



Insight

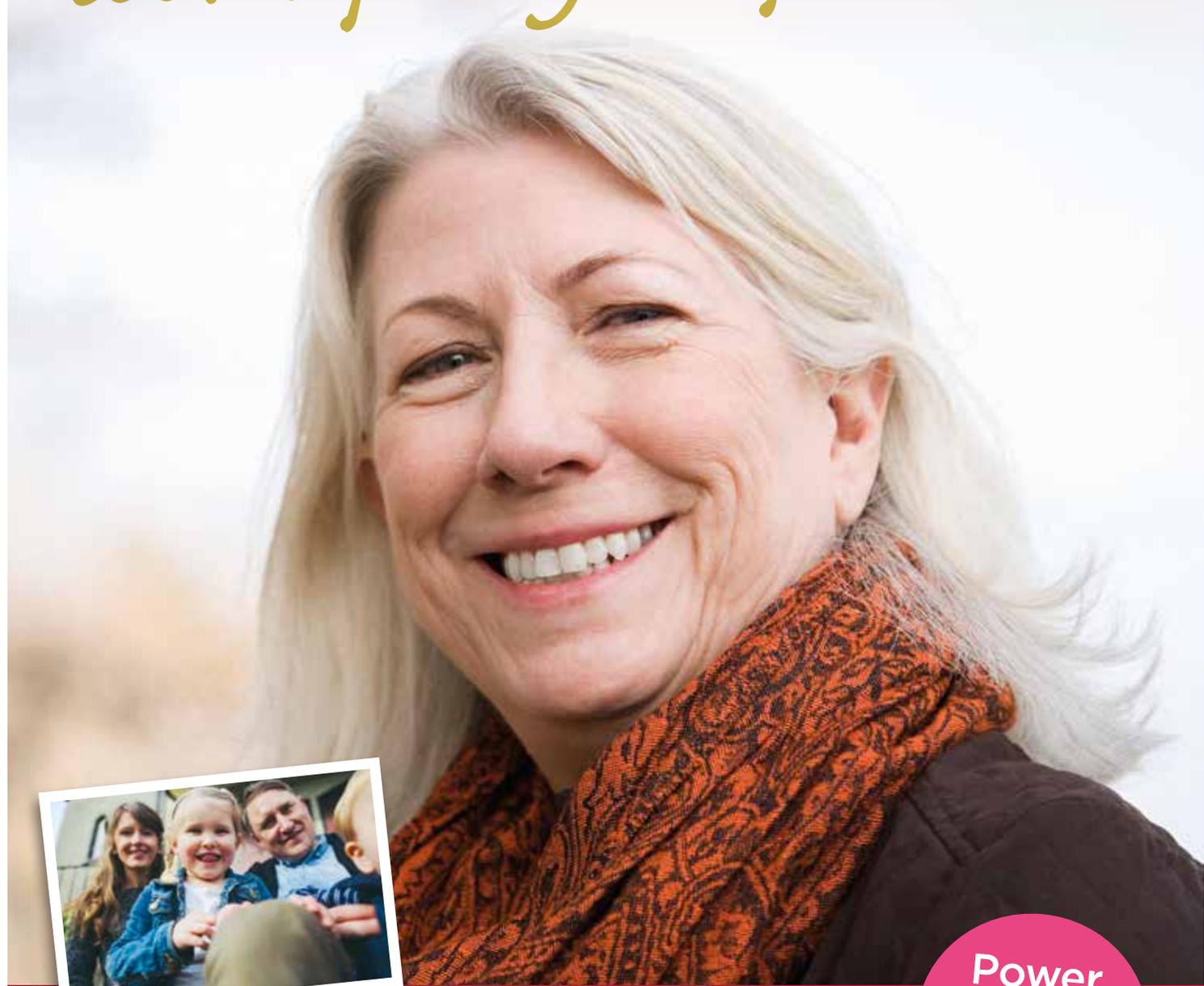
SWITCHED ON FOR THE FUTURE

GOLDEN CHARTER LOOKS TO THE FUTURE WITH INDEPENDENT FUNERAL DIRECTORS

SEE PAGE 24



Legal Services that look after your families



Power
of
Attorney

Later life planning is not something most people tend to think about day-to-day, but it is important, and with Golden Charter you can help your families put things in place.

Did you know?

One in 14 people over the age of 65 have dementia. This increases to one in 6 for those over 80.* A Power of Attorney from Golden Charter lets your families decide now who will make important decisions for them in the future. It's a practical way to plan ahead for whatever might happen in later life. And it's easy to arrange with Golden Charter. You can start referring customers for a no obligation appointment with a Golden Charter Estate Planning Consultant.

A range of ways to help your families plan ahead

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Golden Charter 
Later Life Planning

* alzheimers.org.uk, 2014



Insight

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Supporting the Independent Funeral Director for 25 years

Promoting and protecting your independent interests



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

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

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

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





TERRY TENNENS

SAIF CHIEF EXECUTIVE

Customer focus

Attention to detail is paramount to the continued success of independent funeral directors, explains SAIF's new Chief Executive...

As I write I am well into my first month's service for SAIF.

Listening recently to philosopher Alain de Botton's latest novel, 'The Course of Love', raised an interesting theme. We receive education for finances, language and technical skills for life, but de Botton's book explores how we rarely receive education for our long-term relationships. Who has heard of a novel that dwells on the ironing board!

In our culture, aspirations are often for celebrity, fame and the internal visualisation that we are living our lives on the stage, with a ready audience to applaud. My purpose, in mentioning what may seem trivial, is that de Botton argues that our personal relationships are not lived out on the stage, but through the 'dignity of small things'. That may be clearing up the supper, doing the ironing, dusting and so forth. It is the little things, the unglamorous and unspectacular, which edify and demonstrate love in action, contradicting a cultural quest for celebrity and being waited on.

Hang in there with me.

For us in the funeral profession, our

REPUTATIONS
WILL SUCCEED
OR FAIL BY OUR
ATTENTION TO
THE DIGNITY OF
SMALL THINGS
AS WE SERVE

Terry Tennens

reputations will succeed or fail by our firm's attention to the dignity of small things as we serve clients. The attention to ensuring the small details of the client's wishes are fully met is paramount.

What is so rewarding in the independent sector is how member firms go the extra mile in attending to clients' wishes – their dignity of small things – to ensure a fulfilling end of life rite of passage.

The attention to detail in the little actions remains unseen, unglamorous and unheralded if done well. You won't receive praise, but it is paramount in ensuring a successful outcome. The power of small things can have a transformative effect in so many ways.

This month, I attended a training session, led by the IFD College, as part of a cohort of funeral administrators and operatives. It was an impressive session as we learned and discussed matters from health and safety at work to funeral practices, like measuring the deceased for a coffin. Attention to detail is critical in this measuring, and a lack of attention to these matters can have a catastrophic impact on the clients and your business reputation.

Education is a key tool in developing people and your business through your staff. In a piece of research I was involved in, we researched growing organisations, and one of the key indicators for healthy businesses was an outlook as a 'learning organisation'.

What are some of the indicators of a learning organisation?

- Professional education is a norm to empower staff through learning
- A mindset that seeks to offer excellence no matter what the challenges
- Open to new ways of operating if it improves the business outcome

■ Arrogance is a dead end, whereas a thirst for learning to excel bodes well.

There are some justified concerns about the regulation of the funeral profession, however, if you have an optimised and educated staff team that seeks to excel in our profession, then a professional organisation has less to be worried about. My concern, if any, is the lack of desire to create learning among businesses, which is the biggest threat to companies. The IFD College offers a full range of courses whether for operatives or administrators, so do explore the options for learning and book onto a course at www.ifdcollege.org

SAIF is an organisation dedicated to protecting and promoting the interests of independent funeral directors. We are governed by deep values that go beyond the bottom line – the focus remains on a caring, professional service, respectful of the traditions of the past and progressive in adapting to emerging norms.

The Society is helmed incredibly well by leading professionals who are serving on your behalf. The range of issues SAIF addresses for members is vast, and in a political environment where the government is scrutinising the sector more than ever, you can be assured that SAIF and our kindred associations will bring best-in-class learning and expertise to you, our members.

Warmest wishes, ●

terry@saif.org.uk

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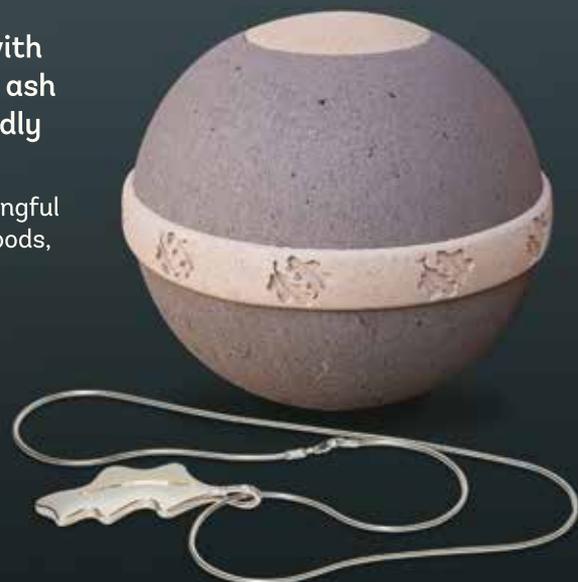
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RONNIE WAYTE
GOLDEN CHARTER CHIEF EXECUTIVE

Getting political

As the funeral industry prepares for stricter regulation, Golden Charter and SAIF are monitoring all developments

Talk about getting off to a good start. A month into the new financial year and early signs point to another great year for funeral planning – and one which will bring more change for the funeral profession. Figures from Dignity and the Co-op have confirmed that Golden Charter was the only major funeral plan provider to grow market share last year, a fact I’m very proud of.

With Independents’ share of the planning market through Golden Charter stretching ahead of your main conglomerate rivals, we can take a minute to lift our heads and look around at what’s happening now and what’s about to happen in the wider market, and try to spot the good and bad that could affect everyone in the profession, from Independents to plan providers and regulators.

Mortality rates are big news right now – the long downward trend in death rates no longer seems inevitable. While that implies stability for funeral directors, it also sharpens focus on the profession, and that increased scrutiny is likely to be important this year.

Signs of increased interest, particularly on the governmental level, are not hard to find right now. The UK Government has been called on to conduct a “cross-departmental review of burials” after the Work and Pensions Select Committee criticised how the current system serves the most vulnerable.

Almost simultaneously in Scotland the Burial and Cremation (Scotland) Bill was passed, bringing in various measures and introducing the potential to set-up a licensing scheme for Scottish funeral directors.

I am speaking to you from before the Scottish Parliamentary election which will be decided by the time you read this. Today, two

“IT IS CLEAR THAT FUNERAL POVERTY HAS TAPPED INTO THE PUBLIC CONSCIOUSNESS IN A BIG WAY”

Ronnie Wayte

of Scotland’s parties have statements about funerals in their manifestos.

The SNP (who the bookies have stopped taking bets against) tell us they plan to “publish a Funeral Costs plan” which will include introducing “a funeral bond to help people save for funerals”, and will also “bring together funeral directors, councils and stakeholders to examine ways of reducing funeral costs and encouraging people to better plan for their funeral”.

Meanwhile, the Scottish Liberal Democrat Party wants to “establish an expert group to assess if the present system of funeral payments works to provide assurance and dignity to all, and recommend appropriate changes”.

And the political parties are not alone. The recent Scottish Trades Union Congress included the following motion: “This Congress calls on the Scottish Government to address rising funeral costs and the inequality of costs across each local authority, with funeral costs varying, dependent on where you live.”

When the ‘Bakers, Food & Allied Workers’ Union’ is getting involved in the funeral

profession, it is clear that funeral poverty has tapped into the public consciousness in a big way. That kind of scrutiny can only be expected to grow more intense, and as further regulations take shape funeral planning will not be ignored.

Given that potential for stricter regulation, the regulators themselves are bound to become more involved. They will have to extend their reach beyond the registered providers, and it is important that they have the ability to do so. Funeral planning needs its regulator to have more power to influence the wider debate and have a say on the issues that affect us all.

At Golden Charter we are closely monitoring all of these developments, and sharing any insight we have with SAIF and our owners, SAIFCharter. Given how topical we expect this issue to be we have introduced a new parliamentary spotlight section in this month’s *SAIFInsight* (p22-23).

We have had great success with funeral planning by working together, and to continue to thrive in the future we need to take an active, joined-up position in these debates as they develop. As successful as we have been in recent years, policies are being formulated right now which could have a huge effect on us all down the line, and we must ensure that Independents have a clear understanding of the issues and a strong voice in that debate. ●

ronnie.wayte@goldencharter.co.uk

Reporter

CHILD AND BABY FUNERALS + THE MARKET SHARE +
3D PRINTER BENEFITS + PLANS FOR FPOY AWARDS +
DYING MATTERS + FUNERAL PLANS FROM AN ATM



TEAM GINDER'S CYCLING RAISES THOUSANDS FOR BHF

Watford's M K Ginder & Sons Funeral Directors presented the British Heart Foundation (BHF) with nearly £7,000 last month, raised by riding 54 miles from London to Brighton last year.

Team Ginder, a team of 10 cyclists led by brothers Adam and Daniel Ginder,

rode in memory of their late father Martyn Ginder and many others who have lost their lives to heart conditions.

Adam explained: "Cycling as a team, through training and on the day, gives you that much needed boost and support to go that extra

mile and encouraged every one of us to do our bit to support each other."

Kitted out in bright green team jerseys, the riders (pictured above) took to the road on Fathers' Day along with the other 23,000 participants, raising a total of £3.2m.

Lucy Richardson, of the BHF, said: "How fantastic it was to receive this from the team. The BHF are grateful to receive contributions such as this and we want to thank everyone who has donated."

Congratulations from all at *SAIF Insight*.

'Child and Baby Funeral Choices'

Dealing with the death of a baby or child can be harrowing, even for experienced funeral directors. A new education seminar looks set to offer invaluable help and support.

The Child Funeral Charity is hosting the 'Child and Baby Funeral Choices' event at GreenAcres Burial Park in Buckinghamshire on Wednesday 6 July.

Since launching in 2014, the Child Funeral Charity has promoted the need for information on all choices that should be offered to families at this most tragic time.

A full list of speakers are still to be confirmed but the current list includes: 'Special Care Cremations', John and

The charity event aims to promote the need for information on all choices that should be offered to all grieving families

Jemma Walsh; 'Natural Burial for Child and Baby Funerals', Peter Taylor - GreenAcres Burial Parks; 'Ceremonies for Child and Baby Funerals', Anne Barber, Civil Ceremonies; 'Infant Cremation Update', Tim Morris, Institute of Cemetery and Crematorium Management, Mary Tomes Colourful Coffins; and 'The Wider Family', Carole Henderson, Grief Recovery (UK).

The £75 delegate fee includes all talks, workshops, an optional tour of the site, certificates of attendance for CPD purposes, refreshments, lunch, and

car parking. Numbers are limited so book early. The event will take place on Wednesday 6 July from 10am to 4pm at GreenAcres Burial Park-Chiltern, Potkilm Lane, Jordans, Beaconsfield, Buckinghamshire HP9 2XB.

✓ For more information on the Child Funeral Charity www.childfuneralcharity.org.uk and to book a place email enquiries@childfuneralcharity.org.uk or call 01480 276088. Charity No 1156387



YOUR VIEWS ON SAIF AND THE FUNERAL PROFESSION

Take part in an exclusive SAIF survey and enter the draw for a £25 Marks and Spencer voucher.

What information do you need to help in your day to day job? Where do you find that information? Which subjects do you currently need information about? SAIF Business Centre is reviewing the different methods it uses to make information available to its members and wants your input. SAIF is considering setting up webinar presentations and would value all opinions on these, as well as the more traditional methods of finding information.

Additional survey questions ask about the range of benefits and services available to members. Are you aware of

all of the offers available? Are there additional services or benefits SAIF members would like to see? If so, let SAIF know so it can improve.

All members should have been emailed the link to participate in the survey online which may be found at www.surveymonkey.co.uk/r/YRL8XTK

If you haven't received the survey email link, or would prefer to be emailed or posted the questionnaire, contact Angela Camp on 0345 230 6777 or email angela@saif.org.uk

SAIF Business Centre will treat all responses anonymously but members will need to provide name and email address details if they wish to enter the prize draw.

The deadline for entries is 5pm on Tuesday 31 May.

First SAIFCharter site launches

SAIFCharter's website has now launched, giving Golden Charter's owners a central online hub for the first time.

The site can be accessed at www.saifcharter.co.uk and offers a range of benefits and improvements.

Online voting, membership renewal and secure communication are all now available online.

Members can find further details by email, or can contact SAIFCharter directly through the website.



Plans not accepted

Many readers will have noticed these signs displayed in Dignity Funeral Homes. Golden Charter now understands that Dignity will not be accepting plans from non Funeral Planning Authority (FPA) registered providers going forward.

This means that Independents are more likely than ever before to be asked to accept plans



which do not come with the added protection offered by the FPA.

Golden Charter builds on market share

Funeral Planning Authority and annual reports show competitors struggling to grow in 2015

With Dignity releasing its annual report last month, it has emerged that Golden Charter was the only major funeral plan provider to grow its market share in 2015.

Golden Charter's 2015 market share came in at the 40% level, the equivalent of Dignity and Co-operative Funeralcare's combined share, according to Funeral Planning Authority (FPA) figures.

The Co-op's attempts to build on its position meant

it sold nearly 35,000 plans, up from 28,000 the previous year; that was only enough to sustain its market share at 2014 levels, however, remaining flat at 19%. Meanwhile, Dignity actually sold fewer plans in 2015 than in 2014. Its market share dropped from 28% (40,000 plans) to 21% (38,000 plans).

Malcolm Flanders, Golden Charter's Director of Funeral Director Sales, said: "These figures confirm that much of the change between 2014 and 2015 was the result of smaller planning companies joining the FPA. Golden Charter was the only major company to noticeably grow its market share under those conditions, and we now have a stake of the market that is not just better than our competitors', but is equal to that of the Co-op and Dignity put together."

“GOLDEN CHARTER WAS THE ONLY MAJOR COMPANY TO GROW”

Lifting the casket lid on wealthy funerals

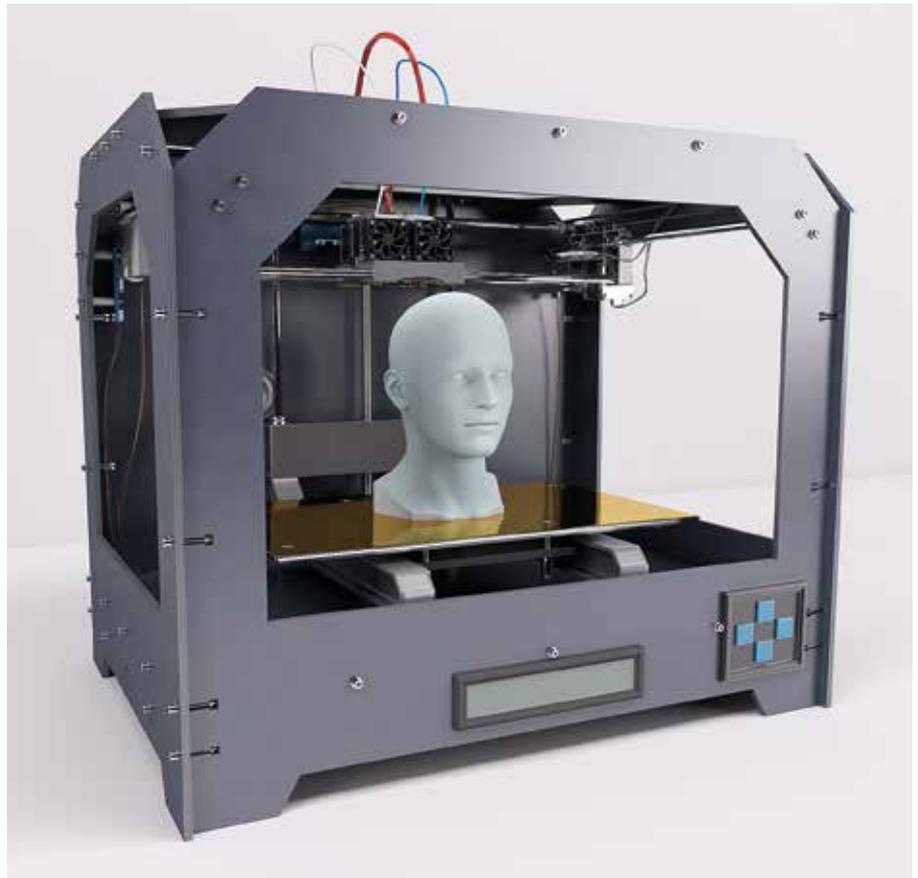
A new documentary has opened up the exclusive world of luxury funerals, where no expense is spared.

Last month, Channel 4 focused on how the country's wealthiest families splashed the cash after their nearest and dearest died. The programme featured fleets of luxury limos, £20,000 gold-plated coffins and even a request from a mother-of-three who planned to have a glass coffin at her funeral as she wanted it to emulate Snow White and have a fairytale theme.

As SAIF members know, most funeral directors will try to meet any and all requests to give a grieving family the send-off they envisaged for their loved one. But, with only one chance to get it right, the pressure is on for UK funeral directors.

The show also focused on the rise of extravagant funerals due to the well-publicised ceremonies of late celebrities. Following the death of music legend Michael Jackson, his body was laid to rest in a \$25,000, 24 carat gold plated coffin that was made out of solid 48oz bronze. The Promethean casket features a blue velvet interior and has already been sold more than three times in the UK.

For those looking for a cheaper option there is a Millennium casket for £9,999 which is made from premium stainless steel, gold-plated and lined with custom velvet. And for clients who don't want to be buried, it costs a 'mere' £80,000 to be cryogenically frozen.



Funeral home makes missing body parts with 3D printer

Families will no longer have to see incomplete faces of loved ones

Many people like to view a loved one's body before or during a funeral as a final goodbye before they are put to rest. However, if the body doesn't look the same for friends and family they could find this more distressing than peaceful.

Now, a funeral home in Shanghai is using 3D printing technology to manufacture spare body parts for the deceased after they were asked to care for some individuals whose bodies were damaged or injured due to industrial or traffic accidents.

It is claimed that a combination of 3D printing, hair implants and makeup have allowed the staff at the funeral home to reconstruct faces with a similarity of at least 95%.

Liu Fengming, Director of Shanghai Funeral and Interment Service Centre, said: "It is difficult for relatives to see

incomplete faces or bodies of their loved ones when they attend memorial services, and make-up cannot always sufficiently repair them."

The funeral home is thought to be the first to have this facility, which costs around 4,000 to 5,000 yuan, equalling between £435 and £545.

3D printing uses successive layers of materials to create a three-dimensional product which, in this case, could be limbs, hair or facial features that are damaged or missing from a body.

We have recently learned of 3D printing also being used in the US funeral industry to create urns for ashes. In China, this new facility is one answer to the Ministry of Industry and Information Technology plans which aim to grow China's 3D printing industry.

Legal services will support loved ones left behind

Golden Charter has outlined plans to maximise the role of legal services to bolster plan sales during the traditionally slower post-price rise period.

Director of Marketing, Karen Trickett, said: "From May to September we are widening our media reach to new and existing audiences across both funeral plans and legal services. Our first fully integrated legal services campaign this month is a new and exciting way of working: all Golden Charter sales channels communicating in a common way, meaning a stronger voice in the market and a consistent brand approach.

"There are a number of external events taking place over this time - Dying Matters, Mental Health Week and Dementia Awareness - which will emphasise the need for products such as Power of Attorney.

"Our legal services campaign is an emotively led campaign about wanting to do right by your loved ones. It's

actually less about you and more about who you'll leave behind; what you'll leave them. Our very real insight is that doing nothing, not facing the facts, will leave mess, cost and upset for your loved ones. It focuses on a planned approach making things better for everyone - you just need to face up to things and make a plan.

"The execution focuses on photographs - what can be more emblematic of family bonds? We share them, display them, stick them on the fridge. This has even more relevance when in truth most modern families don't actually live together - photos are the things that keep us close. Our campaign's images will always focus on the person who needs to take action, accompanied by a photo of those they are doing it for - sons, daughters, friends or grandchildren."

Golden Charter's legal services team is already visible across national press, radio and online, and Independents can get involved too.

Karen added: "Your local Golden Charter representative can arrange an appointment to bring point of sale materials to dress your office and provide materials so that you can help your families face facts and take action."



2017 AWARDS

The starter's gun has been fired on the Funeral Planner of the Year Awards 2017.

Golden Charter has confirmed the qualification period will run from 1 January 2016 to 31 March 2017.

Other changes see a refresh of the categories, as Golden Charter's Director of Funeral Director Sales, Malcolm Flanders, explained: "Your feedback from this year's celebration said the number of awards should be reduced to ensure the winners receive the attention they so richly deserve, so we will have two categories: one for those who carry out 50-249 funerals a year, and one for 250 plus."

There will be five newcomers, and three national awards. A tiered awards system, with the best pre-need to at-need ratio gaining different levels of award, is also planned. Further details will soon be released.

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YOU ONLY DIE ONCE: DYING MATTERS WEEK RETURNS

Dying Matters Awareness Week will return 9-15 May, with the theme 'The Big Conversation' to promote the importance of talking more openly about planning ahead.

According to Dying Matters, 71% of the public agreed that if people felt more comfortable discussing dying, death and bereavement it would be easier to have their end of life wishes met.

A number of resources are available online to help promote the campaign, including posters and community packs for those hosting an event. Anyone who simply wants to support the Awareness Week can also benefit from marketing materials, branded t-shirts, DVDs and a Twitter banner.

Once again, people and companies, including Golden Charter, are likely

to be talking about Dying Matters online during the week, especially on Twitter using the #YODO ("you only die once") hashtag.

Dying Matters week aims to reinforce that "talking about dying won't make it happen", and has provided these tips:

- You don't have to be ill or dying to talk about it and to put plans in place
- You may find it easiest to start talking about what

you wouldn't want rather than what you do want

- Talking about dying doesn't have to be depressing, and humour can be a real help
- There is every chance you will be relieved to have had the conversation
- Don't let being worried about saying the wrong thing stop you from being there for people who are terminally ill or who have been bereaved.

HOLLOWELLS PROVIDES COMMUNITY DEFIBRILLATOR

Northampton's largest funeral director, Hollowells Funeral Directors, has provided funding and a location for the Brafeld on the Green community defibrillator.

Helping support the remote community to deal with heart difficulties, the defibrillator has been placed in a highly visible spot in front of the funeral director's recognisable blue door. 999 and 111 operators are able to supply the code to unlock the defibrillator box as needed.

The community defibrillator works with voice prompts to guide



users through the process and administer shocks automatically when required, as an emergency ambulance heads towards the box's location.

The funeral director said: "Hollowells value our roots in this tight and closely knit rural community, so are very proud to have been able to provide this vital piece of potentially life-saving equipment."

Maturity bonus now included in FDIA

Two positive changes have been announced for Independents who are exclusive sellers

Changes to how additional maturity payments are paid to exclusive sellers have been outlined by Golden Charter CEO Ronnie Wayte at the SAIFCharter AGM.

In recent years, a bonus was declared on plans maturing in the previous year, paid to funeral directors as a lump sum in December. This year, we are making two changes to that position, and both are extremely good news for Independents.

The bonus due to Premier and SAIFCharter members for plans invoiced between April 2015 and March 2016 has been brought forward to be paid in July of this year. Then, for plans that mature from 1 April onwards, we will incorporate the maturity bonus payment within the FDIA - so you have

no delay in benefiting. This is a transition year; next year all payments will be included in the FDIA.

The sum added to each plan depends on your membership status and the date that the plan was started.

Gordon Swan, Golden Charter's Director of Communications, said: "This is a very positive move for our exclusive sellers and for the company. For the first time, these Independents' staff are able to see the total value of each maturing plan. This means that on a day-to-day basis they will have visibility of the larger returns they are getting from Golden Charter in comparison to plans from other providers."

A Goldennews has supplied Independents with details about their payments; please contact your local Golden Charter representative with any further queries.



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Latest Jaguar XF Hearse Comes To The UK

As Pilato's new GrandAurora Jaguar XF hearse is unveiled, we take a look at when this vehicle might light up the UK market.

Developed out of the partnership between classic British brand Jaguar and the Italian workmanship of Pilato, the car has been years in development.

"This is a really exciting vehicle,"

said Kevin Smith of Superior UK, Pilato's official supplier. "We're confident funeral directors are going to love it. It combines the stunning looks, detail, and finish you would expect from a Pilato/Jaguar partnership, taken to the next level.

"The GrandAurora is based on the sophisticated lightweight Jaguar chassis. The access area is bigger

(by more than 10%), the loading threshold has been reduced, and there's a new opening system, too."

Kevin added: "This car is a perfect blend of Pilato design and Jaguar engineering, so in a sense it is 50% British. We are working with the team at Pilato to make it available to British funeral directors as soon as possible."



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Funeral Directors
for Funeral
Directors

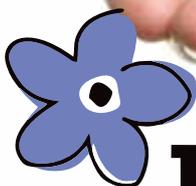
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MANIFESTO PROMISES

Funeral costs were under the spotlight during the recent Scottish Parliament election campaigns, with two main political parties calling for legislative change.

Prior to the vote on May 5, the Scottish National Party (SNP) made public promises to tackle the affordability of funerals, including the introduction of a funeral bond to help people save.

According to the SNP manifesto: "We will use our new powers over funeral payments to reach more of those in need, and we will bring together funeral directors, councils and stakeholders to examine ways of reducing funeral costs and encouraging people to better plan for their funeral."

The Scottish Liberal Democrats also put funeral costs on their agenda: "We will establish an expert group to assess if the present system of funeral payments works to provide assurance and dignity to all, and recommend appropriate changes."

The Scottish Parliament election took place on May 5.

Funeral plans worth banking on

ATMs in South Africa are offering a unique service to help avoid debt

A South African bank is offering funeral plans through nearly 6,700 ATMs. FNB Life, the insurance and administrator arm of First National Bank (FNB), which as the name suggests is Africa's oldest bank, says that this innovation is part of its efforts to improve convenient access while simplifying the take up process.

It currently sells 400 funeral plans a month this way.

Customers visit the ATM and, instead of withdrawing money, take out funeral insurance cover from R10,000 to R60,000 (£468 to £2,814). The process takes around a minute and proof of purchase is printed from the ATM, with the plan effective immediately.

Lee Bromfield, FNB Life Chief Executive Officer, says making funeral plans available via this channel is a logical step as ATMs already enable citizens to access a number of services. He explained: "ATMs have become multi-purpose devices and one of the most used channels in rural communities and townships. This development offers consumers in those and other areas an



opportunity to use this channel to get funeral plans from a provider they can trust, thus avoiding possible debt associated with paying for a funeral.

"Under the current economic conditions where cost is a major factor, consumers need cost-effective and efficient channels to get the services they need. Consequently, allowing customers to take up funeral plans whenever and wherever they want empowers them to make the right decision."

W SHERRY & SONS HAS NOW ACQUIRED J R BARTON & SON

South west London based funeral director W Sherry & Sons has complemented its existing service by acquiring J R Barton & Son.

The J R Barton & Son branches at South Harrow, Ruislip and Yeading will work alongside W Sherry & Sons' existing branches in Uxbridge, Ickenham, Sudbury Hill, Greenford, Hanwell and Acton.

Neil Sherry said: "J R Barton & Son is a great example of a well-respected local family business and my family

are pleased to be able continue providing the very high levels of care and professionalism to the families that we help throughout our nine branches.

"There was obviously a huge amount of interest in acquiring the Barton business and the owners were contacted by just about everyone in the trade. We were probably the only company not to contact them, so I am delighted that they wanted us to take over their business."



Terry Mitchell, of J R Barton & Sons, handed over the keys to three generations of the Sherry family, Robin, Neil and Brooke



FUNERAL HOME HELPS PRIEST CYCLE HIS PATH

Husband and wife funeral directors Lyndsay and Nicola Ellis have supported their local community with a £1,000 donation.

The couple, from The Vale Funeral Service, donated the sum to local vicar Ben Andrews, supporting his aim to ride from Chester to Barry. Funds go towards his work at two Barry parishes.

Lyndsay said: "We

wish Father Ben a safe and enjoyable ride with his colleagues within the church in Wales. We are so pleased to be an active part of supporting our community."

Sponsoring the bike ride is only the latest piece of community engagement from the funeral director. This Easter, its annual appeal saw it pass on 400 eggs to its local foodbank.



ABOVE Father Ben Andrews receives the cheque, while the chocolate eggs pictured were collected due to the Easter appeal

New RSM for Northern Ireland

Martin Smith will be taking the flourishing area to the "next level"

Northern Ireland has gained a new Regional Sales Manager in Martin Smith, former Territory Manager for the regions north of Yorkshire.

Golden Charter's National Sales Manager, Richard Auchincloss, said: "The Golden Charter business in Northern Ireland is enjoying strong growth, with an increasing number of funeral directors taking part in activities to drive funeral plan sales, as well as many others joining Golden Charter for the first-time to take advantage of the unparalleled support on offer - such as the best pay-outs in the market, jointly funded marketing activities, and allocated plans. "Such is the growth, and the

potential, that this important region now warrants a full-time resource to take it to the next level."

Martin has spent four years as Territory Manager, supporting Independents to grow and build awareness and helping train and develop many funeral director staff. He also has a strong knowledge of systems, policies and processes through two years in the funeral director channel's Business Development team.

Martin's new role also covers Golden Charter's Northern Ireland business. He is currently contacting his new funeral directors, and can be reached on 07850 659 711 or by email at martin.smith@goldencharter.co.uk



MBE BECOMES FIRST AOIC PATRON

The Association of Independent Celebrants (AOIC) has welcomed Claire Henry MBE as its first Patron.

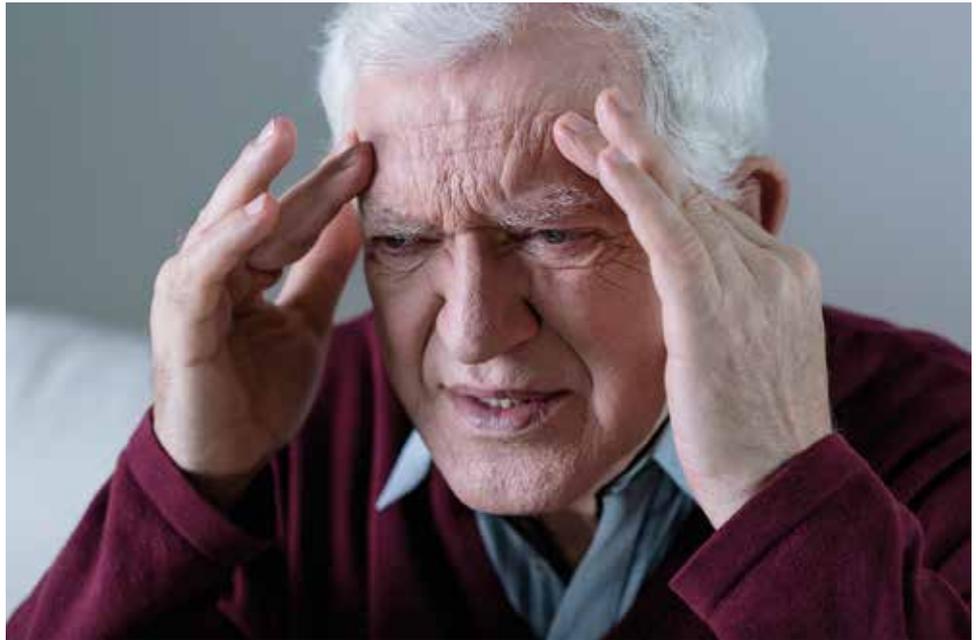
Philip Spicksley, AOIC President, said: "Over the last three years the AOIC have gone from strength to strength and, in many ways, lead the way for developing new ideas and concepts in the world of Celebrant work."

"Appointing a Patron such as Claire, who has so much knowledge and respect in end of life matters, is indeed an honour for the Association. In her role she will be able to strengthen the links between the National Council for Palliative Care, the Dying Matters Coalition and the AOIC."

The Association is an involved member of the National Council for Palliative Care (NCPC) and supports the Dying Matters Coalition, both of which Claire Henry joined through her role focused on long-term conditions and end-of-life care at NHS Improving Quality.

Claire was awarded an MBE in 2013 for services to improving end of life care. Last year, she also received a lifetime achievement award at the International Journal of Palliative Nursing Awards, sponsored by Macmillan Cancer Support.

AOIC Patron
Claire Henry, MBE



Elderly death rates linked to pensions?

Oxford University found reduced pensioner funding has health impacts

In 2011, death rates among Britain's over 85s spiked. Now, an Oxford University study has linked that increase to austerity measures taken by the coalition Government of the time.

According to a paper published in March, in the *Journal of the Royal Society of Medicine*, reduced spending on pension credits may have had a far-reaching impact on low-income pensioners. It could have led to more anxiety-related heart

attacks and strokes, or illnesses resulting from having less money to go on food and heating.

Lead researcher Dr Rachel Loopstra, from Oxford University, said: "It is widely believed that pensioners have been spared from austerity measures. But the data suggests that, especially for low-income pensioners, support has been cut and eligibility tightened and these cuts may have been linked to rising mortality in this vulnerable population." 2011's sharp death

rate increase has been followed by subsequent rises, unusual against the backdrop of long-term reductions. Additionally, the study pointed out that when the winter fuel allowance was introduced in the 1990s there was a decline in winter deaths.

A Department of Work and Pensions spokesperson said the study was "completely misleading", adding: "The truth is that minimum income from Pension Credit has increased every year in line with earnings or more."

MORTALITY RATES VARY BY UK REGION

While mortality rates have continued to fall, new figures show that they vary greatly between different regions of the UK. Death rates in the 10 poorest areas are almost double those in the 10 wealthiest, according the Office of National Statistics (ONS). Glasgow had the UK's

highest age-standardised mortality rate (ASMR) in 2014. In Glasgow, more than 1,380 people died for every 100,000, compared to around 750 in Lewes, the area with the lowest ASMR. Overall, Scotland had the highest mortality rate at 1,116.9, with England the lowest at 946.7 while Wales and

Northern Ireland were both in the low 1,000s. North Lanarkshire and West Dunbartonshire are in the top five regions, as well as Manchester and Middlesbrough. The five areas with the lowest rates are all in the south of England, with the lowest three all within London boroughs.

LETTER

Dear Sir,

I don't read *The Sun*, but recently one of my bearers came to me with an article he had cut out of the widely read daily. Just the title shocked me, and was clearly written to have just that effect: "*Grave Robbery*".

It was written by John Parry, reportedly a 'Funeral Industry Consultant'. I am a relatively new funeral director having had my own business for 10 years, but in that time I have 'gotten about a bit' and have never heard of him.

He seems to have demonised us all, leaving the public to think that each and every one of us has no morals. It prompted me to write and share my thoughts, and also place the article in one of my high street windows to share the injustice, as I see it, with my community - including my responses, of course.

He writes: "He leads you into a private room filled with comfy seats where he invites you to make yourself at home. Scattered around the room are numerous pamphlets with various options of how you can give your loved one the send-off they deserve... But what's this? The pages conveniently fall open on to a dark oak coffin. It's the company's top of the range coffin." Yes, we have brochures and pamphlets, but they are not used to up sell anything, nor do they "fall" open on the most expensive items.

He adds: "And of course then comes the bill. It is thousands of pounds. It is too much. But you are too far down the

road and in no state to argue. So you pay up, worry about it later. Hook, line and sinker." No mention of disbursements. Equally, our prices are no secret: we always provide a full estimate; families are not expected to pay there and then, and can look at our price list online before having any contact with us.

He continues that early morning cremations are much cheaper, not mentioning that many of them are priced based on a no service walk-through. He states that most crematoriums are also happy to help families directly if they prefer to do a DIY funeral, never stopping to ask where their loved one will rest until the funeral. Families are also advised to construct their own coffins, with no mention of emission regulations.

Then onto embalming: "I have known funeral directors to gamble that a family will not notice a shoddy job." Our professional embalmers are members of the British Institute of Embalmers (BIE) and one is even a national award-winner.

I am very proud of my profession, and although I recognise that not all funeral directors are as they should be, I do believe that these are in the minority. I studied and work hard, and believe that I provide the best service possible for each and every family; offering the best advice I can, even if it means I lose out. Is that so bad?

Andrea Button,
Button Funeral
Services

TV PROMOTION

Golden Charter has launched the second phase of its national TV advertising campaign.

Featuring on channels including ITV3, Sky Sports and Gold, the 40 second ad is supported by a campaign of radio and digital work.

Karen Trickett, Golden Charter's Director of Marketing, said: "While the advert is heart-warming, it

reminds viewers that our range of products can offer peace of mind, allowing them to enjoy family life now while taking care of their family in the future.

"Although we're a relatively unknown brand, more people choose Golden Charter over the Co-operative Funeralcare. This campaign will allow us to continue the work we started at the beginning of the year to really amplify the brand in consumers' minds."

VACANCY

DANIEL ROBINSON & SONS Funeral Manager, Herts/Essex

The successful candidate will be an experienced funeral director with a proven track record.

You will be required to establish yourself in the community and maintain highest standards of care. Opportunity to join and participate with the Senior Management

Team and help to grow the company. You should be able to demonstrate a considerable degree of business acumen, logistical skills, interpersonal and leadership skills

All interested, please email your CV across to sally@drobinson.co.uk

ALLSOPS

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

27 designs in up to 8 sizes. 7 bag choices.



For further information please call us on

01903 213991

www.allsops.net

A promise to families

With more than 30 years' experience in the funeral industry, Diane & Thomas McGinn have fulfilled a life-time ambition to own their own family funeral directors.

McGinn & Sons in Wolverhampton will give families a genuine alternative to using a corporate company. "Our promise is to look after every family as we would our own."

Run by Diane, the funeral arranger, and her brother-in-law Thomas, the funeral director, the business opened in January and has been welcomed into the heart of the community

Diane said: "Having worked for corporate companies for many years, it is now refreshing for us both to be able to make sure that the family of the loved one in our care are treated with the highest respect.

"Their personal interests and individual wishes are always at the centre of any funeral arrangements, right from the initial contact."

Thomas added: "We are very proud to become members of SAIF, as all our families will be assured they are 'safe' in the hands of a trusted and caring professional who is dedicated to serving the needs of the community."



MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Mr A G Ford/Mr K G Ford and Ms A M Ford

A & M Promotions UK Ltd t/a Revel Funeral Service
Bretford House
Bretford
Rugby, Warwickshire
CV23 0JZ

ACCEPTANCE INTO FULL MEMBERSHIP

Mrs T Russell

Russell Independent Funeral Directors
56 Longley Road
Chedgrave
Norfolk, NR14 6HE

Mr K Morrison-Cooper

Mr K Morrison-Cooper
Independent Funeral Directors
106 Derby Road
Loughborough
Leicestershire
LE11 5AG

Mrs W Williams

Wyn Williams
Rhydfoyr Uchaf Velindre
Llandysul
SA44 5JE

Mrs D McGinn

McGinn & Sons
3 Springhill Lane
Penn
Wolverhampton
WV4 4SH

Mr T Jones, Ms A Phillips & Ms S Jones

Averil Phillips and Family
Limited
Northampton House
Station Road
Kettering
Northants
NN15 7HH

Averil Phillips and Family Limited

(Branch Office)
87 Rockingham Road
Kettering
Northants, NN16 8LA

Mr A M Head/Mrs C A Brown

Affinity Funeral Services Ltd
7 Offington Lane
Worthing
West Sussex
BN14 9RY

Mr I Noble

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

Mrs C Whatmore

Plymouth & District Funeral Services
9-10 Sugar Mill
Billacombe Road
Plymouth
PL9 7HT

Mr G Toomey

T P Bradbury Funeral Directors
227 Hylton Road
Millfield
Sunderland
SR4 7XA

ASSOCIATE MEMBERSHIP PENDING

Mr I Strang/Mr J Dunn

Funeralbooker Ltd
3 Loughborough Street
London
SE11 5RB

Mr Stephen Hoare

Tributes Ltd
40 The Vinery
Arundel Road
Poling, West Sussex
BN18 9PY

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Mr E Gallois/Mr K Homeyard

Funeral Zone (FZ Ltd)
Berkeley House
Dixs Field
Exeter
EX1 1PZ

Part of the community

Russell Independent Funeral Directors is run by husband and wife team Neil and Tanya Russell, and is based in Chedgrave, near Loddon, in Norfolk.

Now in their second year of caring for families, the funeral directors recently won the Best Newcomer Business award at the 2015/2016 South Norfolk Retailer Awards.

Tanya said: "Our motto is simply 'Care, Compassion, and Choice'. We pride ourselves in being a personal and professional company who are dedicated to providing our customers with the time and care needed to deal with the loss of a loved one.

"We listen to our customers and offer any advice they need to help them through this difficult period compassionately and thoughtfully. We are honest and open with our prices and don't charge VAT. Our level of care is very important to us respecting both the families and the deceased."

Arrangements can be made in the comfort of a person's own home or at the funeral home, which also has a Chapel of Rest where people can spend the time they need with their loved one.

Tanya and Neil believe it's important to play a part in the community and, in



“OUR STRENGTH IS OUR SMALL SIZE, WHICH ENABLES US TO FOCUS ON OUR FAMILIES”

Tanya Russell

addition to being committee members of the Loddon & District Business Association, are also involved in fundraising for various local charities.

Tanya added: "Our strength is in our small size, which enables us to focus on our families 100%. We also feel it is important to be part of a respected trade association like SAIF that understands the values of being independent and being part of a community... not just a business."

FULL MEMBER BRANCH CLOSED

Mr S Tom
Phillip Tom & Sons
2 Commercial Road
Llanhilleth
Abertillery,
Gwent, NP13 2JA

FULL MEMBER NEW BRANCH

Richard Marsh Funeral Services
(Branch of Burnham Funeral Services Ltd)
98 Church Street
Highbridge
Somerset,
TA9 3HR

Bowley & Gallagher
(part of Sussex Family Funeral Directors)
209 Preston Road
Brighton,
BN61 6SA

ASSOCIATES CHANGE OF ADDRESS DETAILS

I-Netco Ltd
Address change from 163
Kingsway, Newcastle
Upon Tyne
To:
24 Bracken Drive
Dunston, Gateshead, NE11 9QP

FULL MEMBER NOT RENEWED

Mr C Ilott
Curtis Ilott Independent
Family Funeral Director
Beechcroft
Anchor Road
Coleford, Radstock
Somerset, A3 5PB

Mr C Ilott
Curtis Ilott Independent
Family Funeral Director
Baywell House
Ellworthy Park,
Frome,
Somerset, BA11 5LS

*Sincere apologies to the following who have **not** sold their business, but chose not renew SAIF membership*

Mr B Collings
Looe & District Funeral Service
The Chapel of Rest
Looe,
Cornwall, PL13 2AF

Branch of Looe & District Funeral Service
(Callington & District Funeral Service)
Mr B Collings
8 New Road, Callington
Cornwall, PL17 7BE

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 6 June 2016



To join SAIF and enjoy the benefits of membership, please contact:
Linda Jones
Administration Manager
Tel: 0345 230 6777
(local number)
or 01279 726 777
Fax: 01279 726 300
Email: info@saif.org.uk

Cremation and Burial Communication date

The FBCA and Cremation Society of Great Britain have organised the CBCE event for this summer

As we move through April towards May and the warmer weather, the focus at the Federation of Burial and Cremation Authorities (FBCA) is now firmly on this year's Cremation and Burial Communication and Education (CBCE) event which is going from strength-to-strength.

The event, which will take place at The Holiday Inn Stratford-upon-Avon, Bridgefoot, on Monday 4 to Wednesday 6 July 2016, is organised jointly by the FBCA and the Cremation Society of Great Britain. The event is designed to provide the most up-to-date and relevant information to the sector. Top ranking officials from government departments will provide delegates with the latest progress reports on key issues. Other various relevant presentations will ensure attendees are updated with changes that impact upon their service.

The organisers are delighted to inform *SAIFInsight* readers that all of the 45 available trade stands have now been taken by a variety of suppliers, ensuring delegates have the opportunity to view and discuss the latest products to emerge into the marketplace.

WHO SHOULD ATTEND?

Attendees at this well established event include the owners and operators of private sector cemeteries and crematoria, along with portfolio holders, managers and staff of local authority cemeteries and crematoria. We are also pleased to welcome funeral directors and representatives from other kindred organisations wishing to have a better understanding of the services currently provided at cemeteries and crematoria and those that may well be introduced in years to come.



The CBCE event offers all attendees evidence of continuous professional development (CPD), with certificates from the certification service awarded.

Go along and hear about new legislation that will bring about death certification changes in England and Wales along with amendments to the cremation regulations that are likely to be introduced in the next few months. These legislative changes will impact upon all local authority service providers, the private sector and funeral directors and we want you to be prepared.

Come to Stratford and you will have the opportunity to network with industry-leading practitioners, share views with

the most experienced service providers in the UK to learn from their insights and forge new partnerships. This first class event offers all attendees the chance to explore the most effective way of providing your service while working constructively with colleagues. The exhibition offers the opportunity to see and discuss the most up-to-date technology and tools available within the sector.



For further information go to www.cbce.org.uk

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

■ Delegate's Fee: £430 + VAT

Includes: Two nights' accommodation at the event, including all meals, admittance to all working sessions and the exhibition, plus event documentation.

■ Day Delegate's Fee: £150 + VAT

Includes: Event documentation, admittance to all working sessions and the exhibition, buffet lunch and refreshments between working sessions.

TAKE A STEP BACK IN TIME

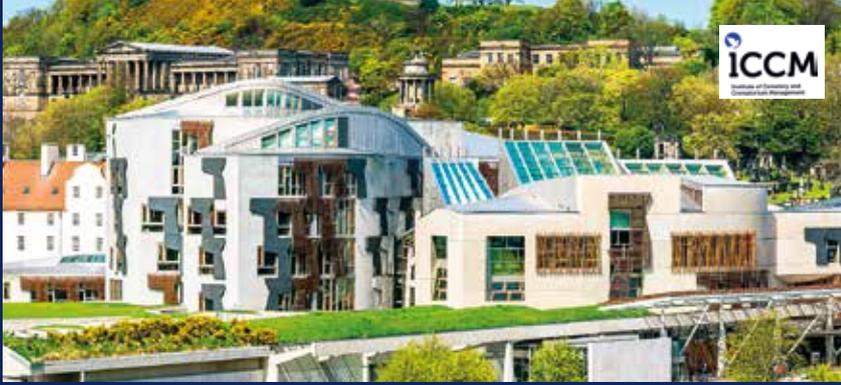
The year is 1831 and over the next 12 months in England some 52,000 people will die from an outbreak of cholera. Sixteen years later, another 55,000 people died from cholera and 29,000 from diarrhoea. One of the reasons for the outbreak was overcrowded burial grounds. Many people were placed in the same grave not far from the surface and aromas would hit you as you passed the burial grounds.

After the second outbreak, the government was forced to make its

first public health act which received royal assent. This became the basis for legislative process for burial grounds around Britain. In 1852, the Burial Act came into force. It was a long and wordy document establishing a standard system nationally for burial. Burial boards were appointed and they had the responsibility for the burial of the dead and providing space for the burials to take place. This saw the demise of the private cemeteries who had put profits first - it was nearly 140 years later when



The famous Brookwood Cemetery



ICCM
Institute of Cemetery and
Crematorium Management

The issue of baby and infant cremations has dominated the last three years. Investigations, a commission, a new burial law for Scotland in the making and a consultation on review of the Cremation Regulations in England and Wales indicates significant activity at a high level.

Funeral poverty has been the subject of reports and media interest over the last few years. It could have been old news after a couple of weeks, but not so this year. Reports were published on the cost of funerals and public health funerals with media interest continuing for longer than usual. It was good to see some organisations continuing to plug away at getting information into the press and enlightening the public on alternatives that can cost much less than the traditional option. The Department of Work and Pensions inquiry and report into bereavement costs was welcomed.

I can't remember how many years the issue relating to the shortage of burial space has been discussed. The real push came after the 2001 Select Committee Inquiry in cemeteries. Hopes were high after the Burial and Cemeteries Advisory Group, as it was then named, was formed. A plan for the reuse of graves was at an advanced stage but it was torn apart after a general election. The group, albeit renamed, still meets, but it has only been very recently that the issue of burial space shortage has received renewed government attention. Shortage of burial space will affect funeral directors and their clients also. Funeral poverty and the

Action on the rising cost of funerals

shortage of burial space have been linked to rising burial fees caused by the unsustainable nature of cemeteries and pressure to increase fees to reduce cemetery deficits.

The Scottish Parliament has recently passed a modern burial and cremation bill that tackles the issues of baby and infant cremations and shortage of burial space. Once this receives royal assent the reuse of graves will be an option in Scotland, as will the regulation of baby and infant cremations. England and Wales are reviewing the cremation regulations to include baby and infant cremations and consulting on the introduction of the medical examiner system, albeit way behind Scotland.

Could it be that politicians are now realising that something has to be done, if at a slower pace in England and Wales? This reminds me of the arcade game where pennies are pushed across a moving shelf. Scotland's penny has dropped and England and Wales' penny is teetering on the edge.

As death is under scrutiny by the public, politicians need to take note. Death is certainly not a vote winner but could be a vote loser if no action is taken and more people are affected.

TIM MORRIS
CHIEF EXECUTIVE
INSTITUTE OF CEMETERY AND
CREMATORIUM MANAGEMENT

COUNCIL PLAN TO SET UP ITS OWN FUNERAL SERVICE

For several years now, National Association of Memorial Masons (NAMM) has been fighting against councils selling memorials and, following the inception of the Localism Act in 2011, the danger of councils providing funerals.

In December 2015, North East Lincolnshire Council (NELC) recently voted to go ahead and test the market to see if setting up its own funeral service was feasible. A motion, put forward by Conservative Leader Philip Jackson, to move this item back to cabinet with a recommendation that it be ceased was defeated by 18 votes to 17.

In March 2016, representatives from NAMM and the Memorial Awareness Board, along with Keene Communications, were invited to attend an All Party Parliamentary Group (APPG) for a funerals and bereavement meeting in Westminster.

A telephone conference was set up with NELC who spoke at length regarding its soft market study on burials. It said the report will go to NELC cabinet members for consideration in July/August then, if approved, to a full council meeting.

Even more concerning is an event in Birmingham on 29 June looking at *'Causes of Funeral Poverty and Industry Responses to them'*. Speakers include Martin Birch (Cardiff Council) and Lisa Logan (NELC).

NAMM strongly believes funeral directors should become involved in the campaign before it is too late. For further information on the Localism Act, visit the NAMM website or contact me directly.

PHILIP POTTS
NATIONAL EXECUTIVE
OFFICER
NATIONAL ASSOCIATION
OF MEMORIAL MASONS



WITH THE CREATION OF THE BURIAL ACT

private cemeteries reopened with the start of natural burial grounds.

Another problem in large cities was that land was extremely expensive and space was at a premium. This led to cities, such as London, looking for cheaper land away from the city.

One of the most famous cemeteries conceived in 1849 was Brookwood Cemetery which, at the time, was the biggest cemetery in the world. The only problem was how people would get there from London. This

was easily solved by the use of a railway which ran from the London Necropolis Railway Station, next to London Waterloo.

As with the living, the dead also travelled in different classes. First class allowed you to choose your own burial site and you were expected to erect a memorial. Second class allowed some control over where the grave went and you could erect a memorial if you could afford it. Third class was a

pauper's funeral and no memorial was permitted, but an upgrade would be allowed years later should your family find themselves able to afford this.

Brookwood Cemetery, as it stands today, steeped in history, is well worth a visit, with events and walks put on throughout the year. A timely reminder of how our profession has changed over the years.



CLIVE PEARSON
PRESIDENT
BRITISH INSTITUTE OF FUNERAL DIRECTORS

MARKET FAILING THE POOR

MPs call for inquiry into the funeral profession and the value of state support to society's most vulnerable families

As the cost of dying spirals, MPs have called for an inquiry into the funeral profession and the falling value of state support offered to the poorest grieving families.

In its report on support for the bereaved, the Work and Pensions Select Committee said that more vulnerable bereaved people did not appear to be well served by the way in which funerals currently operate. It has passed evidence about how the profession operates to the Competition and Markets Authority.

Committee Chair Frank Field said: "We did not set out to inquire into the funeral industry but it soon became apparent that the interaction between an opaque and outdated public system of bereavement support and a market in funeral services which simply does not operate 'normally' is causing problems.

"We are concerned by the lack of protection in the market for bereaved customers, particularly those on low incomes. They are vulnerable and may not be inclined to shop around. This is not conducive to effective operation of the market."

The Committee also examined the Social Fund Funeral Payment, which has been frozen at £700 for 13 years while the basic costs of a funeral have continually increased, and scrutinised bereavement benefits. In particular, the exclusion of unmarried cohabiting couples was highlighted as out of date.

Mr Field added: "What is clear to us is the contrast between social fund payments

WHO IS ON THE COMMITTEE?

The Work and Pensions Committee includes MPs from across the UK's political parties. Currently, the committee's 11 members are made up of six Conservative MPs, four from Labour, and one from the SNP. Below are details about a few of those members.



FRANK FIELD
LABOUR MP FOR
BIRKENHEAD

Frank Field chairs the committee, and has had long-term interests in poverty, income redistribution and church affairs – he is a member of the Ecclesiastical Committee among others. He has been an MP since 1979, contesting his first seat as far back as 1966, and at one point was Social Security Minister.



JEREMY QUIN
CONSERVATIVE MP FOR
HORSHAM

While Jeremy Quin is a new Conservative MP as of 2015, he also serves on the Regulatory Reform Committee, which is relevant to this committee's investigations into the funeral profession at a time when Scottish ministers are being given licensing powers.



MHAIRI BLACK
SNP MP FOR PAISLEY AND
RENFREWSHIRE SOUTH

Mhairi Black is, at 21, the youngest MP since before 1832's Reform Act. She has a focus on poverty – her maiden speech last July focused on unemployment, housing benefit cuts and the rise of food banks.

for funerals, which have not increased since 2003, and the costs of a funeral, which rose on Royal London's estimate by 3.9% from 2014-15 alone, in an environment of almost zero inflation. This means that funeral payments for those who can prove they are entitled – and that is a very uncertain and onerous process – now fall far short of covering even a basic funeral.

"We heard clear evidence of the distressing circumstances and debt this is leading people into, at a time when they are grieving and vulnerable. We do not want a return to the spectre of miserable 'pauper's funerals'. We urge the Government to

conduct a cross-departmental review of burials, cremations and funerals, with outcomes that will address the factors driving up funeral director fees and work to reduce funeral poverty.

"The support for widowed parents is also badly outdated, with benefits denied to cohabiting parents. Penalising a child on the grounds of their parents' marital status is as unjust as it is anachronistic."

A spokesperson for the Department of Work and Pensions said in April that its planned new bereavement support payment would offer "a higher lump sum payment" and remove the lower age limit.



© The Scottish Government

Summary of Burial and Cremation (Scotland) Bill

As outlined in last month's *SAIFInsight*, governance of burials and cremations in Scotland is being given an overhaul through the Burial and Cremation (Scotland) Bill. So what does the bill actually do?

As part of its modernising aims, the bill brings in various recommendations from Lord Bonomy's Infant Cremation Commission. These include the first legal definition for "ashes", requirements for record keeping, changes to the application process, clearer guidance, and a requirement for burial authorities to keep their grounds safe.

Public Health Minister Maureen Watt said: "The new legislation will bring important and much-needed changes to burial and cremation processes - helping to ensure that they are easy to understand, reliable and fit-for-purpose."

Just as notable though is what the bill allows for in the future. Provisions within the bill mean that it will now be within ministers' power to create a licensing scheme for Scottish funeral directors.

NEW PALLIATIVE CARE FUNDING GUIDELINES

Move to clarify how funding is allocated in England



NHS England and Public Health England have announced there will be new palliative care guidelines to help to decide where funding is allocated.

The new guidelines, which will be in place from April 2017, will be fully revealed later this year and relate to how funding is allocated for adults and children receiving palliative care.

NHS England and Public Health England are currently consulting on alternatives to the 'per patient tariff' proposed by the Palliative Care Funding Review of 2011. According to the National Health Executive (NHE), there are insufficient resources for developing national data collection and a national

data standard, but local commissioners and providers will be able to adapt the data to suit their needs.

NHE said that NHS England and Public Health England have urged specialist palliative care providers and hospices to submit their aggregate minimum datasets to the National Council for Palliative Care, which is commissioned by Public Health England and Hospice UK to conduct this data collection and analysis on their behalf.

A recent Royal College of Physicians audit found that palliative care has improved since the abolition of the Liverpool Care Pathway, but still has many problems, including a lack of 24/7 specialist care.

IN NUMBERS

£1.7m

was paid out by councils in 2013/14, a 30% increase in four years; 11% more funerals were carried out in that four year period

£1,720

was the average cost to the councils for a public health funeral in that time

* All figures from a 2015 BBC Radio Freedom of Information request

£3,702

was the average funeral price in 2015 - more than double that average cost to councils

PROFILE
KAREN
TRICKETT

**Director of
Marketing**

Karen joined Golden Charter in 2015 from brand agency Tangible where she was CEO. Her extensive career has ranged from campaigns for the Pepsi Chart and Pokémon to working for high-profile banking and legal clients



THE NEXT STAGE OF GOLDEN CHARTER'S EVOLUTION

Transforming a highly successful company into a household name is just the sort of branding challenge that the new Director of Marketing relishes

WORDS: ROISIN MCGROARTY

BUILDING on the hugely successful Golden Charter brand and making the company a household name are both key for the new Director of Marketing, Karen Trickett.

The former CEO of Tangible, a premier brand agency, has now been in the business for six months and has settled in well to her new role.

The Glasgow-based headquarters makes a nice change for Karen, who grew up in the city but has spent her working life travelling around the UK.

"I was looking for a new challenge and could see this company, on my doorstep, growing so there was an immediate interest about Golden Charter," said Karen. "I could see that this company was multi-award-winning and my interest peaked when I looked at the market. It's such an interesting and diverse marketplace.

"Golden Charter is in a great space as market leader, in terms of volume, but actually a lot of the public have not heard of us which, for a marketer, is a lovely challenge.

"The company has been innovative in its approaches to increasing volumes and I could see that there was a huge amount of scope to grow Golden Charter's

brand visibility and improve its marketing."

Golden Charter has certainly been recognised in the market as a company to contend with, securing a place on the Sunday Times Virgin Fast Track 100 league table for a second consecutive year in 2015.

The challenge of transforming a highly successful company into a household name may seem like a daunting task but Karen has an enviable marketing background to fall back on. Her wide portfolio contains high-profile campaigns such as the Pepsi Chart, the

Spice Girls' Pepsi launch and launching the children's gaming phenomenon Pokémon around Europe, which she describes as an "interesting challenge across very different markets".

After the commercial success of those campaigns, Karen started working agency-side for clients in the financial and legal industry, such as Lloyds Banking Group and Scottish Widows. Now, with her attention firmly on Golden Charter, she is keen to grow the company and says there is great scope for the organisation to flourish.

She said: "There is an opportunity, both in the offline world and the digital space, to offer a more personalised experience to our customers.

"A lot of the marketing we currently do is 'one-size-fits-all' but the reality is that the customer landscape is changing and people come to Golden Charter from different entry points. We have customers who come from funeral directors, customers who come directly to us and customers who come in through our corporate partners and intermediaries. That level of change means we require a bit more thinking in terms of what our marketing model should be.

"This can be incredibly challenging as the digital landscape

DID YOU KNOW?

GOLDEN CHARTER IS ONE OF ONLY A FEW COMPANIES TO OFFER A FULL POWER OF ATTORNEY SERVICE, INCLUDING REGISTERING THE DOCUMENTS WITH THE OFFICE OF THE PUBLIC GUARDIAN



> is moving very quickly and customer expectations are at an all-time high. We really have to keep a close eye on the market, which is rapidly evolving.”

Since joining the company in November last year, Karen has been travelling around the country to meet funeral directors face to face and listening in on sales calls to gain an accurate description and understanding of customers’ needs.

“We hold a lot of data but don’t actually put it to use as well as we could do,” she explained. “There is massive scope for data analysis. It could be used in a number of ways, such as identifying potential customers that are similar to our current client database. It would also allow us to spot gaps in our database that could lead us to new audiences.

“We provide both funeral plans and legal services, and the latter could have a completely different demographic to funeral plans, allowing us to cross-sell plans at a later date. There is great scope for the company to grow.”

Karen’s new role started as Golden Charter prepared to launch its TV advertising campaign. The advert promoted the advantages of Golden Charter, as a company that was set up, and is still run, by independent funeral directors. Following the success of the TV adverts, Golden Charter is now looking to offer personalised video adverts for Independents across the country. The ad can also be used effectively in the digital space.

“The options that come with a national TV campaign are just some of the tools we aim to make available to funeral directors. It can be easy to forget some of the Golden Charter benefits when you are busy and that is natural, but I would hope funeral directors

DID YOU KNOW?

GOLDEN CHARTER’S SIGNIFICANT GROWTH HAS RECEIVED NATIONAL RECOGNITION IN RECENT MONTHS, WITH THE COMPANY APPEARING 79TH IN THE PRESTIGIOUS SUNDAY TIMES VIRGIN FAST TRACK 100 LEAGUE TABLE, WHICH RANKS BRITAIN’S 100 PRIVATE COMPANIES WITH THE FASTEST GROWING SALES OVER THE LAST THREE YEARS

are aware that we have a huge amount of marketing experience and marketing assets that they can use. All of that help is available through a simple conversation with your RSM or BDM.”

And the Golden Charter marketing team is excited to hear some of the good ideas from funeral directors around the county. “If someone is doing really good work out there then we would like to hear about it. We have some funeral directors who are leading the way in terms of digital content. By that I mean videos that they are putting out via social media that really explain what the product is and what the product benefits are.”

Back at the company headquarters in Canniesburn Gate, Glasgow, Karen has been welcomed

“IT’S AN INTERESTING ENVIRONMENT AT THE MOMENT. THERE ARE MORE TECH-ENABLED COMPANIES COMING INTO THE SPACE, AS WELL AS COMPANIES IN THE OVER-50S INSURANCE SPACE WHO ARE ALL COMPETING WITH A ‘FUNERAL COST’ MESSAGE”

Karen Trickett





'LET'S FOCUS ON BRINGING OUR HISTORY INTO THE BRAND'

The benefits of fulfilling our brand story, according to Karen Trickett.

"Our TV research clearly showed that those who hadn't heard of Golden Charter were wondering if their money would be safe. These are quite emotional purchases and the public want to make sure they're doing the right thing with their money.

"When we explained that Golden Charter was created and is still owned by independent local funeral directors the trust levels went sky high, so for me that is the challenge. Let's focus on bringing our

history into the brand story and working out how we start to increase visibility of Golden Charter in the market.

"For those people who are in the market for a funeral plan, or who ought to be thinking of a funeral plan, how do you make sure that Golden Charter is on their consideration list? Given that marketing budgets are tight then the best way of doing that is for everyone to work together to make sure the message we have out is consistent, and then we look like a much bigger and stronger brand than our marketing budget might contain."

Karen Trickett has been welcomed into the Golden Charter family: "I very quickly didn't feel like the new girl"

into the Golden Charter family. "The team is very good, and I very quickly didn't feel like the new girl, which is always a benchmark of how quickly you fit in.

"There is a can-do attitude here. I think people know how quickly the company has grown and even the fact that it really has outgrown some of its systems – and not just operational systems but some of the marketing activity and the systems that support that – so the staff tend to do more and go that extra step."

That dedication by all the staff and independent funeral directors around the country looks set to ensure the future success of Golden Charter in an ever-changing marketplace.

"It's an interesting environment at the moment. It is very competitive with a lot of activity going on and there are a lot of new entrants, particularly into the digital arena. There are more tech-enabled companies coming into the space, as well as companies in the over-50s insurance space who are all competing with a 'funeral cost' message," Karen added.

"You never stop learning in marketing and that's the beauty of it. I don't have all the answers but I am sure, by working together, we will secure our future." ●

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81/15

“ GIVE PEOPLE A SERVICE ABOVE AND BEYOND – YOU’LL REAP THE BENEFITS ”

After a 42-year career Levertons Director Richard Putt is keen to offer the next generation of funeral directors some wise words...

WORDS: STEWART McROBERT



Richard Putt, centre, has arranged around 8,000 funerals during his career and he is not finished

After a 42-year career which saw him arrange around 8,000 funerals – a number of which were very high-profile – and become the first non-family member to attain directorship at Levertons, you may have thought retirement would see Richard Putt taking it easy. However, when this business is in your blood...

“I started learning the trade in 1970, working with my dad who was branch manager at Francis Chappell in Camberwell and Peckham,” said Londoner Richard. “I spent three years with that firm, ending up as shop relief manager and covering the premises when others were out. I can still recall sitting there with a Calor Gas stove and an Agatha Christie novel for company.”

In 1973, having passed the diploma in funeral directing, he spotted a person wanted ad for Levertons. After a daunting

Saturday morning interview with Basil, Ivor and Keith Leverton, he became one of the first non-family members to start arranging funerals for the company.

“I eventually lived over the shop for more than 22 years. We had a three-bedroom flat, company car and were living rent free. However, I was on call every other night and every other weekend.”

Richard explained that it’s the practical element of organising funerals he enjoys. “You allow bereaved families to concentrate on the emotional side of things. Sometimes, it can involve putting your arms around people. You often get immediate job satisfaction – few other jobs match it.”

In 2003 came an unexpected development. Keith Leverton was looking to retire, leaving his brother Clive to run the business. He formed a new board inviting on his daughter, Pippa and Keith’s son, Andrew. “Much to my surprise, he also

asked me,” said Richard. “It was a very proud moment.”

Levertons has gained a reputation for serving the great and the good – it has provided funeral arrangements for, among others, Diana, Princess of Wales and Baroness Margaret Thatcher. However, Richard believes the company’s success is down to its ability to change with the times.

“Around 25 years ago someone might call and ask to buy a coffin and be told, ‘Sorry, we don’t offer that service’. Now, Levertons will do as much or as little as you want.

“I remember a lady calling after her mum died. She thought she had to have a fancy coffin, big cars and so on, when all she wanted was to have her mum buried on a friend’s farm in Wiltshire. I told her we’d do whatever she wanted. In the end, she chose a coffin from our stock. My daughter Helen, who works with Levertons, helped her put her mum into it and the next day



PROFILE
RICHARD
PUTT

As well as being a member of the Worshipful Company of Upholders, the livery company associated with the upholstery and soft furnishing trade, Richard is Chairman of the Natural Death Centre. The Centre exists to give people information about what they can and can't do with regard to funeral arrangements. "It's all about giving families choice," he said.





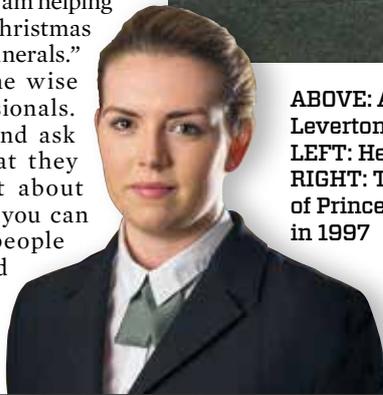
the family went off to the farm.”

Richard said that when he first began arranging funerals it would take 20 minutes. The family would do exactly as told, a minister would deliver a short homily, the bereaved would come out, look at the flowers and head to the pub, often baffled by what they’d just witnessed.

Now, things have changed. The service is more relevant to the person who has died. People have more control, music is as important as prayers and people choose everything from Elvis to Elgar. Different types of religion – or none at all – are catered for. “I think it’s great that people have much more power,” said Richard.

In 2015, after ‘retiring’ to Cornwall – “a beautiful place” – he soon found himself back in the swing. “I’d always planned to carry on doing some work and am helping a local Independent. Since Christmas I’ve arranged eight or nine funerals.”

He concluded with some wise advice for younger professionals. “Listen to your families and ask questions to find out what they need. Remember, it’s not about making as much money as you can out of individuals. Give people a service above and beyond what they expect and in the long term you’ll reap the benefits.” ●



ABOVE: A traditional Levertons Funeral
LEFT: Helen Putt
RIGHT: The funeral of Princess Diana in 1997



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New service showcases high-quality funeral care

Funeral directors will be able to promote independent and trusted reviews online from their clients

SAIF associate member Funeral Zone has launched a new review service for its funeral director clients, alongside its popular obituary service.

The service enables funeral directors to display independent, trusted reviews on their website in order to showcase their level of service to the public.

Bereaved clients rate their funeral director according to how satisfied they are with the care given to them, as well as leave a verified written review on the funeral director's website.

Anthony O'Hara, of Nicholas O'Hara Funeral Directors, sees the service as an opportunity to showcase the high level of care his firm provides families.

"By showing independent reviews from our bereaved clients, people can see with their own eyes our high standard of care. We have always

prioritised quality of service above all else, and the five-star reviews we are receiving demonstrate that," said O'Hara.

"It is a great honour to be the first funeral director in Dorset to offer this innovative, much-needed service and it will prove very useful for those who are sadly in need of a funeral director."

According to Ed Gallois, Co-Founder of Funeral Zone, the bereaved are not the only ones who benefit from the review service, as "it has also been proven to be helpful for our funeral director clients, showing everyone the quality of their business and how they always put their clients first"

The reviews work like TripAdvisor, but with added security as only families using a funeral director can leave a review - making it impossible for false reviews to be published.

Furthermore, Anthony also

acknowledges the review service as a good way of getting feedback from clients, so it can continue to improve.

"We are always looking to improve how we do things at Nicholas O'Hara Funeral Directors. That is the best way we can help the bereaved and serve the community", he concluded.



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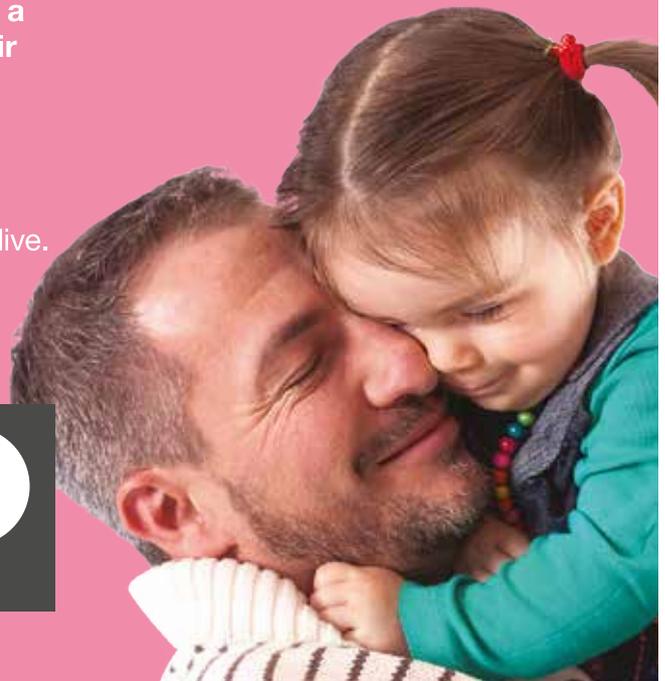
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CODE OF THE ROAD

Drivers of hearses and limousines require extra qualities and skills to meet the challenges of their profession. Training at the IFD College helps to smooth their journey.

WORDS: STEWART MCROBERT



Anticipation, awareness and smoothness – these are the qualities required when you step behind the wheel of a hearse or limousine. That’s the consensus of the students who attend the IFD College course which covers this important element of the funeral process.

College governor, trainer and assessor David Peasgood (pictured opposite) said: “During the classroom-based course we ask students what they think makes a good driver. It’s a good way to get useful information because most of the people that come to us will have been a hearse driver for some time.”

He illustrated how the three key characteristics combine when you are out on the road. “Each comes into play when, for example, you are driving a hearse as part of a cortege and pulling away from a junction or driving along the road and need to give way. There is awareness of other traffic and road conditions, as well the vehicles in your cortege. And there is anticipation of what other road users, including cyclists and pedestrians, might do.

“When you pull out of a junction you can’t just slip into traffic; you must take things slowly and smoothly and make sure there is sufficient space so that following cars are able to stay with you.”

CONSIDERATE

David acknowledged that the majority of other drivers are considerate when they meet a

funeral party on the roadway; if they see a hearse pulling out with a limousine behind it they will allow the two to stay together.

He also pointed out that the skills needed by accomplished hearse and limousine drivers are much the same, though the situations they face are somewhat different. The limousine driver has the added element of contact with the bereaved family. “The convention is that drivers don’t initiate conversations, but do respond to questions or comments from passengers. By the time

IFD COLLEGE: TRAINING THE TRAINERS

An increase in students at the IFD College means that their trainers and assessors need to be kept up to date with various issues.

An IFD assessor and trainer refresher course was held at the SAIF Business Centre

recently where Corinne Pengelly, the College Administrator, was able to see first-hand what is expected and required of the trainers, giving her better insight into the College learning.

The course, through Eureka Educational

Training Systems, was attended by (1 to r) Gary Staker, David Walker, Gavin Henshelwood, Gemma O’Driscoll, Nichola Jarmaine, David Peasgood, Matthew Gallagher, Mark Woollard, and trainer Paul Barrington King.





WHAT EVERY DRIVER MUST CHECK

Before he or she gets behind the wheel there are a few vital things every driver must do – these will overlap with the whole funeral arrangement checklist.

- Vehicles – make sure they are clean inside and out, and there are no faults such as blown bulbs
- Check tyres, fuel, water levels and so on
- Know where you are going and the timings involved
- Anticipate anything that may have a bearing on travel times, such as schools coming out, market day, bank holiday weekend, infirm mourners, roadworks and so on (liaise with the conductor or office on this point)
- Both driver and conductor must make sure the identification of the deceased is checked, the coffin closed and loaded onto the hearse with the correct floral tributes
- Also check that the normal necessary items are on the hearse.

someone becomes a driver they've usually had quite a bit of experience and will know how to conduct themselves with a bereaved family.

"They will also have spent quite a bit of time acting as a bearer being driven to and from the service, which gives them the chance to observe good practice, and see the standards of driving expected."

Most 'new' drivers will have the chance to take a hearse or limousine on a trial run (or runs) before being asked to take on duties at a funeral. That may include practise at particularly tricky locations. As David pointed out, in some cemeteries space is limited and it can be difficult to manoeuvre large vehicles.

PUBLIC FACE

A hearse or limousine is not simply a means of transporting the bereaved and their family, it is part of the public face of your business; when you are in charge of such a high-profile vehicle impeccable standards need to be maintained. "That influences the way you drive in many ways," added David. "It is not the same

as driving the family saloon to the local supermarket. For example, when you are driving a hearse or limousine you should use your indicators to the fullest – even to the extent that might be described as over-indicating.

"Above all, you want people who see the vehicle to recognise that the person in charge is conducting themselves in a very professional way."

If unexpected events such as an accident or breakdown do occur every driver should be aware of the correct procedure. "In my experience, the first thing that anyone should do is phone the office and let them know what's happened so that arrangements can be made to get things sorted as soon as possible," said David.

Limousine drivers face potentially different challenges; it could be that one of the party they are carrying becomes unwell, or due to the emotion of the event, passengers become distraught. To some extent, the response is dictated by the gravity of

IFD College governor, trainer and assessor David Peasgood is pictured below



the situation, the length of the remaining journey, and whether the vehicle is part of a cortege. "Generally, a limousine driver who was having a problem would try to alert the driver of the hearse in front and there would be a conductor there who would take charge of the situation," said David.

Ultimately, you are on show and must drive and act accordingly. "There is no doubt that if people see a hearse drive down the street they will look at it. That's why we always say to our drivers, conductors and bearers that they need to be professional and composed at all times.

"At first glance it might seem that being an accomplished hearse or limousine driver is straightforward, but the truth is there is a lot of good judgement involved. Some people take to it naturally and learn the necessary skills in a couple of weeks; with others it can take a considerably longer time."

However long it takes, it's important to master the code of the road. ●

A FAILURE TO COMMUNICATE

Butterflies in your stomach? Voice shaking? Take a deep breath and learn the skills to avoid the pitfalls of public speaking

WORDS: DR BILL WEBSTER



Some of us will remember Paul Newman's classic role in the movie *Cool Hand Luke*. You may recall the prison warden's famous line, "What we've got here is failure to communicate!"

How many times have you sat through seminars and information meetings and come to a similar conclusion? Some presentations are captivating all right – you feel like they will go on forever, and there is no escape!

These days in the funeral service, presentations about wills, estates, funeral planning and other information sessions have become a way of taking our message to the community. And rightly so. People need information on these important topics, and I for one am delighted to see initiatives that encourage more open conversation and communication about death, dying and related topics.

A recent study has shown that on a list of things they fear most, most people place public speaking ahead of dying. The problem is that if this fear isn't managed effectively, it's apt to become a self-fulfilling prophecy. In other words, if you are afraid you are going to mess up, it is likely to actually happen. Thankfully, the principle also works if you believe you will do well.

Have you ever found yourself standing

up in front of a group of people, butterflies in your stomach, weak knees, clammy hands, a tight, dry throat, your voice and body shaking? You would rather be anywhere else than there.

But these admittedly uncomfortable reactions are in fact natural. They are how your mind and body focuses its energy on the challenging task at hand. If you don't have at least a mild case of them you'll probably not give your best performance.

Most people's concern about giving a speech stems from their own expectations, not the expectations of the audience – which, incidentally, are usually a lot lower than yours. Learning to do anything well takes time and effort. All speakers, even the most accomplished you've ever heard, have had to overcome some level of fear.

Many of you are called upon to give presentations about your work, on the importance of pre-need or some other relevant topic. It benefits you and your business to do that well.

The good news is that good communication is a skill that we can learn and develop. Communication depends on two elements, 'content' and 'process'. The equation is: content + process = communication.

Content refers to the subject your presentation seeks to address. It consists of the material that is being shared, the issues that are

being examined, the topics for discussion or consideration, or the problems to be resolved. The process deals with how things are being presented. It refers to the methods and procedures by which your content is going to be imparted, the group dynamics involved, and the communication tools that are necessary.

Put simply, the content is the 'what' of the presentation, the process is the 'how'.

Hopefully we believe that the content of every presentation is important, and we prepare it thoroughly. However, Dr Albert Mehrabian theorises that true communication is:

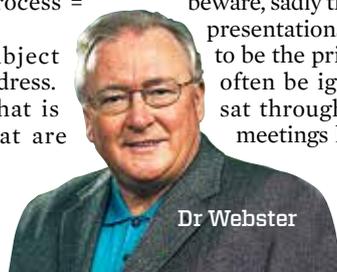
- 55% body language (which includes physical energy, smile, eye contact, appearance, and many others factors)

- 38% voice (the sound and tone of your voice, whether friendly, nervous, shouting, calm or reassuring, among others)

- 7% content.

These statistics serve to show us how vital the process, or the way we deliver the content, actually is. In fact, when speakers can captivate their audience with an effective process, the content is actually perceived as more important. But

beware, sadly the opposite works too. In presentations where content is seen to be the primary focus, process can often be ignored, and we have all sat through boring, uninteresting meetings like that, have we not?



Dr Webster



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

So here are a few suggestions to try for your next presentation:

ORGANISE YOUR CONTENT

Define your objective. What is it you are trying to say? Be clear and to the point. Being clear is not as easy as it sounds. Putting your thoughts together in your mind is one thing, but also try putting those thoughts on paper. That's a different story. Write out your presentation, read it aloud, edit it, and rewrite it. Say a lot with few words.

The greatest weapon against fear is preparation. Plan and know your opening (the few words or the first minute or two) so well that you can be confident that you can get through it no matter how nervous you feel. Getting through the first few sentences will have an unbelievably settling effect on you, and also on your audience.

REHEARSE YOUR BODY LANGUAGE

55% of the effectiveness of your presentation depends on body language and the way you deliver the content of your message. So you need to pay careful attention to what people are seeing as well as what they are hearing.

■ Breathe deeply. Breathing will help you to relax, which will calm the butterflies, the shakiness and the tightness in your voice. If you seem relaxed, the audience will relax; if you are uptight, you will communicate that nervousness to your audience.

■ Connect with your eyes. When you get up

in front of a group, pause for a minute and look around. By making eye contact you are inviting a more personal communication. If you can do this with a smile, that again communicates a friendly desire to share something with them.

■ Stand tall. Try not to hide behind a lectern, or sit behind a table. Stand up and let people see you.

■ Move with ease. Try to make your movements natural. Watching yourself on a video will show you the idiosyncrasies that we all have.

TAPP YOUR VOICE

The sound of your voice and the way you say things is another crucial component in communication. Now admittedly, not all of us are blessed with a Scottish accent, but there are four parts to vocal expression which we may refer to as 'TAPP'. Tone, Articulation, Pace, and Pitch.

■ Tone, which establishes intent and adds quality to the words being spoken. Is this a serious or humorous part of your message – your tone will establish for the listener how to take the words you are communicating.

■ Articulation, which gives clarity to your speech. Make sure you are at an appropriate distance from the microphone; do a sound check before you start; speak in to the microphone from all angles. Try to make sure your voice will project to the back of the room. Tapping the microphone and

asking if people can hear you belongs in 'amateur hour'. Check all these things before you get up there.

■ Pace, which enhances understanding. Most people speak too quickly. Many don't pause for effect. Try to make sure that you are speaking at a pace that is appropriate to your listeners. Watch them carefully, and their body language will tell you if you are going too fast or slow.

■ Pitch, which refers to the way we present our message, using inflections and pauses to maximum effect. You will find this adds colour to your presentation and frames key words.

And may I respectfully suggest: Rehearse! Rehearse! Rehearse! I am not suggesting that we repeat our presentation until it comes so mechanically that it sounds phony. What I am saying is to rehearse it in front of colleagues or family, and let them make some suggestions based on what they observe.

Have the courage to video yourself giving the presentation and watch it to see what others see. Most of us hate watching ourselves on video simply because we didn't realise some of the idiosyncrasies that others notice. Once we see and know them, we will want to make the changes.

But back to Paul Newman and the movie. A "failure to communicate" finally got Cool Hand Luke shot. Don't say I didn't warn you – and try not to make the same mistake. ●

Business Matters

THE PROCEDURES FOR DISMISSAL + SAIFCHARTER NEWS +
CREDENTIALS CHECK + SAIF APP + CLINICAL WASTE COMPLIANCE



THE DISCIPLINE OF DISMISSAL

Business Matters previously looked at disciplinary procedure and warnings but there are times when dismissal is the only option. Employees with less than two years' continuous employment do not have the right to make a claim to an employment tribunal that they have been unfairly dismissed but they can make a claim in special circumstances, such as a discrimination claim or a whistleblowing claim, so you should always seek advice if it is not straightforward. The first stage is an investigation and a disciplinary hearing (see Business Matters for March).

OTHER AGENCIES WISHING YOU TO PUT OFF INVESTIGATING

If, say, there is a criminal investigation, the police may ask you not to investigate the matter. It is not necessary for you to follow this request, and indeed it may mean that your investigation will be held up and the outcome less certain due to fading memories.

DISMISSAL AS AN OUTCOME OF A DISCIPLINARY HEARING

Section 98 of the Employment Rights Act 1996 states that there are five fair reasons for dismissal. These are conduct (including gross misconduct), capability (including ill health capability), redundancy, a statutory restriction (e.g. a driver losing his driving licence) or for some other substantial reason. The first four are straightforward but there may be business reasons that lead you to dismiss an employee that don't follow into the first four categories – for example,

If you've run out of warnings, there are procedures you have to follow before you exercise the final option

in a small business you may want to appoint a family member. If you do wish to use this reason, get advice if the person has more than two years' service.

LETTER CONFIRMING DISMISSAL

This will state the allegations, the explanation and the decision. If it has come after warnings, the dates of these should be given. It may be, however, that the matter is so serious that it has gone straight to a first and final warning, and the date should be given for that. Unless it is a gross misconduct dismissal, notice should be given.

GROSS MISCONDUCT DISMISSAL

The letter will state the allegations, the explanation and that the matter is considered to be gross misconduct and that no notice will be given.

ALTERNATIVES TO DISMISSAL

- (a) Demotion
- (b) Transfer to another department or job if the contract allows this or the employee agrees
- (c) Settlement agreement (previously called a compromise agreement).

SETTLEMENT AGREEMENT

There are sometimes good reasons to dismiss someone but there may be a risk that they will make a claim to an employment tribunal. You will need an advisor to

draw up the agreement and advise you on how to approach the matter. Because an employee who wishes to raise a claim at an employment tribunal must first inform ACAS as part of a statutory process, there will then be another opportunity to settle the claim with the help of ACAS.

APPEALS

The employee should be informed if they have a right of appeal, who it is to and what the timescale is for appealing. For employees with less than two years' service, they have no right to make a claim if there is no appeal. There are benefits, however, to an appeal as it gives an opportunity for the employee to give you further information and an opportunity to correct matters if there has been a problem with the procedure you have adopted.

EFFECT OF AN APPEAL

The date of dismissal will be that given in the letter and the employee will not continue in employment during the appeal process. If the dismissal is overturned and the employee reinstated they will receive any wages they would have been due.

NEW EVIDENCE AT APPEAL

If new compelling evidence is raised at the appeal, adjourn the hearing until it is investigated. The employee should be given the opportunity to see the outcome of this new investigation and called to another meeting.

OUTCOMES OF APPEAL

The decision, which will be final, can be to

- (a) confirm the original decision
- (b) revoke the original decision or
- (c) substitute a different penalty. ●

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

What is SAIFCharter?

SAIFCharter is the collection of more than 700 funeral businesses that qualify by being both members of SAIF and also unique sellers of Golden Charter products. Members are referred to as 'shareholders', but in fact nominated members of the Executive Committee hold the share on everyone's behalf.

Members are represented by an elected Executive Committee consisting of 11 funeral directors and the CEO of Golden Charter. Three of these funeral directors serve on the main board of Golden Charter as Non-Executive Directors. There is a rigid process for rotation and re-election in accordance with basic good governance.

The Executive Committee as a whole and the board members in particular influence the strategic aims of the company, among other things including the policing of the conditions of membership.

The current Executive Committee consists of:

- Julian Walker, Chairman
- Arran Brudenell, Secretary
- Ronnie Wayte, Golden Charter CEO
- Paul Stevenson, Scottish SAIF Representative
- Christine Parker, SAIF Representative
- Helen Wathall
- Matthew Gallagher
- John Tempest
- James Tovey
- John Byrne

There are four working parties operating within this group which have support from an additional pool of funeral directors:

- Policing and Compliance
- Audit and Risk Committee
- Marketing and Membership
- Product Development

A new website designed to communicate directly with members has now been launched at www.saifcharter.co.uk



SHAPING OUR FUTURE WITH THE 2020 PLAN

The new Chairman of SAIFCharter reveals his long-term goals

Following March's AGM I've been handed the honour of leading SAIFCharter. First I would like to thank Jeremy West and Gary Neill. Their foresight and energy ensure that today we collectively own the UK's largest funeral plan provider. Both received a watch on behalf of members, fitting recognition of their years balancing time at Golden Charter and their own businesses.

So what of the future? In April the SAIFCharter Executive and the Golden Charter board spent a very full day and night formulating our '2020 Plan', aligning Golden Charter's purpose and objectives with shareholder expectation. That means absolute focus on quality, stability, security and efficiency. The messages from the AGM are understood: the relationship between Golden Charter and its active sellers must

be a more mutually supportive, consultative partnership – certainly not in competition!

SAIFCharter will focus on delivering the following four things in the next nine months:

1. Create a shared long term plan with Golden Charter, SAIFCharter and SAIF
2. Recruit a suitable pool of willing and talented funeral director members onto the working parties and Executive to further represent our diverse membership
3. Develop the methods to effectively communicate to all members
4. Deliver, alongside Golden Charter, regional peer to peer Marketing Masterclasses to share techniques that our most successful plan selling businesses employ to great effect

I look forward to the challenges ahead, and hope you share our ambition: to be the best we can, together.

Julian Walker
SAIFCharter Chairman

YOUR CHAIRMAN'S VIEW...

Dignity announced some weeks ago that it will not accept Safe Hands plans, while it is our understanding that the Co-op aims to cease accepting funeral plans from any organisation not registered with the Funeral Planning Authority (FPA). That would leave only independent funeral directors accepting these plans.

In recent weeks, I can now reveal that Safe Hands and the National Federation of Funeral Directors (NFFD) have attempted to sue Golden Charter in court. That action finished with both Safe Hands and the NFFD abandoning their claims against Golden Charter, and also agreeing to make a sizeable contribution towards Golden Charter's legal costs.

If conglomerates view non-FPA registered plans an unacceptable risk, I believe SAIFCharter members should now consider acting together. I ask every member to reflect on the potential risk to your company's reputation and to our profession from non-FPA registered plans.

Many members already take this stance and do not accept such plans; I urge all who do to review the situation and consider rejecting them in future. Members will be offered

point of sale signage to advise your families that 'We only accept funeral plans covered by the Funeral Planning Authority', and we will be analysing potential future risk to members who may have accepted plans in the past.

Additionally, members are advised that during the court case the relationship between the National Federation of Funeral Directors (NFFD) and Safe Hands was explored. Far from being a not-for-profit organisation, the Court heard that the NFFD was in fact a sales vehicle for Safe Hands plans, directly receiving commission from Safe Hands for plans sold.

You may have received a call to 'renew' your listing with the Funeral Directors Register – it will not damage your business if you don't give them permission to trade on your name and local reputation. SAIFCharter respects the rights of individual members to make independent business decisions, but in this matter we must act in the interests of the whole group and of the company you own. We believe that FPA registration serves an important purpose, demanding minimum standards of planning companies and providing protection for the consumer.

SAIF BUSINESS CENTRE UPDATE BY LINDA JONES

New app version is ready for download

The SAIF app has now been improved and updated so all members should please make sure they have the correct version by deleting the old app and replacing it with the new.

If you have not tried the app yet, why not download now? It helps you to keep up to date with news and events by just a quick tap on your mobile phone. The app allows you to easily

find information, details of events, membership benefits and the latest news on SAIF, plus the ability to click through to other applications such as SAIF's Facebook page and website.

To download the app, use the links or QR code available at www.saif.org.uk/about-us/saif-mobile-app/ or search for 'mobile app' in the SAIF site's search box.

✓ To contact Eazi-Apps for a quote on your own company app please go to the website: www.eazi-apps-business.co.uk



Do you have a weekly check of your vehicles?

Drivers are usually capable of making basic checks and topping up fluids on their own cars if and when needed, but do you have a specific person who checks your company vehicle and takes responsibility to ensure that all is as it should be?

A basic weekly checklist may be all that is needed to ensure your vehicles are kept in top condition and alleviate the possibility of any defect going unnoticed until it is too late.

Please contact the SAIF Business Centre for a basic checklist, or



alternatively download from the SAIF members' area of our website. This sheet can be easily changed and adapted to suit your needs.

Don't take your pension (just yet)

In April 2015, Pensions Freedom was introduced, which essentially gave you access to your retirement savings. It would appear that a great many people have already taken advantage of this initiative, but may have paid an unexpected price for doing so.

Following a recent survey, it was revealed that several pension companies charged exit fees of between 2% and over 10% of the money withdrawn. This has caused the Financial Conduct Authority to review the situation and it is hoped that a ceiling will be set on these exorbitant exit fees. If you are considering this, check with your financial advisor to ensure you receive the best possible return and least possible exit fee.

CHECK UP ON CONTRACTORS

When you appoint an outside person or company to carry out tasks as part of your business, do you ensure that they have the correct credentials?

A council has recently been fined £100,000, following investigations into the death of a resident who had died from Legionnaires disease while in one of its care homes.

Apparently the council had appointed an outside person to carry out routine checks, and also provided a water logbook for him to complete. However, foolishly, it had not

ensured he was trained and supervised correctly, or made provisions should this contractor be unavailable or away. Basically the council had fallen down on important issues which led to the unnecessary death of a resident. Make sure contractors are what and who they say they are.

We are also aware of a funeral director who employed the services of an accountant who failed in his duties to advise his client of the correct VAT situation and requirements. Consequently, the client was required to pay back thousands of pounds to the government; another harsh lesson learnt.

CLINICAL WASTE COMPLIANCE

Simon Bloxham, Health and Safety Strategist for Safety for Business, answers your questions over the correct disposal of clinical waste

The correct and proper management of clinical waste is vital for any organisation that produces hazardous waste, due to the strict legislation in place to prevent harm being caused to the environment and human health.

Clinical waste refers to any waste that consists wholly or partly of:

- Human or animal tissue
- Blood or bodily fluids
- Excretions
- Drugs or other pharmaceutical products
- Swabs or dressings
- Syringes, needles or any other sharp instruments which, unless rendered safe, may prove hazardous to any person coming into contact with them.

Clinical waste also refers to any other waste arising from medical, nursing, dental, veterinary, pharmaceutical or similar practice, investigation, treatment, teaching or research.

Waste legislation - key principles

The key principles of clinical waste regulations relate to the correct segregation, storage, disposal and documentation of waste.

The Safe Management of Healthcare Waste Memorandum (HTM 07-01) issued by the Department of Health provides guidance on the secure and legally compliant management of clinical waste. This recommends the segregation of clinical waste occurs at the point of production using colour coded waste receptacles, and outlines a best practice waste segregation colour coding scheme for producers of waste to follow. This separation ensures clinical waste legislation is adhered to and waste is stored, transported and disposed of in the correct manner.



Clinical waste transportation - ensure you are compliant with clinical waste transportation and packaging

The safe packaging and transport of clinical waste is governed by The Carriage of Dangerous Goods and Use of Transportable Pressure Equipment Regulations 2009 (CDG) and ADR.

All vehicles transporting healthcare waste streams must meet the rigorous ADR regulations and comply fully with the CDG.

The regulations outline the requirements for compulsory driver training to ensure the correct segregation of the waste within the vehicles. This prevents waste spillages and any potential harm to the environment or human health.

All waste carriers, with a few exceptions, must be registered under The Controlled Waste (Registration of Carriers and Seizure of Vehicles) Regulations 1991.

What you can't do is to put the waste into your car and take it to a disposal site or your main funeral home for later collection.

Waste transfer notes

For all transfers of waste, appropriate documentation must be provided. For non-hazardous waste this is usually in the form of a waste transfer note.

All clinical waste handling and disposal procedures must comply with the following regulations:

- The Environmental Protection Act 1990 (including the Duty of Care Regulations)
- The Controlled Waste Regulations 2012
- The Hazardous Waste Directive 2011
- The Carriage of Dangerous Goods



Regulations.

The main legislation governing clinical waste disposal is

The Environmental Protection Act 1990.

This states that all producers of waste have a duty of care to ensure the correct and proper management of waste is performed and states that it is "unlawful to deposit, recover or dispose of controlled clinical waste without a waste management licence, or in a way that causes pollution of the environment or harm to human health".

The main principles of duty of care are about documenting the transfer of waste and ensuring that your waste is handled correctly by waste carriers (e.g. are you using a registered carrier of waste? Are they are taking waste to suitably licensed/permitted sites?). You should only use a contractor who can provide proof of compliance with the legislation.

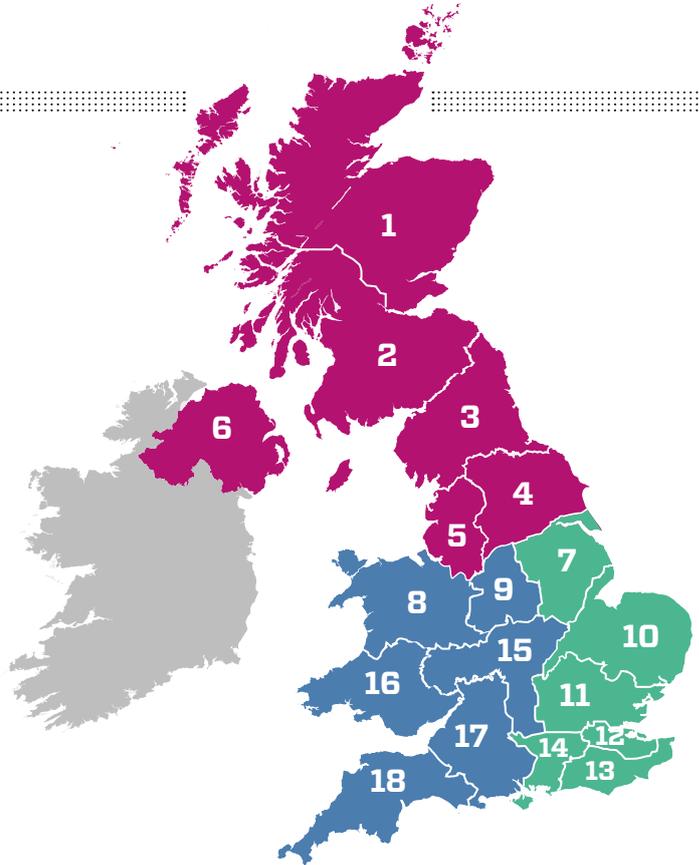
Help is at hand - getting the best from your SAIF approved health and safety advisors

Safety For Business Ltd has been providing health and safety advice to SAIF members for many years. As a member of SAIF, you can talk to a professional at Safety For Business free of charge by calling 08456 344 164. You are also entitled to a discount on our fees when we help you and we can visit you to see how you are doing when it comes to compliance. ●



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

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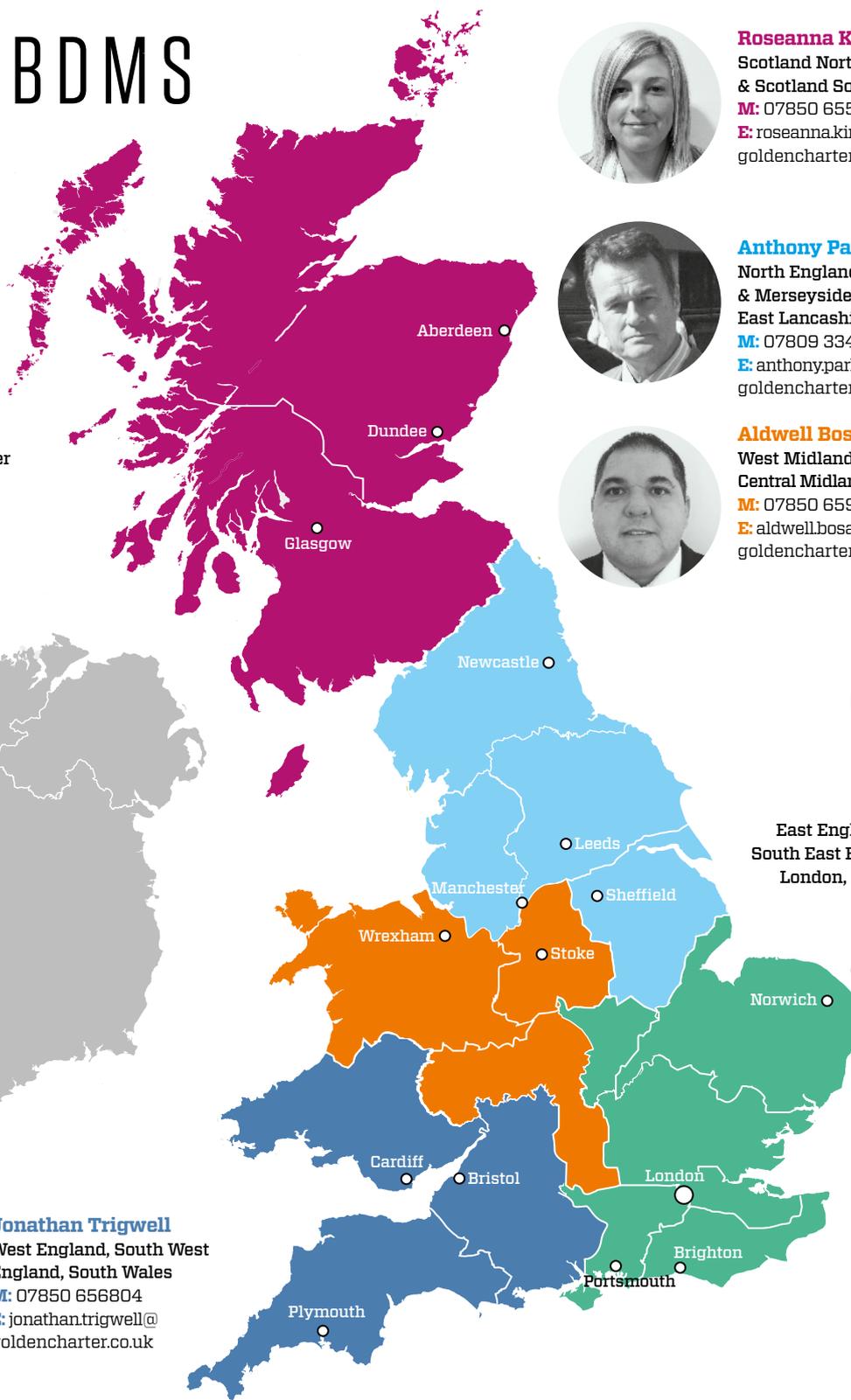
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If your business doesn't have an assigned Regional Sales Manager, speak to Golden Charter's Business Development Managers (BDMs) about growing your business. Your local BDM can help you to identify your business requirements. To get in touch with the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

SAIF Associates Directory 2016

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Brunswick Carriage Company

Mr J Finnegan (Southampton, Hampshire)
02380 739 111

info@corporatehorse.co.uk

www.corporatehorse.co.uk

D A Gathercole Funeral Carriage Masters

Mr D Gathercole (Wisbech, Cambridgeshire)
01945 583 974

Prestige Carriages

Mr W McKechnie (Kilbirmie)

07931 309172 prestigewedding@aol.com

prestigecarriage.co.uk

Superior UK Automotive Ltd

Mr Peter Smith (Aldermaston)

0118 971 4444

info@superioruk.com • www.superioruk.com

Woods Garage (Carriage Masters)

Mr D Wood (Sevenoaks)

01732 453 256 • woodsgarage@outlook.com

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

Mr B Spittle (Haverhill, Suffolk)

01440 761 404

info@bradnamjoinery.co.uk

www.bradnamjoinery.co.uk

Colourful Coffins

Ms M Tomes (Oxford)

01865 779 172 • enquiries@colourfulcoffins.com

www.colourfulcoffins.com

DFS Caskets

Mr Martin Smith (Annan, Dumfries & Galloway)

01461 205 114

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

W Gadsby & Son Ltd

Mr P Gadsby (Bridgwater, Somerset)

01278 437 123 • coffins@gadsby.co.uk

www.gadsbywickercoffins.co.uk

J & R Tweedie

Mr R Tweedie (Annan, Dumfries & Galloway)

01461 206 099 • www.jrtweedie.co.uk

J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne, Derbyshire)

01335 345 555

sales@jcwalywn.co.uk • www.jcwalywn.co.uk

Leslie R Tipping Ltd

Mr J Tipping (Stockport, Cheshire)

0161 480 7629

sales@lirtinging.co.uk • www.lirtinging.co.uk

Musgrove Willows Ltd

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01278 699 162 • info@musgrovewillows.co.uk

www.musgrovewillowcoffins.com

Natural Woven Products Ltd

Mr A & Mr D Hill (Bridgwater, Somerset)

01278 588 011

contact@naturalwovenproducts.co.uk

www.naturalwovenproducts.co.uk

P & L Manufacturing Ltd

Mrs S Leighton (Gloucester)

01684 274683 • sally@pandlmanufacturing.co.uk

Passages International Inc. Ltd

Mr R Crouch (Maidenhead, Berkshire)

01628 633 730

passages@tiscali.co.uk

www.passagesinternational.co.uk

The Somerset Willow Co Ltd

Ms H Hill (Bridgwater, Somerset)

01278 424 003

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www.willowcoffins.co.uk

Urns UK Ltd

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

01707 645 519

info@urnsuk.com • www.urnsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodland Burials

Mrs Carmen Graham

01992 523 863 • info@greenacreswb.co.uk

www.greenacreswoodlandburials.co.uk

GreenAcres Woodland Burials Chiltern

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GreenAcres Woodland Burials Colney

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GreenAcres Woodland Burials Epping

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Mrs Karen Halpin (Merseyside)

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GreenAcres Woodland Burials

Heatherley Wood

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Herongate Wood Cemetery

Ms J Sawtell (Billericay, Essex)

01277 633 085 • www.green-burial.co.uk

enquiries@herongatewood.co.uk

Westerleigh Group Ltd

Mr R Evans (Bristol, South Gloucestershire)

0117 937 1050 • info@westerleighgroup.co.uk

www.westerleighgroup.co.uk

CLOTHING

ACS Clothing Ltd

Ms P Robertson (Motherwell)

0141 781 6530 • jimglancy@acsclimbing.co.uk

www.funeralsuit hire.co.uk

Keltic Clothing

Mr D Barry & Ms L Murcott (West Midlands)

08450 666 699 • louise@kelticclothing.co.uk

www.kelticclothing.co.uk

Waterfront Manufacturing Ltd

Mr A Jenkinson (East Harling, Norfolk)

01953 718 719

alan@waterfrontmanufacturing.co.uk

www.waterfrontmanufacturing.co.uk

EDUCATION AND TRAINING

Independent Funeral Directors College Ltd

Corinne Pengelly

0345 230 6777

corinne@saif.org.uk • www.ifdcollege.org

Training2Care (UK) Ltd

Mr G Knight (Feering, Essex)

01376 573 999 • info@training2care.co.uk

www.training2care.co.uk

EQUIPMENT & SERVICES

CPL Supplies

Mr W McGuckin (Castlederg, N Ireland)

028 8167 1247

sales@cplsupplies.com • www.cplsupplies.com

Fibrous

Mr G Hart (Stockport)

0161 429 6080 • gary@fibrous.com

www.fibrous.com

Funeralmap Ltd

Mr T J Hitchman (Basingstoke)

0330 223 0279 • info@funeralmap.co.uk

www.funeralmap.co.uk

G T Embalming Service Ltd

Mr G G Taylor (Brighton)

01273 693 772 • gtembalming@btinternet.com

www.gtembalming.com

Hygeco Lear

Ms H Lockwood (Leeds, West Yorkshire)

0113 277 8244

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

Roftek Ltd t/a Flexmort

Mr S Rothwell (Gloucester)

0845 5333561 • info@flexmort.com

www.flexmort.com

FINANCE & PROFESSIONAL SERVICES

AM Specialists Group Ltd

Mrs A Samuel (Braintree, Essex)

01376 333 661 • www.safety-consultancy.com

Close Brothers Ltd

t/a Braemar Finance (Dundonald)

01563 852 100 • info@braemarfinance.co.uk

www.braemarfinance.co.uk

Frontline Communications Group Ltd

Mr D Jones (Portsmouth)

01489 866 630 • david@wearefrontline.co.uk

www.wearefrontline.co.uk

Goldray Funeral Consultancy Ltd

Mr R Barradell (Beverley, East Yorkshire)

01964 503 055 • richard@goldray.co.uk

Huxley Corporate Finance Ltd

Mr R Huxley (Tarporley, Cheshire)

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Ideal Sales Solutions t/a Ideal4Finance

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Occupational Safety Systems (UK) Ltd

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The Probate Bureau

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01920 443 590 • info@probatebureau.com

www.probatebureau.com

The Probate Department Ltd

Ms I McCleave (Pevensy)

01323 741 204 • info@probateplusgroup.co.uk

www.theprobatedepartment.co.uk

Redwood Collections

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0208 288 3555

www.redwoodcollections.com

info@redwoodcollections.com

SAIFinsure (Lark Insurance Broking Group Ltd)

Mr L Scott (Croydon, Surrey)

020 8256 4927

info@saifinsure.co.uk • www.saifinsure.co.uk

SAIF Resolve (Scott & Mears)

Bill Baddeley (Southend on Sea, Essex)

01702 312 737 • enquiries@saifresolve.co.uk

www.saifresolve.co.uk

Skingle, Helps & Co

Mr J Helps (Carshalton Beeches, Surrey)

0208 770 1095 • www.helps.co.uk

South Essex Insurance Brokers Ltd

The Manager (South Ockendon, Essex)
01708 850 000
www.seib.co.uk

Templegate Recoveries Ltd

Ms A Rogers (Walton-on-Thames)
01932 269 412 • jo@templegaterrecoveries.co.uk
www.templegaterrecoveries.co.uk

Trust Inheritance

Ms M Macaulay (Somerset)
01934 422 994 • www.trustininheritance.com
michaelamacaulay@trustininheritance.com
UK200group.co.uk
Ms S Wise (Aldershot, Hampshire)
01252 401 050 • admin@uk200group.co.uk
www.uk200group.co.uk

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president@independentcelebrants.com
www.independentcelebrants.com

British Humanist Association

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0207 079 3580
ceremonies@humanism.org.uk
www.humanism.org.uk

Civil Ceremonies Ltd

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0845 004 8608
info@civilceremonies.co.uk
www.civilceremonies.co.uk

County Celebrants Network

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www.countycelebrantsnetwork.com

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www.eulogica.com

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www.thebereavementregister.org.uk
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