day basis, it does not mean they are immune to the stress of the job or from being affected by issues outside work.

In recognition of the need to support people in the industry, SAIF has launched a new free and confidential counselling service to all principals and employees of SAIF-member businesses.

The SAIFSupport service, staffed by



SAIF Executive Chairman Alun Tucker is the driving force behind the free support service

trained counsellors, aims to help people talk through the issues affecting them and give practical support to help people get on with their lives.

SAIFSupport is the brainchild of Alun Tucker, SAIF Executive Chairman, and has been in his thoughts ever since he was called upon to deal with the aftermath of the Kegworth air disaster in 1989 (see page 24).

Alun explained: “Many local funeral directors and their teams were called on

to help with the disaster, where 47 people lost their lives. It was pretty traumatic for everyone, but while the emergency services were offered counselling we were effectively forgotten.

“We had no support and the need for a counselling service is something that has played on my mind for a good number of years since. In the past, many people in the funeral business worked in family companies where they could call on support and advice from parents or grandparents whose long experience and understanding of the pressures of the business could guide them through issues.

“But many people enter the profession today without those support structures and I hope they will use the SAIFSupport service if they need to speak to someone about the issues they are experiencing, both inside and outside work.”

SAIFSupport is provided by Professional Help, an organisation established by the former Director of Services at Cruse Bereavement Care, Catherine Betley, who has 16 years’ experience in counselling.

Catherine explained how the service



The service provides advice and counselling for employees, as well as for principals

“DEALING WITH DEATH, DYING AND BEREAVEMENT EVERY DAY IS NOT SOMETHING THAT MANY PEOPLE COULD EASILY COPE WITH”

Catherine Betley

works: “SAIFSupport’s team will provide information and advice to callers and, where required, will refer callers to trained counsellors.

She added: “We can offer up to six sessions on the phone. We have a very practical approach which is solution-focused and looks to provide assistance to help people get on with their lives.”

The service provides advice and counselling for employees, as well as for principals if they are concerned about one of their staff at work and what approach to take to help them. Catherine explained that the funeral sector is a unique profession: “Dealing with death, dying and bereavement every day is not something that many people could easily cope with.”

Catherine was keen to point out that SAIFSupport is not just for work issues: “We are not focused on what the presenting issue is... the problem might be an issue with work, or a personal problem. Our role is to help people with anything that is impacting on their ability to

do their work. We simply want to support people to work well within the industry.”

SAIFSupport is a free service and all calls are kept confidential from SAIF, its member organisations and managers.

Catherine added: “We want to create a safe space where people can say what they like and get things off their chests. A lot of people will just want to talk through what has happened to them and our counsellors will help to identify what is causing them anxiety or stress, and support them.”

She believes that funeral directors are often so focused on providing support for clients that they forget their own needs.

She added: “Our key message is about caring for the people who care. Funeral directors spend a huge amount of time and effort to make sure that everything is perfect for the grieving family.

“But this is often done to their own detriment. No one is immune

to grief, death and dying and the stress this causes. But there is also a lot of general work and life ‘stuff’ that causes stress too and these things all impact us and our ability to work effectively.

“If we can support people to deal with these issues, or just encourage them to take a step back and have a look at what is causing the stress, then hopefully they will be able to feel that they can function better at work.”

Alun said that there is tremendous support from members for the service and he hope that managers will publicise SAIFSupport widely to their employees.

He added: “You never know when you get a call out what you are walking into and what you are going to experience. Being able to offer a support line like this and someone to talk to is a great benefit for everyone in the profession.”

Read about Alun’s experience overleaf ●



Catherine Betley

### Call Catherine’s team

Anyone who feels they may be in need of help from Catherine Betley and her team at SAIFSupport should call 0800 077 8578 for a confidential discussion.

# A SHATTERED PLANE, UTTER DEVASTATION AND 47 TRAGIC VICTIMS TO BE CARED FOR

The Kegworth air disaster in 1989, when engine failure caused Flight 92 to crash into a motorway embankment, was harrowing for Alun Tucker and an experience that inspired him to help others by offering a support service

TWENTY-SIX years ago, British Midland Flight 92 was flying from London to Belfast when a serious engine problem forced it to make an emergency landing at East Midlands Airport.

The attempt went disastrously wrong as the Boeing 737 crashed just short of the runway and on to the embankment of the M1 motorway near Kegworth, Leicestershire, killing 47 and injuring 74 of the 126 people aboard.

On the evening of 8 January 1989, Alun Tucker, working at the Co-operative Funeral Service, received a call from the emergency services and quickly made his way, along with many other funeral teams, to the scene of devastation on the M1 embankment.

As well as the mangled fuselage, Alun was also confronted with the fatalities, their bodies laid out on the side of the embankment.

Alun said: "It was our job, using stretchers and fibreglass shells, to take the fatalities to the temporary mortuary, a hangar at East Midlands airport.

"When you are there, you don't have time to think much about the situation as the adrenalin keeps you going and you have a job to do. It's only afterwards, when you get home, sit down and start talking to people about it, that the reality of the situation hits home."

Alun arrived home at 7 o'clock the next morning and then had to be in work at 8 o'clock ready to start the day's funerals.

"For me, it was a great shock. It was nothing like I had ever experienced before or since. It left me quite



Emergency workers had to retrieve bodies from the wreckage of doomed Flight 92

traumatised, as it did a lot of my colleagues. I was lucky as I had the support of my local Baptist minister who was really very helpful - it was important just to have someone to talk to.

"This is when I realised the importance of counselling services, but I was very disappointed to learn that, while the rest of the emergency services were offered support afterwards, funeral directors and their staff were not.

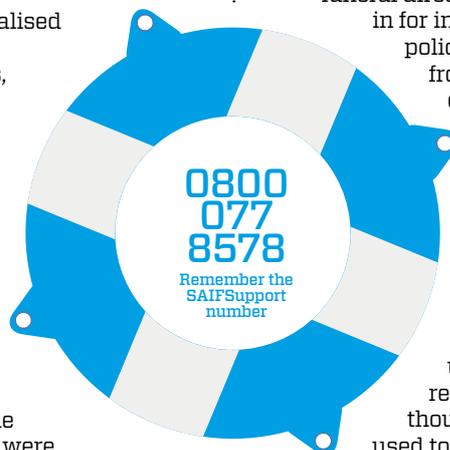
This snub was repeated when representatives of the emergency services were invited to the memorial service at Holy Cross Church in Leicester, but not the funeral directors.

Alun said: "I felt we were taken for

granted because people thought that, as we deal with death on a daily basis, we were immune to it"

This presumption was brought home six weeks later when Alun and other funeral directors were called in for interviews with the police to confirm details from the night of the crash.

"It was pretty awful to see those pictures of the injured bodies again and we naturally expressed our horror. The young copper interviewing us laughed at our reaction and said he thought we should be used to seeing things like this because of our job. That annoyed me and showed us how people view our work - like we are immune to human suffering. That hurts too." ●





Funeral directors Craig Perfect, Gareth Jenkins and Christine Jenkins featured



SAIF President Gemma O'Driscoll

# Real lives of directors revealed in BBC series

*A Very Welsh Undertaking will offer public unusual insight*

**T**he BBC has launched a new behind-the-scenes series featuring the working lives of SAIF funeral directors in Wales.

Called "A Very Welsh Undertaking", the programmes aim to give the general public an insight into the deeply complex world of a profession that many people still find a taboo subject.

The four-part series will feature many of the unusual ways families now choose to celebrate the lives of their loved ones.

And it will include a huge range of funeral themes, including a colourful coffin, a vintage tractor-and-trailer hearse, and even an RAF fly-past.

However, it will also give a detailed insight into the working lives of the men and women in Wales who will be featured on screen.

They include SAIF President Gemma O'Driscoll, Hefin Williams of O G Harries, Craig Perfect, Gareth Jenkins and Christine



Hefin Williams, of O G Harries, in the show

Jenkins of Baglan Funeral Directors, in addition to Stuart Booth of Peter Evans Funeral Directors.

The programme can be seen on BBC1 Wales at 10.30pm on Tuesday evenings or, if you are outside Wales, then you can watch on Virgin 864/Sky 952/Freesat 964 and, of course, on BBC iPlayer.

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**PROFILE**  
**JAMES**  
**TOVEY**

**Funeral Director,  
Trustee of the  
Golden Charter  
Trust and  
SAIFCharter  
Executive  
Member**

*As the sixth generation of his family to work as a funeral director, James combines a deep respect for tradition with a modern approach that emphasises greater openness*



# “ TO FLOURISH, WE NEED TO KEEP PROVIDING A HIGH-LEVEL, ADAPTABLE PERSONAL SERVICE ”

WORDS: TIM POWER / PHOTOS: MARK KENNETH JACKSON

James Tovey, 44, is the sixth generation of Toveys to work in the family business, which has been providing a local funeral service for the people of Newport, Wales, for more than 150 years.

Although he originally qualified as an accountant, and worked for one of the ‘Big Four’, he was drawn back to the family business in 1997 because he felt more empathy for people than spreadsheets.

He said: “I get a great sense of professional satisfaction from my work providing people with a high-quality bespoke service – and it’s also great to work with my father.”

However, he recognises there are challenges for the sector going forward, which include the need for greater transparency, meeting the increasing expectations from the public and continuing to provide high standards of customer service, particularly with the prevalence of social media and its potential for reputational improvement or damage. And there’s also the promotion of pre-paid funeral plans, which will be even more important to funeral directors as time goes on because they will make up an ever-increasing proportion of funerals.

James believes that SAIF not only gives the independent sector a powerful voice but also great buying power that provides economies of scale the sector could not achieve as individual businesses.

He said: “A great example of this is the Golden Charter funeral plan, which gives us the ability to look after our customers at a local level but which is backed by a nation-wide product.

“But the competition has woken up to the fact and is making inroads into

the market, so the big challenge for the independent sector is to make the right choice when it comes to pre-planned funeral products and to make sure they not only work for you but for the families also.”

James’ enthusiasm for, and commitment to, the independent sector is undoubted. He sits on the SAIF Charter Executive, is a Trustee of the Golden Charter Trust, representing independent funeral directors, and uses his accountancy experience as Chair of Golden Charter’s Audit Committee.

He said: “If we are going to continue to develop and flourish we need to ensure

that we continue to provide a high level of personalised customer service and be adaptable to the needs of the diverse communities we work in.”

Like most businesses, the funeral industry is increasingly under the public gaze and, while James welcomes this greater transparency, it does mean that the profession has to be on its guard against complacency.

He explained: “A key change that has happened over recent years has been the growing public acceptance of the profession. This is good because the public is more aware of what we do now. However, this does open us to greater public scrutiny.

“Nowadays, everyone has a smartphone with a camera and instant access to social media where they can post positive, but also potentially negative, comments and images.

“We’ve seen the power of social media with sites like TripAdvisor in the hotel industry, so we have to ensure we provide a professional and caring service that satisfies our customers’ requirements at this difficult time in their lives.”

James believes the funeral profession needs to be increasingly open about its work to help people understand the process and the choices they have.

“Of course, it’s not for everyone. I still talk to people who have lost a loved one and they can’t bear to even look at photos of coffins to choose from as it is too upsetting – they will often ask me to make the choice for them.

“But on the other hand, there is a growing number of people who want to know more, about what choices they have and also coming up with their own ideas on how they want to commemorate their

## DID YOU KNOW?

JAMES’ GREAT-GREAT-GREAT GRANDFATHER DANIEL FIRST ESTABLISHED THE TOVEY FAMILY FUNERAL FIRM IN 1860. IN 2010, IT CELEBRATED ITS 150-YEAR ANNIVERSARY





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## James is following in footsteps of generations who helped bereaved

The funeral business was established in 1860 by Daniel Tovey – it is now run by his great-great-great grandson James, together with his father Humphrey.

In 2004, Tovey Bros was the first family funeral business in Wales to achieve Investor in People status.

In 2009 and 2014, Golden Charter awarded Tovey Bros the South West England & South Wales' Funeral Planner of the Year Regional Award.

In 2010, Tovey Bros celebrated its 150-year anniversary, with charitable fundraising and the publication of a book on its history.

Its fleet of Jaguar cars, with 'TOV' number plates, are well-renowned in the area.

The firm's own carpenter still makes its solid oak coffins in time-honoured fashion.

It employs 20 people, managing around 700 funerals a year.

loved ones. We have to be flexible enough to cater for this wide variety of demands and, in fact, embrace them.

“While it’s true that giving the customer more choice could make our job much more challenging, it will also become even more interesting and rewarding when we get it right for them.”

James and his family have some experience of unusual client requests as he was recently involved in a TV documentary about funerals for BBC Wales.

For example, a farmer’s coffin was laid on an agricultural trailer and pulled by a tractor in one funeral while, in another, a coffin was carried in the sidecar of a motorbike and driven in convoy with the deceased’s motorbike friends and family.

At the funeral of a local magician, his

fellow magicians performed a special ‘wand-breaking’ ceremony over his casket.

While funeral directors may receive some unusual requests, James said that it is important for families to find a balance between giving them the appropriate way of honouring their loved ones while always respecting the grieving experience.

That’s why he is concerned about the rise of ‘direct to cremation’ services. He said: “It is an economical option and if it’s what the family wants then I can’t argue. But I am concerned that often, owing to the speed and simplicity of this option, that family and friends do not get the right grieving experience, such as having time to prepare for the funeral and the experience of coming together to say goodbye.”

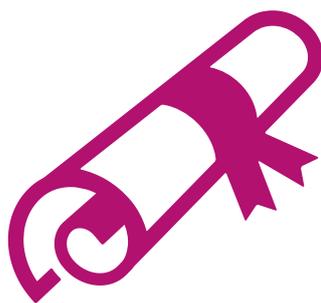
Tovey Bros is one of the few funeral

services to run a grieving support group called STEPS: Supporting Those Experiencing Personal Sadness.

He said: “We set it up two years ago with the help of volunteers and it’s a free service that helps people come together and share their experiences. It is an important extension of our service.”

Despite the challenges, James is positive about the future of the profession: “All independent funeral directors are finding it very competitive but I believe the nature of our business, being local and providing a personalised high-quality service, gives us a key advantage over the larger groups.

“It makes a big difference to really live and work in a community and have your name above the door that has been known and trusted for generations.” ●



# FUNERAL PLAN TRAINING OPEN FOR INDEPENDENTS

WORDS: MICHAEL FERN

The first students have received their Certificate in Funeral Planning after completing the innovative course, which aims to become an industry standard and offer reassurance to families



Independent funeral directors are being offered the opportunity to have staff trained in a unique course solely focused on funeral planning, the first of its kind to be linked to an accredited body.

This year has already seen a milestone in funeral planning, with SAIF Executive Chairman Alun Tucker presenting the first Certificates in Funeral Planning to two funeral-director employees, who completed the new IFD College course in March.

Following this first success, Golden Charter is aiming to ramp up participation into the new year. The diploma in funeral directing and other similar schemes have been available for some time, but none of them have focused on funeral planning.

Golden Charter's Richard Todd said: "In partnership with the IFD College, we want to encourage training and development in this specific area simply so that families have a recognised certificate they can look to that proves a funeral director's pre-planning credentials.

"The Certificate in Funeral Planning complements any training on at-need that people may already have. Right now, there are lots of ways to prove at-need competence, but it has proved harder to establish someone's pre-need credentials."

Independents further benefit as there is no charge for any SAIFCharter member to put staff through the Certificate in

Funeral Planning. Chris Parker of Abbey Funeral Services, the IFD College's Deputy Chairman, said: "Not only does no financial investment need to be made by SAIFCharter members, units from the College's other courses can be put towards gaining the Certificate and vice versa.

"Thinking as a funeral director, one of the main benefits that I see from the Certificate is that it produces staff who are experts in sales. But the course offers something to appeal to any Independent."

The new course offers Independents a grounding in all areas of funeral planning – from its history and increase in popularity, to specifics such as the regulation of the industry and the Funeral Planning Authority's inception and make-up.

Those studying also learn the practical side of funeral planning, details about the various plan types, the role of legal charges, and the process when a plan matures.

Chris explained: "The wide range of subjects are all aimed at ensuring people can display six specific learning outcomes before they finish the course. To receive a Certificate in Funeral Planning, a student must be able to prove that they are fully capable when it comes to each area."

The first of these learning outcomes is that students must understand the history of the funeral planning profession in detail. Successful candidates must also "be aware of the legal obligations of funeral planning

companies", as well as understanding industry regulation and why it is necessary. They must also be aware of planning products from different plan providers and their value to funeral directors.

The final two learning outcomes require students to demonstrate marketing knowledge and to be able to complete a funeral plan application. The aim is to produce a fully rounded funeral planner equally at home with funeral directors, planning companies and the public.

The thorough course can take around four months to complete. Each learning outcome must be proved with evidence.

Richard added: "Evidence can be in different forms. Witness testimony, observation and a competent person signing off are all options. The course mixes practical and theory, but the end goal is always for the student to gain evidence to prove that they are competent against those six learning outcomes."

The funeral planners certified in March came from Stoke-based Hopkinson Wootton Lovatt Funeral Directors, which has since confirmed that it now aims to put more staff through the training.

Independent funeral directors who wish to have staff trained in funeral planning can speak to their Charter Regional Sales Manager or Business Development Manager, who will help facilitate the course. ●



## BEN SIMPSON

Location: Newcastle-under-Lyme

Ben has been doing “anything and everything” at Hopkinson Wootton Lovatt for several years now - including several months studying for the Certificate in Funeral Planning.

Having grown up in Newcastle-under-Lyme, Ben knew the funeral director was a local institution. As such, after completing a university course in Policing and Criminal Investigation at the nearby Staffordshire University, he went straight into working at the Independent.

Together with Ann, Ben received his Certificate in

Funeral Planning in March, by which time he had spent almost three years at Hopkinson Wootton Lovatt.

Ben said: “The main thing was that it gave an insight into the legislation that affects our work. That aside, there’s such a wide range of options now in planning that it’s useful to help people decide on different ways to pay.

“Nowadays, lots more people seem to be interested in paying monthly, especially. Depending on their ages it can vary, so it’s important for people to understand all the options that are available to them.”

## ANN LAWTON

Location: Newcastle-under-Lyme

Ann is a prime example of the roots that Independents put down in communities. She originally hails from Stoke-on-Trent, only a short trip down the road from Newcastle-under-Lyme, where she now works with Hopkinson Wootton Lovatt.

Now a funeral arranger by trade, Ann came to the profession after time in unrelated jobs, including several years with Sainsbury’s. After coming to Hopkinson Wootton Lovatt, though, she spent four years with the Independent before taking part in the course.

It was in March this year that Ann was

awarded one of the two inaugural Certificates in Funeral Planning.

She said: “The course wasn’t too taxing to take on after so many years as a funeral arranger, and there were people to help with parts like presenting and computer skills. It teaches you a lot about how Golden Charter itself works, but also shows all of the options you can open up for families.

“The main thing the course does is give you more confidence in working with families. The more you know about everything that is on offer, the more help you can be to them.”



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# NEED TRAINING TAILORED FOR FUNERAL PROFESSIONALS? CALL CORINNE!

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More information about the courses, including details of syllabuses, can be found on the college website at [www.ifdcollege.org](http://www.ifdcollege.org)

In addition to these courses, we can also arrange training at your own company. Please contact the IFD College administrator for more information.

Corinne Pengelly  
SAIF Business Centre  
Telephone: 0345 230 6777  
Email: [corinne@saif.org.uk](mailto:corinne@saif.org.uk)

## TRAINING COURSES

DATE	COURSE	LOCATION
22 OCTOBER 2015	Foundation Funeral Practitioner G1-G2	Uxbridge
10 NOVEMBER 2015	Funeral Operative OP1-OP4	Swansea
13 NOVEMBER 2015	Health & Safety for Funeral Staff HS1 & HS2	South West TBC
13 NOVEMBER 2015	Foundation Funeral Practitioner G1-G2	South West TBC
14 NOVEMBER 2015	Funeral Operative OP1-OP4	Saffron Walden
17 NOVEMBER 2015	Health & Safety for Funeral Staff HS1 & HS2	Swansea
19 NOVEMBER 2015	Foundation Funeral Practitioner G1-G2	Leicester
20 NOVEMBER 2015	Funeral Administrator AD1-AD6	Leicester
21 NOVEMBER 2015	Foundation Funeral Practitioner G1-G2	Wigan
24 NOVEMBER 2015	Funeral Administrator AD1-AD6	Glasgow
8 DECEMBER 2015	Foundation Funeral Practitioner G1-G2	Glasgow

Finally, I hope to see many of the students at SAIF Education Day on Wednesday 4 November. This day will be highly informative and offers the opportunity to network with like-minded funeral directors as

well as support students receiving certificates. It could be you next year, so please come along and support the IFD College.

**Arran Brudenell, Chairman IFDC**



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### Grief Journey Facilitator Training

Grief Journey UK works with local people to enable them to gain the skills, knowledge and experience necessary to support bereaved people and to facilitate the successful and popular model of community grief support programme pioneered by Dr Bill in North America.

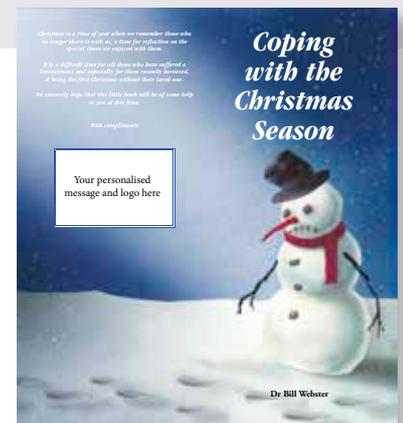
Our Grief Journey Facilitator training course is open to anyone with a commitment to supporting bereaved people in the community.

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# ONE FUNERAL MORE, ONE FUNERAL LESS

“Dr Bill, I know my mother made a pre-arrangement for her funeral, but the funeral home doesn’t seem to have any record of it. I know she talked to you many times. You don’t know anything about it, by any chance?”

WORDS: DR BILL WEBSTER

knew exactly what had happened, and what to say.

But let me start the story at the beginning. Nine years ago, Maureen came to my grief-support group after the death of her husband of 35 years. Her strong Scottish brogue was only the first thing to endear her to me, because Maureen also reminded me of my mum. She was friendly and willingly participated in the process.

Only in her early sixties, she felt she still had a lot of living to do but she was hurt and wanted answers. She felt lost and came to the group to find support in her search for ways to go on.

Maureen (due to being Scottish, I guess) couldn’t get over the fact that the funeral home that sponsored that community grief-support group had happily allowed her to participate at no cost to herself.

After all, the “other establishment” in town had conducted her husband’s funeral. They had done a decent job, of course, but a week or so later – “once the sale was completed”, to use Maureen’s somewhat scathing words – they had nothing to offer her in terms of comfort and support. But they did something which inadvertently helped Maureen and hurt themselves.

They told her that, while they didn’t offer grief support programmes themselves, they knew the funeral home up the road had a grief-support programme, which was offered free to everyone, so why not just go there.

It was the very next Monday that Maureen walked into that

grief-support group and into my life. She faithfully participated in our six-week programme. During that time we discovered that we both attended the same church so, being the Christmas season, she invited my wife and I to come for lunch after a morning service – the first of many meals we would share together.

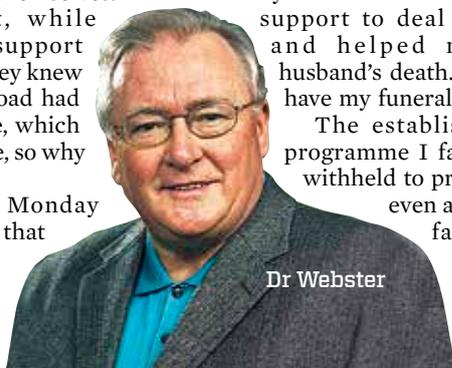
Maureen never officially came to me for private counselling, but she would phone up and ask if I would like to go out to some fancy restaurant for a nice lunch. Offering me lunch was her way of saying “I need to talk to you”, and of course I would readily agree (due to being Scottish, I guess).

We got to know each other very well both professionally and personally during that next year or so. As the first anniversary of her husband’s death approached, Maureen wondered if it was time to find a resting place for her husband’s ashes, an issue which had somehow not been addressed by the ‘other establishment’.

Get this! She approached the funeral home that had sponsored the group about purchasing a nice urn and a niche in their cemetery and, while she was at it, she pre-arranged her own funeral with them.

After all, as she told me at the time: “They are the ones who offered me support to deal with my grief and helped me after my husband’s death. I want them to have my funeral.”

The establishment whose programme I facilitate (names withheld to protect the guilty) even assisted in a brief family-memorial



Dr Webster



service at the interment, which was both a memorial to the anniversary of her husband’s death, and a celebration of Maureen’s survival.

Nine years went quickly by. I would see Maureen from time to time, but not nearly as regularly. It was just this past March that I heard from her again, but this time her invitation to lunch at her house sounded different.

During the visit, she told me that she was terminally ill. Over the final months of her life we met on a regular basis, usually at her home, but when she could I would take her to a local Scottish fish and chip shop she had always liked.

My final visit with Maureen was in the intensive care unit of the hospital in June.

She rang my mobile phone at 9.30pm after my evening group meeting to ask a special favour. She didn’t like to ask, but would I please go to the chemist’s shop to bring her what I will only describe, out of respect to her, as “a very personal item” which she urgently needed and could not be supplied at the hospital.

Of course I would, and I found a late-night pharmacy, procured the necessary articles and made my way to the hospital.

As we sat and laughed about it in her hospital room late that evening, she said, “I couldn’t think of anyone else I had the nerve to ask to do this for me.”



## “CLIENTS ARE NOW LOOKING FOR LONG-TERM RELATIONSHIPS WITH TRUSTED PROFESSIONALS WHO CARE”

Dr Bill Webster

I felt that it was a high compliment to our friendship that she would ask me to help her in this extremely personal way.

A few days later, however, she fell into a coma, and it was no surprise when word came the next week that Maureen had died. So when her son called me the day after to ask if I knew about any funeral pre-arrangement she might have made, I knew exactly what to say.

“Where did you call?” I enquired, fairly certain the response would be ‘the other funeral home’. Makes sense – after all, ‘that’s where dad was buried from, right?’.

I offered a suggestion which I knew would be helpful to him. “Maybe you should try...” and I named the funeral home, knowing full well that her appreciation for all their assistance nine years earlier had earned her business. Somehow she had not communicated that to her son and executor, which might make for a future article. Sure enough though, her son discovered that her pre-arrangement plan was securely in place.

I read the following statement in a funeral publication:

“I am totally convinced that funeral directors must pro-actively embrace funeral planning to protect their firm’s future and the future of families.”

Maureen’s story is a perfect example of this. She represents a funeral lost and

a funeral gained. The rest of the story, though, is that, in the last nine years since Maureen’s family was served there after her husband’s death, ‘the other funeral home’ has been dramatically overtaken by the competition in terms of the number of funerals conducted and market share.

Surely that does not come as a surprise to many. I am totally convinced that one way to encourage repeat business and promote pre-arrangement is by providing good after-care to clients and the community.

I have to say I was somewhat shocked last week when I heard that one funeral home (names, again, withheld to protect the guilty) had decided to cancel its after-care support programme in order to “invest more in pre-arrangement initiatives”.

As everyone knows, my commitment is to grief support, but I also know that funeral directors have to balance their commitment to good at-need service with care for clients and community before and after the funeral.

I believe, just from a business point of view, that after-care feeds pre-need, which feeds at-need. To ignore or neglect any of these three important elements is myopic.

At a time when client loyalty is something that can no longer be taken for granted in the funeral industry, this circle of service promotes an ongoing influx of

satisfied families long into future years.

I remain utterly convinced that funeral homes should be the initiators and facilitators of after-care programmes. Every time you promote an after-care programme like a support group, or assist the community with bereavement issues, you promote your business. Open your programme up to the community.

Certainly, some of the people who will benefit may have been served by a competitor. If you assist them after their bereavement, though, guess who they will call next time when the circle comes round to another at-need situation?

The focus today must be to build client intimacy within business relationships.

No longer can we simply provide good products or even excellent service and expect client loyalty. Maureen’s story shows us that.

Studies show that client expectations about services have changed. People are now looking for long-term relationships with trusted, knowledgeable professionals who care.

Your business will grow when clients feel you care and can provide the service they need at the appropriate time. And often that extends long after the funeral is over. By providing this much-needed and highly appreciated added service to your clients in their time of need, which will long be remembered, you will greatly enhance your present relationships and attract future referrals.

I think Maureen would have liked you to know that. ●

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)

# Business Matters

HOW PR CAN BOOST YOUR BUSINESS + THE EFFECTS OF DIVIDEND TAX CHANGES + FAIR FUNERAL PLEDGE GAINING SUPPORT + ASBESTOS ISSUES ADDRESSED IN Q&A

## PR WORKS HARDER FOR YOU

Debbie Byers, founder of Beeline PR, explains how public relations can boost your business, as well as providing help in a crisis



IT'S the moment that every businessperson dreads: the phone rings and it's a journalist who's found out something that you really didn't want them to know. A fellow director has been stealing from the company. The bank is calling in that big loan. A factory is being closed down with the loss of hundreds of jobs.

When a crisis strikes, having a public relations (PR) consultant in your corner can help to ease the sleepless nights and share the burden of trying to get your side of the story across.

Yet crisis management is only a small part of what a good PR consultant can do for you and your business.

Take that factory closure for example. A PR consultant worth their salt would have helped you manage the flow of news. They could have briefed journalists so that they knew that the announcement was coming and lessen the adrenalin-charged drama on which some hacks seem to thrive.

They could have explained the backstory about the difficulties the firm was facing and about how there's no longer a market for the product made in the factory. The effort put into redeploying staff would have been highlighted, along with the support and re-training being offered to all the staff affected.

It's about planning for all



eventualities. If a fellow director has been arrested for theft or fraud then your PR consultant can help you get ready to face the media if they come calling.

Press releases can be drafted and media training given. If a journalist inquires then everyone will be ready – but if the phone never rings then at least staff will be prepared for what could happen in future.

PR isn't all about the negative aspects either. With fewer journalists having to piece together more and more stories, newspapers and radio stations and websites are crying out for stories.

PR is about growing your profits. Social media has made it easier than ever before to engage your target audience and grow the sales of your products or services. Engaging with the public – either through

traditional media relations or going direct to potential customers on their computers, tablets or mobile phones – has been the secret behind many successful businesses.

So why spend money on PR instead of advertising? PR consultants don't pay newspapers or radio stations or websites for running stories about your company – such stories succeed or fail on the strength of the news you have to share.

That gives such stories credibility. Your target audience – whether prospective customers, politicians, potential investors or budding recruits – can tell the difference between paid-for advertising and genuine media coverage, which brings credibility and enhances reputation.

[Beelinepr.com](http://Beelinepr.com)  
[@beelinepr](https://twitter.com/beelinepr)

### So here are my top five tips for choosing a PR consultant:

1. Take your time – find out about a consultant's experience and ask for examples of their successes;

2. Bigger isn't always better – some large agencies reel you in using a flashy account director and then leave the day-to-day work to a more junior colleague, so make sure you know who

you're really going to be working with;

3. It's all about who you know – ask a consultant about who their contacts are at websites, radio stations and newspapers as this will give an indication of how successful they'll be at placing your story;

4. Online and offline – don't be seduced by talk of Facebook "likes" and Twitter "retweets". Ensure they can do offline;

5. Listen to advice – you've hired a consultant for a reason so listen to their counsel. After all, you're unlikely to argue with your accountant or lawyer about their specialism.



# A LOAN TO YOUR FIRM COULD PAY DIVIDENDS

Alan Boby, Partner at UK200Group member firm Ellacotts LLP and UK200Group tax panel member, looks at potential alternative forms of remuneration ahead of new tax rules

**T**he new dividend tax, planned by George Osborne to start in April 2016, is exercising the minds of tax specialists. Many believe the tax pendulum will now shift from dividends to other forms of remuneration for owner/managers of private companies.

Paying a higher salary may be an alternative, but that usually comes with the cost of higher national insurance contributions (NICs). A third option may be open to owner/managers if they have lent money to their companies. This is because they may be able to charge interest on these loans, and usually at a reasonably high rate if unsecured, but with a corporation tax deduction and without the NIC costs.

If payment of interest is considered as an option, it is important to remember that UK companies need to deduct tax on interest payments made to individuals.

The tax deduction rules extend to cover payments of interest and other 'annual payments' (such as royalties) made by companies to individuals. Tax should be deducted at the basic rate of income tax (currently 20 per cent) and is reported to and paid using a special form (form CT61). The form has to be ordered from HM Revenue & Customs (HMRC) using a special telephone order number, and it is then sent directly to the company.

The form needs filing with a cheque payable to HMRC for the income tax by the 14th day after the end of the calendar

quarter in which the interest/annual payment is made, with one exception.

The exception occurs when the company has an accounting period that ends on a date other than the end of a calendar quarter, and when the interest/annual payment is made in the period before that accounting date and after the end of the preceding calendar quarter. In other words, if a company makes regular payments it may need to submit five CT61 forms and tax payments in a year.

Subsequent CT61 forms will be automatically issued by HMRC and should be filed 14 days after the end of each period in which any interest/annual payment is paid to individuals. Late forms and tax payments are liable to interest charges and, in extreme cases, penalties.

The company should also provide the individual with a tax deduction certificate (form R185), available as a downloaded document on HMRC's website (<http://www.hmrc.gov.uk/forms/r185cert.pdf>).

The individual can then use the amounts on the form R185 to complete the relevant self-assessment tax return and prove income tax has been paid (at the basic rate) at source. Some higher-rate taxpayers will then need to pay further income tax on the income on the normal self-assessment payment dates.

Companies do not need to deduct tax from interest/annual payments to companies or banks, but there are rules about deducting withholding taxes from payments made to persons outside the UK.

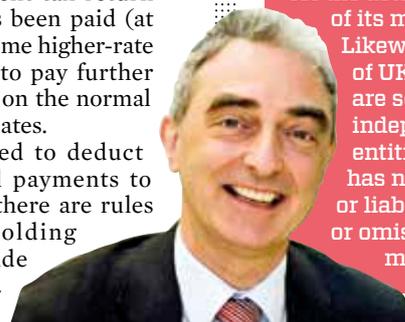


The author, Alan Boby, can be contacted for further information at Ellacotts LLP on 01295 250401 or email: [aboby@ellacotts.co.uk](mailto:aboby@ellacotts.co.uk)

UK200Group - Established in 1986, UK200Group is the leading mutual professional association in the UK, with over 110 UK quality-assured independent chartered accountancy firms and lawyer firms, as well as 50 International Associate member firms around the globe. It provides services and products to enhance the business performance of its members. Telephone: 01252 401050 or 01252 350733 Email: [admin@uk200group.co.uk](mailto:admin@uk200group.co.uk)

UK200Group is an association of separate and independently owned and managed chartered accountancy and lawyer firms. UK200Group does not provide client services and it does not accept responsibility or liability for the acts or omissions of its members.

Likewise, the members of UK200Group are separate and independent legal entities, and thus each has no responsibility or liability for the acts or omissions of other members.



## SAIF BUSINESS CENTRE UPDATE

### Did you know? ‘Mx’ is now an accepted title

For many decades the accepted main titles which precede an individual’s surname have been Mr, Mrs, Ms or Miss. In May of this year, however, the title Mx was accepted across the UK.

It is recognised by the Department for Works and Pensions, HMRC, NHS and other Government departments as well as the Royal Mail and most major banks.

Pronounced ‘mix’ or ‘mux’, the title does not reveal a particular gender and is used by those not wishing to reveal their gender. So remember, Mx isn’t a typo.

### Goodwill and tax deduction claims

Broadly speaking, goodwill (amortisation) is the difference between the worth of a business’ assets and what someone is willing to pay for the business as a whole. In 2002, HMRC decided companies should be able to claim a tax deduction, making goodwill a major part of the price of a business.

Unfortunately, however, the government decided to scrap this tax deduction in July this year.

If you are in the process of selling or buying and goodwill has been included in the deal, though, don’t feel despondent. Your accountant should understand the new ruling and enter the claim on the corporation tax return.



### Maternity leave rights start from first day of employment

A pregnant woman’s entitlement to take 52 weeks’ maternity leave actually starts from her first day of employment, and is not based on how many hours of work or what length of service she has accumulated. During maternity leave, the employment contract remains in force with the usual contractual benefits (with the exception of her salary). Setting out the legal position in a maternity policy would benefit employers who take on female staff.

### New phone number for RIDDOR

The Health and Safety Executive has introduced a new low-rate phone number for its RIDDOR accident reporting service. From now on, 0345 300 9923 is the number to be used for reporting specified

injuries, from broken bones to fatalities. All other incidents can be reported online ([www.hse.gov.uk/riddor/report](http://www.hse.gov.uk/riddor/report)).

Information source: Indicator

## COMMUNICATIONS UPDATE - FROM GENESIS

### Fair Funerals campaign has been our major talking point

It has been a busy few months on the PR front, with our main focus on the Fair Funerals pledge. Over 200 funeral directors have now signed up and we are pleased to say that more than 150 of them are SAIF members, demonstrating their commitment to helping people in funeral poverty.

Members in Wiltshire, Devon and Cornwall discussed the pledge on BBC local radio and there has been coverage in regional media across the UK. This has helped to raise the profile of the campaign and of those SAIF members supporting it.

Elsewhere, the cost of funerals has been

back in the news again and, with all the confusion surrounding why prices have gone up, we have been working with local SAIF members to bring some clarity to this issue with interviews on BBC Radio Surrey, Essex and Norfolk.

As a result of this PR, we have had the opportunity to get to know SAIF members right across the country and we look forward to meeting more of you at the SAIF Education Day on 4 November.

Finally, on a personal note, we have moved to a new office and you can now find us at Orwell Landing, The Strand, Ipswich, IP2 8NJ.



# HOW TO SAFELY DEAL WITH THE DANGERS OF ASBESTOS

Simon Bloxham, Health & Safety Strategist for Safety for Business, answers your questions over asbestos in buildings and explains how to treat the problem safely

**T**his is one of the most common questions I receive from new clients. Let's face it, there is a cost to a survey, and if you don't need to do it, then why should you? The important thing, then, is to establish whether you need it.

## Does my building contain asbestos?

You would be amazed at just how much asbestos was used within building work in the past. Any premises built before 1999 could contain it so, if you are unsure, then presume that it does.

Some of the most common examples are Artexed or textured ceiling tiles, floor tiles, fire-resisting products, corrugated cement roofs and walls.

## Who is responsible?

The person responsible is the duty holder.

Specifically, the duty holder is any person responsible for maintaining and repairing all or part of the property, or who has control over the building. This could be the occupier, landlord or owner.

According to the law, the duty holder must:

- Find out whether the building contains asbestos and what condition it is in
- Assess the risk of the asbestos releasing fibres
- Make a plan to manage the risk.

## So what is the answer?

As I see it, if your premises were built before the year 2000 and contain some of those tell-tale signs, like Artexed ceilings, then the answer is yes, you do need to get a survey done.

## But I know the premises and am certain there is no asbestos present.

If you are confident that



it does not contain any asbestos then you can forego the survey, but remain cautious.

You should write a statement explaining that the building appears to be free from asbestos but, to be safe, before any building work takes place, you will examine the building again. If there is the slightest suspicion that asbestos might be present on examination, you will then avoid carrying out the work until a specialist is brought in to confirm whether it is or not.

## Did you know?

Asbestos is a natural product and is still mined today in Russia, China, Brazil and Kazakhstan. Up until 2011, that list included Canada.

Two million tonnes of asbestos are mined each year.

We have used asbestos for over 5,000 years. It has been used to make false snow on film sets, cigarette filters and even toothpaste.

One person dies every five hours from mesothelioma (just one disease you can develop from working with asbestos).

It is estimated that, as a direct result of exposure to asbestos, around 91,000 deaths will have occurred in the UK by 2050.

You cannot

be too careful, of course, and my recommendation is that, if in any doubt, carry out the survey. You should also shop around when doing so, as the difference in cost can be noticeable.

Make sure, though, that whoever is going to do the survey is qualified to do so. To do this, simply ask for their UKAS accreditation certificate and check the UKAS database.

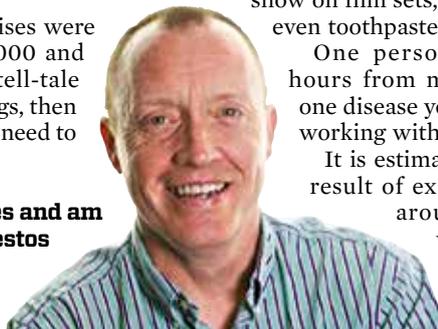
## Help is at hand! As a member of SAIF:

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

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

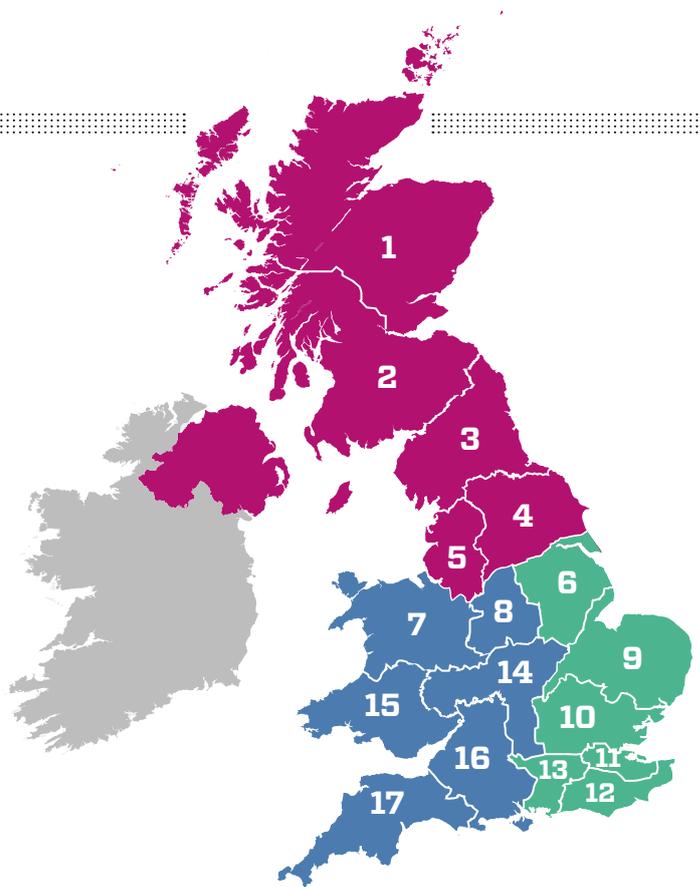
We can also visit you to see how you are doing when it comes to compliance, free of charge apart from travel costs. So what do you have to lose?

Talk to a safety professional by calling **01462 488236**.



# YOUR RSMs

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



## NORTH

### Richard Auchincloss

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



### 1 Linda Harvie

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



### 2 Jacqui Johnston

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



### 3 Paul Hodgson

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



### 4 Amy Bricklebank

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



### 5 Terry McIlwaine

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



### Martin Smith

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



## EAST

### Richard Todd

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



### 6 Nicholas Dawson

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



### 9 Jon Briggs

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



### 10 Position currently vacant

North London  
 For more information please contact Richard Todd, East National Sales Manager, on 07833 682 697

### 11 Iain Catchpole

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



### 12 Neil Hodgson

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



### 13 Adrian Foxman

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



## WEST

### Daniel Hare

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



### 7 Position currently vacant

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

### 8 Amanda Hodson

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



### 14 Stephen Heath

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



### 15 Paul Firth

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



### 16 Rob Antonelli

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



### 17 Chris Pearson

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



# YOUR BDMS



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



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



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



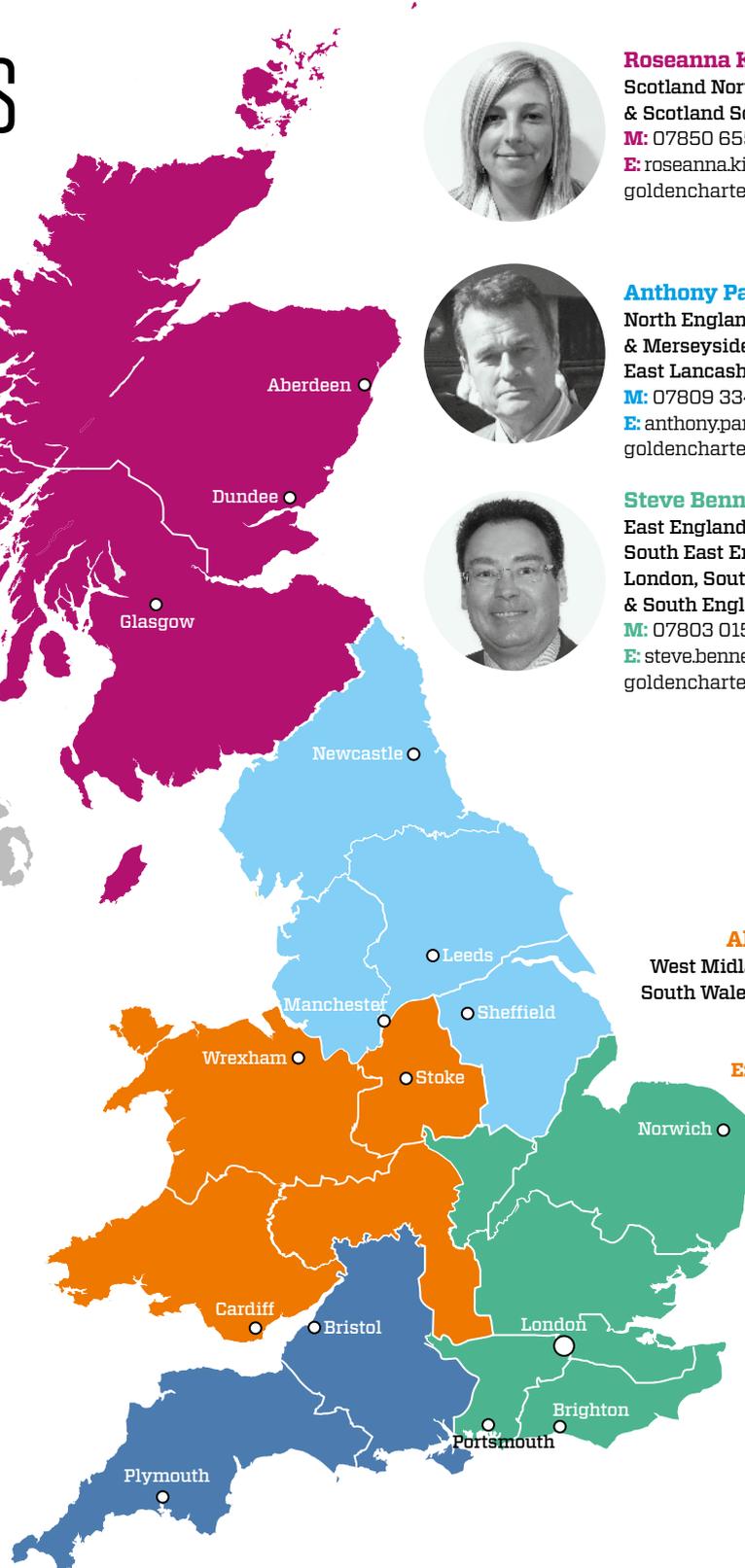
**Steve Bennett**  
East England, North London, South East England, South East London, South West London & South England  
M: 07803 015514  
E: steve.bennett@goldencharter.co.uk



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



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



If your business doesn't have an assigned Regional Sales Manager, speak to Golden Charter's Business Development Managers (BDMs) about growing your business. Your local BDM can help you identify your business requirements. To get in touch with the BDM for your area, use the contact details on the map above

# SAIF Associates Directory 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)  
01268 633730  
passages@tiscali.co.uk  
www.passagesinternational.co.uk

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

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

### **Urns UK Ltd**

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

## CEMETERIES & CREMATORIA

### **GreenAcres Woodland Burials**

Mrs Carmen Graham  
01992 523863 • info@greenacreswb.co.uk  
www.greenacreswoodlandburials.co.uk

### **GreenAcres Woodland Burials Chiltern**

Mr Peter Taylor (Buckinghamshire)  
01494 872158  
info.chiltern@greenacreswb.co.uk  
www.greenacreswoodlandburials.co.uk/chiltern

### **GreenAcres Woodland Burials Colney**

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

### **GreenAcres Woodland Burials Epping**

Mrs Deborah McNamara (Essex)  
01992 523863  
info.epping@greenacreswb.co.uk  
www.greenacreswoodlandburials.co.uk/epping

### **GreenAcres Woodland Burials Rainford**

Mrs Karen Halpin (Merseyside)  
01744 649189  
info.rainford@greenacreswb.co.uk  
www.greenacreswoodlandburials.co.uk/rainford

### **GreenAcres Woodland Burials Heatherley Wood**

Ms Michelle Smith (East Hampshire)  
01428 715915  
info.heatherleywood@greenacreswb.co.uk  
www.greenacreswoodlandburials.co.uk/heatherleywood

### **Herongate Wood Cemetery**

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

### **Westerleigh Group Ltd**

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

## CLOTHING

### **ACS Clothing Ltd**

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

### **Keltic Clothing**

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

### **Waterfront Manufacturing Ltd**

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

## EDUCATION AND TRAINING

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

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

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

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

## EQUIPMENT & SERVICES

### **CPL Supplies**

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

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

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

### **Hygeco Lear**

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

## FINANCE & PROFESSIONAL SERVICES

### **AM Specialists Group Ltd**

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

### **Close Brothers Ltd**

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