SWITCHED ON FOR THE FUTURE

GOLDEN CHARTER LOOKS TO THE FUTURE WITH INDEPENDENT FUNERAL DIRECTORS

SEE PAGE 24

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

Our range of professional, affordable services can help make sure your families leave behind more than happy memories for their loved ones. Contact your regional sales manager or call us on 0800 833 800.

* alzheimers.org.uk, 2014
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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.
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 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 Tennens

**Customer focus**

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

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

Terry Tennens

terry@saif.org.uk
New Woodland Trust range helps keep memories alive

Expand your portfolio of memorial products with the Woodland Trust’s exclusive range of silver ash keepsake jewellery and environmentally-friendly biodegradable urns.

You’ll be providing your clients with a special and meaningful way to remember, while directly supporting the UK’s woods, trees and wildlife.

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Find out more

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Phone: 0330 333 3300
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Getting political

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

Talking 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 the 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 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

ronnie.wayte@goldencharter.co.uk
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 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, Potkiln 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
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 Funerals’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.”

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.

“GOLDEN CHARTER WAS THE ONLY MAJOR COMPANY TO GROW”

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/YRLBXTK

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.

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.
any 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.
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.

30% off Selected Products

Throughout May we are offering 30% off our Plastic Ashes Containers range, including Ashtainer Carton and Bags

For further information see our website www.allsops.net or call us on 01903 213991 or email info@allsops.net
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 Brafield 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 matured in the previous 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 Goldenews has supplied Independents with details about their payments; please contact your local Golden Charter representative with any further queries.

YOU ONLY DIE ONCE: DYING MATTERS WEEK RETURNS

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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.”

Latest Jaguar XF Hearse Comes To The UK

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Want to integrate your donation collections into your website?

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New functionality for 2016

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Funeral plans worth banking on

An 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.

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.
New RSM for Northern Ireland

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

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

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.

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

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 to 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.
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

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**LETTER**

**VACANCY**

**Funeral Manager, Herts/Essex**

**DANIEL ROBINSON & SONS**

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

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**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.”

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

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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

Mrs D McGinn
McGinn & Sons
3 Springfield 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

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 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

Mr W Williams
Wyn Williams
Rhydgoer Uchaf Velindre
Llandyfan
SA44 5JE

Mrs D McGinn
McGinn & Sons
3 Springfield Lane
Penn
Wolverhampton
WV4 4SH

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 Hytton Road
Miffeld
Sunderland
SR4 7XA

Mr E Gallois/Mr K Homeyard
Funeral Zone (FZ Ltd)
Berkeley House
Dixs Field
Exeter
EX1 1PZ
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 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.”
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 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 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 well 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 treading 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.

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 Reene 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
NATURAL 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 choice 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

Action on the rising cost of funerals

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Clive Pearson
PRESIDENT
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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 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.
NEW PALLIATIVE CARE FUNDING GUIDELINES
Move to clarify how funding is allocated in England

HS 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 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.

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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.

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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

£3,702 was the average funeral price in 2015 – more than double that average cost to councils

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

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...
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 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.”

“I T 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
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.”

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

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INTERVIEW

“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...
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.”

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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.

AIF 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.

Registered charity Nos 1160556 (England and Wales) and SC045584 (Scotland); Company limited by guarantee in England No. 8347569. 7th Floor, Blue House, 62–68 Minories, London EC3N 1DY.
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
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 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.

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.
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.

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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?
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.

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 Brudniell, Secretary
- Ronnie Wayte, Golden Charter CEO
- Paul Stevenson, Scottish SAIF Representative
- Christine Parker, SAIF Representative
- Helen Watcill
- Matthew Gallagher
- John Tumpey
- 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.saitcharter.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 Neil. 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, firing 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 Golden Charter’s legal costs.

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.
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.

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.

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 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-Aps for a quote on your own company app please go to the website: www.eazi-apps-business.co.uk

CHECK UP ON CONTRACTORS

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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.

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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.
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 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.
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.
New Service

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