



Insight

PLUS

“ I WAS ONE OF THE LUCKY ONES, I SURVIVED ”

SIMON WESTON'S INSPIRATIONAL TALK AT THE SAIF AGM
PAGE 23



ON THE RECORD

FULL COVERAGE OF OUR FUNERAL PLANNER OF THE YEAR AWARDS

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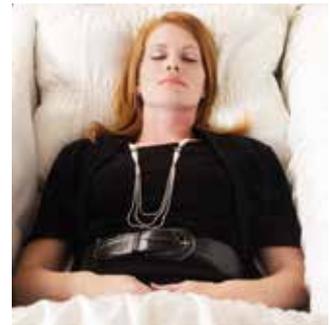
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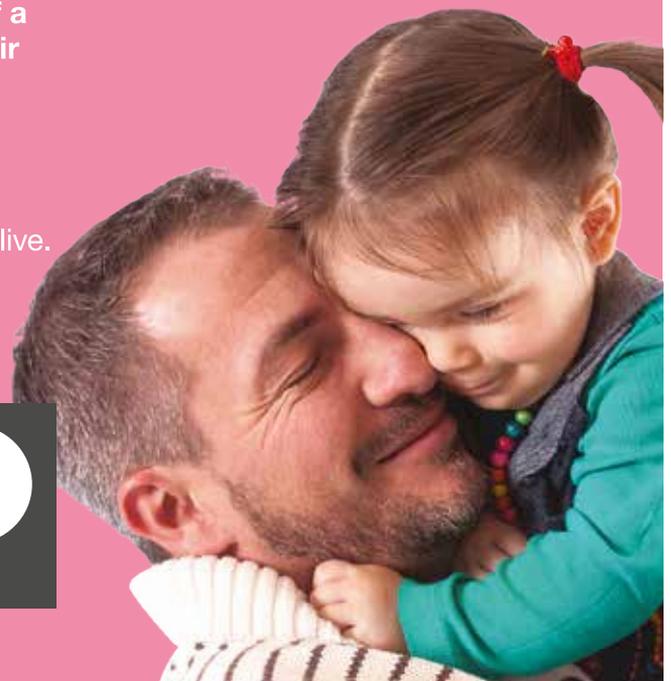
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TERRY TENNENS

SAIF CHIEF EXECUTIVE

Your voice

Our new Chief Executive explains why being a member of SAIF gives you the support of a professional, respected organisation that has your interests at heart

I have spent the past decade establishing the UK entity of the world's largest anti-slavery organisation. During this time, there have been substantial gains in ending modern slavery across the globe.

Ten years ago, the media and public knew little about the issue of human trafficking but now it is centre stage. It has been my privilege to be part of this movement that culminated in working with the UK Government to usher in new legislation against this evil. Last year, this resulted in the Modern Slavery Act of 2015 being granted Royal Assent giving better protection to the vulnerable.

The funeral profession is different to my previous work, but no less important as it affects everyone at a most vulnerable time. I am passionate to ensure that at the time when people are most at need, they can receive excellence in care and quality services that are delivered with integrity by independent funeral directors.

With rapid societal changes, this brings unique challenges and I am privileged to build on the excellent and successful leadership of Alun Tucker, Executive Chairman of SAIF, as well as the Executive Committee.

SAIF exclusively represents the independent sector of the profession and as I begin my leadership, it is clear to me that there are priorities to focus on:

- Elevating the SAIF profile across the UK and building brand reputation to ensure consumers know when they see the SAIF logo they will receive a dedicated and professional service.
- Maximising our influence within the UK Government to ensure that the

consumer and our profession's needs are met.

- Promoting education and professional standards within the industry through the IFD College.

It is said "if you don't know what you stand for, you will fall for anything". Vision and values are crucial elements for knowing where we are going and what kind of people we will be on the journey towards success.

Over the next six months, I shall look forward to meeting as many of you as possible, to listen to your hopes, aspirations and concerns, and understand better how SAIF can represent and be a voice for the independent sector.

From here, I shall be working with the Executive Committee to develop a three to five year strategic plan of action. If you have thoughts to share on members' services, support and government engagement to develop further, please correspond with me. Your contribution to the discussion will be invaluable in achieving clarity of vision.

One of the impressive legacies of SAIF is the founder's vision for a professional association that exclusively represents the needs of independent firms: "The more we are together (one voice), the stronger we will be."

SAIF is for you and is your voice. Collectively and collaboratively, we have shown over the last 26 years that the voice of the Independent does matter and can change the status quo for the better.

Values: these are vitally important, because ultimately we shall excel or wither based on the kind of people

and organisations we are. Therefore, let me share three values that are very important to me as a leader:

1. Professionalism: this means being the best we can be. Let's not shy away from the tough decisions, nor take shortcuts. The public scrutiny across businesses, charities and public institutions is rightly there, and we in the independent sector will succeed by being the best in class.
2. Personal service: one of the key reasons your businesses are flourishing is your ability to personalise the funeral service – to offer an end-to-end bespoke experience. Customer service requires an adaptive culture in your office, going the extra mile!
3. Partnership matters: our attitude will be a collaborative one; we will partner with others locally and nationally to achieve common goals. We will speak up for one another, act with respect even when we differ and build a movement that ensures the long-term future of independent funeral directors.

The SAIF Business Centre – Linda, Mark, Corinne, Angela, Samantha and I – are looking forward to working with you and meeting you at this year's regional meetings. Together we can excel, together we will be the best in class.

Best wishes. ●

terry@saif.org.uk



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RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

Future planning

“Now it’s time to refine the role Golden Charter will play in the future of your business”

More than 150 of Golden Charter’s owners gathered in the Vale of Glamorgan last month to hear how the company is faring in a market which remains fiercely competitive; I was truly encouraged to witness the level of interest Independents are taking in Golden Charter as we collectively decide how best to move forward.

More funeral directors than ever are involved in steering Golden Charter via the SAIFCharter working groups, and that level of commitment was demonstrated in AGM discussions.

Perhaps the most seismic development of the past year is the intermediaries’ emergence as significant players in the planning market. One – Plan My Funeral – established only this time last year is already the fourth biggest seller of pre-paid funeral plans, bringing Golden Charter up to 1,000 monthly plans; but this could change, as I’m sure our competitors are looking enviously at a potential instant market share boost.

Independents may worry that commissions paid to Intermediaries mean less invested for plan holders but the much more harmful scenario for funeral directors would be if Plan My Funeral were selling another company’s plan. Independents would still be asked to carry out most of these funerals, but as long as Golden Charter provides the plans, Independents can receive significantly more for carrying them out. In a perfect world our growth would come exclusively from direct sales and funeral directors, but in the digital world where everyone can talk to everyone we can’t just sit back.

As discussed at the AGM, we continue to increase and improve what and when we pay Independents. Instead of a single retrospective payment in December for the previous year’s maturing plans, we will make this payment in July this year. Also,

the additional maturity payments earned by exclusive sellers for plans maturing from 1 April 2016 will be paid within the FDIA. By 2017/18, every penny of the maturity bonus will be included in the FDIA. So shareholders and exclusive sellers will be paid more sooner, taking us ever closer to shareholders’ pre-need margins matching at-need prices. SAIFCharter members remain, by far, the best paid funeral directors for pre-need.

To me, the key AGM message was the reminder that local parity between at-need and pre-need market share is crucial. This remains a key Golden Charter objective, but as we exceed 40% market share we must recognise the effort required to grow this number further.

To get ahead of the game, an Independent performing 100 funerals each year needs to sell around 33 plans to keep winning against the conglomerates. SAIFCharter members already outperform Co-op Funeralcare, but Dignity is doing better still. Extrapolating its published performance suggests Dignity branch managers have an at-need to pre-need ratio of 25%*. Collectively SAIFCharter members are not yet at that level, but given we only achieved 6% in 2008, we have seen impressive progress.

No one disagrees when I suggest Independent owners provide more commitment, quality and affordability than a Dignity branch manager. So why is Dignity performing better at pre-need funeral planning? Our National Funeral Planner of the Year, Cannock’s A J Sellman, has demonstrated that an independent business can excel. Its clients take out seven plans for every ten funerals conducted, meaning Edward Poole and his family have transformed their business’ future. It’s my hope that many more of you can harvest the potential within your communities.

I should also reflect on the vast distance

we’ve come in 26 years. The AGM saw two hugely influential figures, Jeremy West and Gary Neill, retire from the Golden Charter Board. Now it’s up to new SAIFCharter Chairman Julian Walker and new Board member Helen Wathall to continue their legacy. Thank you Jeremy and Gary for the tremendous commitment and dedication demonstrated since Golden Charter’s very beginnings.

Now it’s time to refine the role Golden Charter will play in the future of your business. Does that mean moving beyond the provision of marketing support and resources? Can we offer the tools you need to run more aspects of your business, such as a comprehensive IT portal enabling plan sales, but also helping payroll, account management and staff training?

Ultimately it is for SAIFCharter funeral directors to decide what they want. At the meeting, Chairman Magnus Swanson talked about achieving a balance in providing the right support for Independents. We’re listening to hear what you need from us to future-proof your businesses, and ready to take on whatever developments, good and bad, come your way.

And never forget – our doors are open to any Independent wishing to join us on that journey.

**Established by taking Dignity’s total published plan sales and netting down by removing the figure published by AGE UK for direct to consumer funeral plans. ●*

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Seeds planted for 2017's AGM revamp

London location revealed for next year's events

Last month's AGM weekend in the Vale Resort near Cardiff has helped point the way forward for future events, according to Golden Charter's Director of Funeral Director Sales, Malcolm Flanders

As announced in March, the 2017 SAIFCharter AGM and Funeral Planner of the Year Awards are splitting from the SAIF AGM and moving to a new September date in London. This year's event was an excellent opportunity to establish the weekend's strengths, which are to be enhanced in its new format.

Malcolm explained: "As we look forward to 2017's updated events, there is a lot to work with. For me, the main positives are the community spirit on show, the engagement and passion of those funeral directors who made their voices heard, and the high production values of the awards ceremony.

"How do we build on

that? I believe that having a central location to maximise the number of people who can attend will have a big impact. Beyond that, I think that we can emphasise the professionalism of the independent sector and benefit from having more time to devote to issues - two AGMs, an awards show, guest speaker, banquet and an investiture make for a busy weekend."

Independents who attended the weekend have already been surveyed for their opinions.

Malcolm added: "You have already helped us identify areas to improve on. Transparency and communication, especially when seeking your feedback ahead of innovating, are all areas we are committed to look into, as is training and support in helping you improve that all important pre-need ratio.

"Responses are being fed back to Golden Charter ahead of any changes being made."



Director of Funeral Director Sales
Malcolm Flanders

CHINA PROMOTES VERTICAL BURIAL AND CREMATION PLANS

China's Government has released new funeral guidelines, encouraging people to opt for vertical burial or cremation.

The guidance is aimed to promote environmentally friendly forms of burial. Land resources in the country

are said to be under pressure due to rapid developments and urban growth.

Burials that take up little or no land are therefore being encouraged. These include shared family tombs and burial at sea, as well as smaller

plots and gravestones.

According to the Ministry for Civil Affairs - which wants to reach a cremation rate of 100% by 2020 - less people have been choosing this option as between 2005 and 2012, the rate fell from 53% to 49.5%.



MARIN FUNERAL HOME - THINKING OUTSIDE THE BOX

Granting highly personal and unusual memorials for clients

Dressed in her favourite gown, Georgina Chervony Lloren looked the picture of contentment as she sat in her red-cushioned rocking chair surrounded by flowers and plants awaiting visitors.

The 80-year-old, however, wasn't feeling particularly chatty.

But then again it was her own funeral.

Before she passed away from natural causes, Lloren had one last wish. Dubbed 'el muerto parao' or 'dead man standing', Lloren requested to be propped up in a chair at her own wake so that family members could pay their final respects in a

warm environment.

The elaborate scene was the handiwork of funeral director Damaris Marin and her team at Marin Funeral Home in San Juan, Puerto Rico.

"We embalm the body and then do whatever people ask us to," says owner Damaris Marin. "The families come to us with the idea and we

tell them if it is possible. It's usually the family, but sometimes it's the person who makes the arrangements."

The firm previously memorialised a murdered boxer by placing him in a makeshift boxing ring, and paid tribute to an avid motorcyclist by positioning them on their bike.



'Death apps' vie for millennials' attention

A new death app has joined the growing list of options allowing users to pass over full control of their online accounts when they are deceased. Everest stores passwords which can then be retrieved by a specified person.

In addition to creating digital estate arrangements, the death app and others like it help users to write digital Wills, funeral plans and multimedia memorial portfolios, all of which

are also saved and passed to a successor.

Everest CEO Mark Duffey said: "[Millennials are] getting used to these kinds of services in other parts of their lives. It's just one more of those. Instead of making it harder, in many cases, it makes it simpler."

In 2015 it was found that the average internet user had at least 90 online accounts, from internet banking to digital subscriptions and social networking profiles,

according to password manager Dashlane.

Hachem Sadikki, a PhD candidate in statistics at the University of Massachusetts, recently stated that Facebook could turn into the world's biggest virtual "graveyard" by 2098.

This potential results from the site not allowing an account to be deleted without a password, though it has an option to let users pass control to a trusted friend or family member.

THE CONSTANT EVOLUTION OF THE FUNERAL DIRECTOR

In recent years the sombre, traditional funeral process has undergone a complete transformation. The changing of ceremonies from a grieving process to a celebration of life has been a rapid development.

UK funerals, in which mourners traditionally have worn black, can now include a party theme with attendees

asked to dress up in colourful or fancy dress, all to commemorate the life of the deceased.

When someone dies, the UK government's advice is: first, get a death certificate from a GP or hospital doctor; second, register the death; and third, arrange the funeral. But in some cases funeral directors are being asked

to move directly to burial or cremation, overlooking the ceremony.

In January, popstar David Bowie didn't have a funeral, and his body was reportedly cremated in New York without any friends or family present. But this is still the exception rather than the norm with the vast majority of people still set for a funeral service.

Buddhist burial area is set for official opening

More than 400 people are expected to attend the opening event of the first dedicated Buddhist burial area in South Australia.

Plans for the area took shape after the skeletal remains of a Buddhist were found during a cremation at Enfield Memorial Park. Since then, Chief Executive of Adelaide Cemeteries Authority Robert Pitt has worked with the western Adelaide Buddhist community to build a Buddhist Garden at Enfield Memorial Park.

Mr Pitt said it was an exciting development designed to meet the burial demands of an emerging Buddhist community.

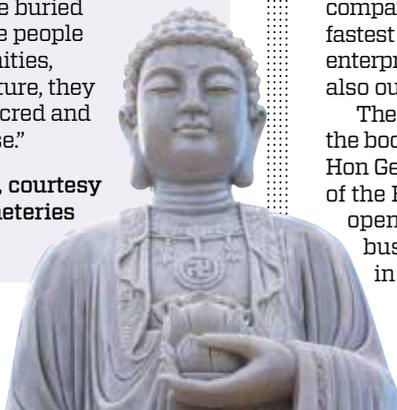
He added: "The Buddhist section looks back over the coast of Adelaide towards the west... and has 115 burial sites, 218 cremation sites overlooked by the Buddha statue, with room to extend."

A statue of the Buddha, which was transported from Vietnam and stands four metres above ground, will be the centrepiece of the garden and will be officially unveiled by South Australian Governor Hieu Van Le on 3 April.

The event will also include a procession, a dragon dance, fireworks and an official blessing.

South Australian Head Monk Venerable Vien Tri said: "If Buddhists can be buried together with the people in their communities, surrounding culture, they will feel more sacred and at peace and ease."

Buddhist statue, courtesy of Adelaide Cemeteries Authority



Gary Neill MBIE, Managing Director, with the Senior Management Team at Daniel Robinson & Sons



National recognition for independent firm

Family funeral director provides a golden standard of service

Independent family funeral director Daniel Robinson & Sons has gained national recognition by being identified in a book as one of the '1,000 Companies to Inspire Britain 2016'. The aim of the London Stock Exchange Group (LSEG) in publishing this book is to provide a report that highlights 1,000 companies which are not only the fastest growing small to medium-sized enterprises in the country, but have also outperformed their sector peers.

The introductory commentary in the book has been written by The Rt Hon George Osborne MP, Chancellor of the Exchequer, and in one of his opening statements he says "the businesses and entrepreneurs in this report are a fantastic

illustration of the UK's pioneering, entrepreneurial spirit". He adds: "UK high-growth businesses are leading the charge in rebuilding our economy. These companies are the backbone of the British economy. They create high-quality, well paid jobs, innovate and drive economic growth."

Managing Director Gary Neill MBIE is delighted with the recognition. It comes just after the company was again accredited with the Investors in People Gold Standard. Mr Neill said: "We work very hard to provide the highest quality of service and this recognition has been a real surprise for us, but one that we greatly appreciate and is a reflection of the hard work of all of the team here at Daniel Robinson & Sons."



Ronnie Wayte



SAIFCharter Chairman Gary Neill, who stood down at the AGM



Gareth Howlett

Time of change at SAIFCharter

Independent funeral directors from across the UK gathered in Wales on 12 March for the annual general meeting of SAIFCharter, Golden Charter's ownership group.

The AGM at the Vale Resort in Glamorgan will be remembered as the occasion when Gary Neill, the long-standing chairman, handed over the reins to Julian Walker of Reading-based A B Walker & Sons.

Long-standing chairman hands over the reins at AGM in Wales

Within the SAIFCharter Executive there were further changes. John Byrne of J T Byrne Funeral Directors, Lancashire, was elected, while SAIFCharter Secretary Arran Brudenell was re-elected. Paul Stevenson of Paul Stevenson Funeral Directors, Ayrshire, was also appointed as SAIF Scotland's representative.

Speakers at the meeting

included Ronnie Wayte, Chief Executive of Golden Charter, who provided an update on the company's progress over the past 12 months and scoped out his ambitions for the business over the next year and beyond; Magnus Swanson, Chairman of Golden Charter; and Gareth Howlett of the Golden Charter Trust. Shareholders were pleased to hear that

planholder funds remain in strong health within the Golden Charter Trust.

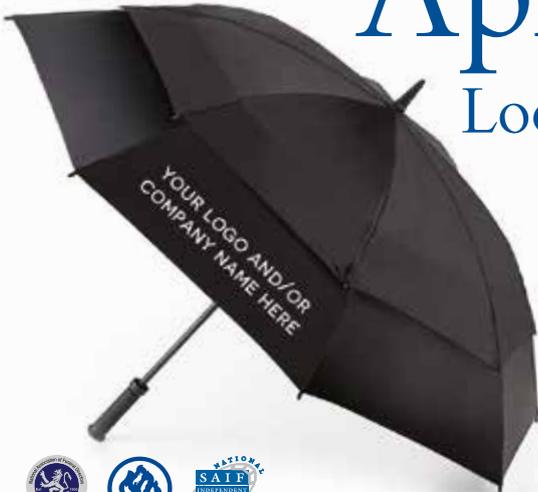
The meeting closed following a Q&A session that prompted much discussion between Independents, as they put questions to the speakers on a wide variety of issues. It was also agreed that the SAIFCharter AGM will move from spring to autumn.

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PRICE INCREASE FOR GOLDEN CHARTER SET PLANS

With the new financial year under way, the usual Golden Charter funeral plan price rise took place on Friday 1 April. This follows a more unusual price decrease in December last year to reflect the removal of doctors' fees from the third party costs allowance.

Prices rose across each plan type, with the biggest increase being

Plan Name	Price until 31st March 2016	Price from 1st April 2016	Increase
The Simple Way	£3,525	£3,625	£100
The Traditional Way	£3,905	£3,995	£90
The Exclusive Way	£4,239	£4,540	£301

implemented for The Exclusive Way. Additionally, the administration and

cancellation fees increased on Friday 1 April for the first time in six years - from £199 to

£249, with the balance added to the funeral director's services. The allowance for third party costs remains at £940.

Golden Charter also introduced a new and improved pricing option, providing your families with an affordable and good value way of making sure their funeral arrangements are taken care of in advance.

Scottish bill on burials and cremations given approval

Legislation provides for licensing scheme for funeral directors

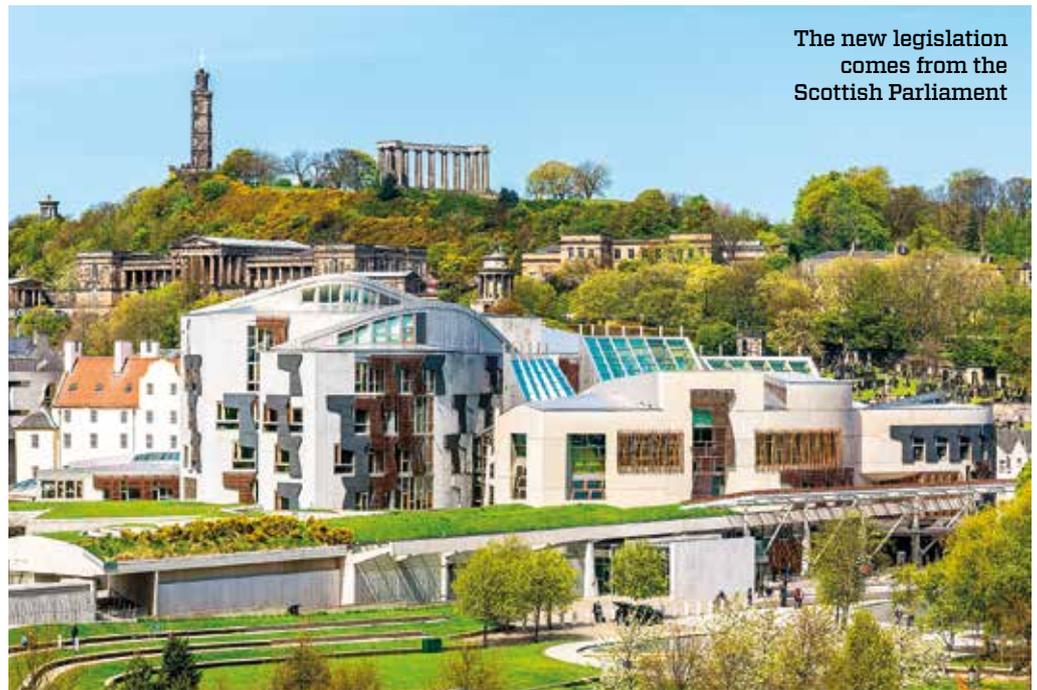
New regulations on burials and cremations have been passed by the Scottish Parliament with the provision to give Scottish Ministers the power to introduce a licence scheme for funeral directors.

MSPs unanimously approved the Burial and Cremation (Scotland) Bill at the end of March in a bid to modernise and update 100-year-old legislation.

It follows the secret burial of babies' ashes, without their parents' knowledge, in one crematoria in Edinburgh.

The Bill introduces a definition of ashes, standardising forms and record-keeping across Scotland, clarifying the process for instructing the disposal of human remains (including pregnancy loss) and placing a duty on burial authorities to maintain the safety of burial grounds.

Public Health Minister Maureen Watt said: "It will create a legislative framework for burial and cremation that will meet



The new legislation comes from the Scottish Parliament

the needs of 21st-century Scotland and address the shortcomings in the current system.

"This Government has legislated to prevent any repetition of the issues around the handling of infant remains identified first at Mortonhall Crematorium in Edinburgh."

The legislation also contains measures to give Scottish Ministers the powers

to formally make provision for the introduction of a licensing scheme for funeral directors.

Jim Brodie, of Brodies Funeral Services Ltd, Harthill, said: "SAIF Scotland are very pleased that the Government have taken positive steps to modernise many of these antiquated laws, and are fully engaged with the ongoing discussions. Closer inspection of the

Bill will reveal that due to the complexity and varied traditions across Scotland, a lot of detail has still to be decided and the new inspectors will assist greatly with this. Independent funeral directors in Scotland, have an exemplary record of high-quality service and care and welcome the introduction of these inspectors."

SAIFInsight will be keeping members updated.

Consultation launched on the reforms to death certification

All deaths not subject to a coroner investigation will be scrutinised

The Secretary of State for Health has announced a package of measures to improve safety and transparency within the NHS - to help build a safer service for patients seven days a week. He confirmed that from April 2018, independent medical examiners with expertise will scrutinise and confirm the cause of all deaths not subject to a coroner investigation. This was originally recommended by the Shipman Inquiry, and subsequently by Robert Francis following the events in Mid Staffordshire.

The aims of the reforms are to strengthen safeguards for the public, make the process simpler and more open for the bereaved, and increase the quality of certification and data about causes of death: if any death needs to be investigated and if there is cause for concern, appropriate action will be taken.

The Department of Health is now consulting on the proposed reforms and has published a consultation document describing how the new death certification process and medical examiner system will work in practice. The consultation seeks views about certain aspects of the system and on the accompanying draft regulations, which will provide the framework for death certification in England and Wales.

The intention of this consultation is to identify any gaps in the death certification process and to seek views on some specific proposals. It is aimed at local authorities who will have to establish a medical examiner service, health and care professionals involved in the process as well as members of the public and all service providers involved when a death occurs.

Consultation feedback will ensure the successful implementation of the new regulations and any associated guidance. The changes are intended to come into effect in April 2018.

In this consultation, the Ministry of Justice is consulting on introducing a



Jeremy Hunt, Secretary of State for Health, announced the consultation bid

statutory duty on registered medical practitioners to report deaths in prescribed circumstances to the coroner for investigation. This section of the consultation seeks views about making changes to cremation regulations when the current role of the medical referee who authorises cremations at a crematorium will be abolished, when medical examiners are introduced.

The consultation runs until 15 June 2016. Participants are encouraged to read the related documents before responding. The consultation and supporting documents can be found at www.gov.uk/government/consultations/death-certification-reforms

Enquiries or responses to the consultation should be sent by email to: deathcertificationconsultation@dh.gsi.gov.uk

The Welsh Government will consult separately on the arrangements for appointing and funding medical examiners in Wales, after the forthcoming National Assembly for Wales elections.



Unusual scattering of ashes

More people are now planning for cremation

More than half of Britons are now turning to cremation over burial, according to one insurance company.

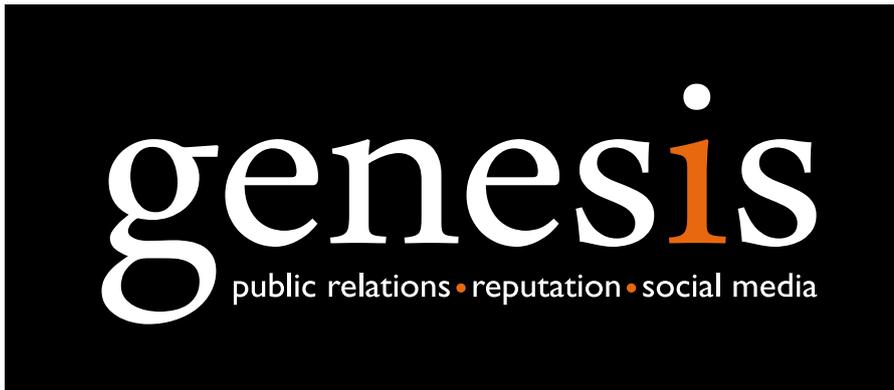
Research compiled by the British Seniors Insurance Agency has found that more than half of Britons (55%) wish to be cremated.

The research also showed that only 22% of people surveyed were choosing to be buried and 20% remained unsure. It seems that many Britons already know exactly where they want to be laid to rest despite only 21% of them having some form of life cover in place to meet the costs of their funeral.

The most popular - and conventional - options are at sea, alongside a loved one, in a graveyard, in a favourite beauty spot or even in their garden.

As *SAIF Insight* revealed in last month's edition (issue 174), there are a number of ways for your ashes to be used, from fashioned into a glass ornament to being blasted out of a firework or even used within tattoo ink.

Among the top places on the nation's list were football grounds, including Stamford Bridge, Old Trafford, the Emirates Stadium, Loftus Road, Hull City, Elland Road, Anfield, Celtic Park, Ibrox, and Manchester Town FC and Villa Park. And some are planning on making a long final journey with Las Vegas and Canada among popular destinations.



What happened

We ran both a morning and afternoon session to ensure as many members as possible could join us. Each webinar lasted for one hour and the live online chat function enabled us to respond to questions from members in real time. This led to some very interesting discussions about the role of social media and how members can use it to raise their profile.

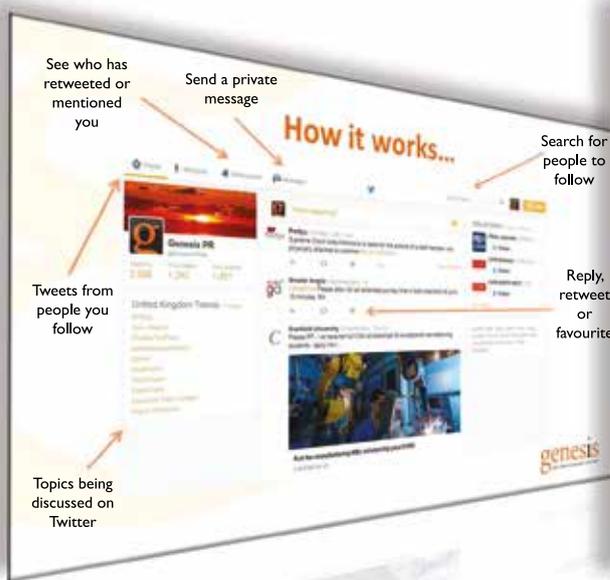
Popular questions...

- Is Twitter more effective than Facebook?
- What should I tweet and post about?
- Should I pay for sponsored tweets or posts?
- How many times should I post a week?
- Who should I follow?
- What should I do when things go wrong?

A flavour of the webinar content...

Photos and videos are becoming increasingly popular on Twitter and Facebook and they are a great way of making your firm stand out from the crowd. People spend more time looking at visual content on social media and you will see your followers grow the more of them you post.

Some ideas to get started include photos of new people joining your team, events you are organising and your charity activities. It might be helpful to download the relevant apps on your smartphone so you can take photos when you are out and about to make things easier.



Help on understanding Twitter

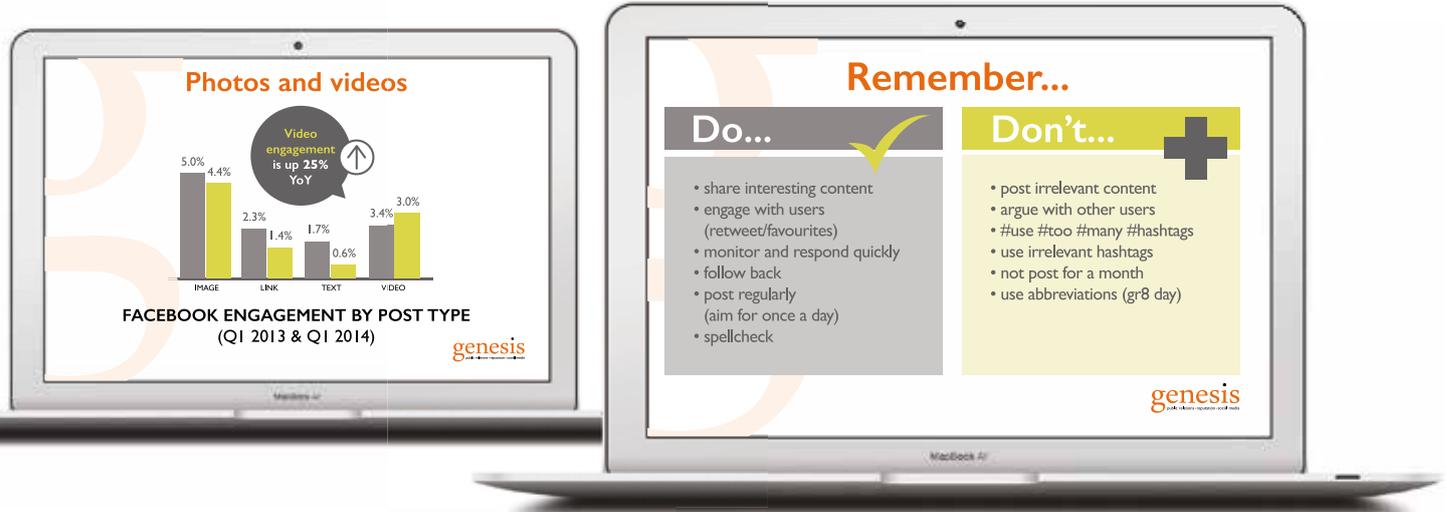


To analyse your twitter, go to ads.twitter.com



How to get started with social media...

In March, SAIF's PR agency Genesis ran a social media 'webinar' for SAIF members. It gave practical advice on growing your social media presence to build your reputation and increase enquiries as part of your marketing.



Twitter and Facebook are a good way of promoting your firm and commenting on issues in both the industry and your local community. Remember that, as well as posting, it is important to listen and engage in conversation with people online.

Try and post on Twitter at least once a day and three or four times a week on Facebook. Also, don't forget to regularly check both social networks to see if you have any comments or questions to respond to – if you have a smartphone download the relevant apps.



Find out more...

- You can view a full recording of the webinar in the members' section of the SAIF website
- Look out for more webinars to help with your PR and marketing

Get in touch if you have any questions
Tim Miller, Genesis PR – 01473 326405



From left to right: Craig Caldwell, BIE; Phil Barr, CFSMA; Clive Pearson, BIFD; Paul Allcock, SAIF; John Lodge, LAFD; Jeremy Field, 1st Vice, NAFD and David Crampton, FMA

A WEEKEND OF INSPIRATION

This year's SAIF AGM and annual banquet has been hailed a tremendous success by members from across the country

WORDS: LINDA JONES / PHOTOS: STEVE PHILLIPS



The weekend commenced with the annual Associate Members' lunch, where members are invited to join Past Presidents, Executives and Officers of SAIF as a thank you for their loyalty and support.

Following which, the highly inspirational talk from Simon Weston had the audience mesmerised as they listened to Simon's version of events following the injuries he sustained during the Falklands War.

To lighten the mood, a cup of tea and Welsh cakes were then on the agenda as the delegates mingled before relaxing for a few hours ahead of the Funeral Planner of the Year Awards dinner.

Saturday morning saw the SAIF AGM get under way and reports, which had been sent to members ahead of the meeting, were explained in more detail.

Membership: A very healthy increase with over 40 new applications currently in process putting SAIF in line to reach 900



SAIF
Executive
Chairman
Alun Tucker



SAIF President
Paul Allcock



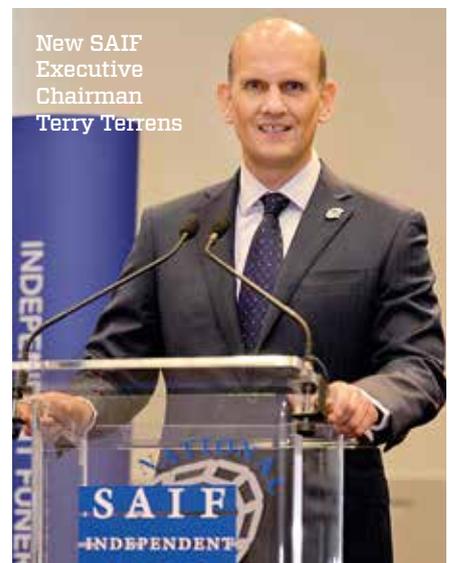
Members
gathered for the
SAIF AGM



Guests at the
SAIF AGM
banquet dinner



(l to r) John Whitehouse,
Mark Horton, David Fry, Arran
Brudenell, Gary Staker and Brian
Hart giving Lisa Platts a lift



New SAIF
Executive
Chairman
Terry Terrens





Presidents of Kindred Associations or their representatives join together at the start of the Banquet



Llanelli Men's Voice Choir



Gary Staker, SAIF 2nd Vice President, John Whitehouse and Mark Horton, newly elected Executive Committee member



Richard Todd and Chris Parker IFD College, presented Neil Williams with his Certificate in Funeral Planning on behalf of three of his staff



Guests enjoyed the annual banquet



SAIF Members attended the weekend AGM

members, with the guidance and help of Mark Woollard, SAIF's newly appointed Membership Manager.

Standards: Complaints had been minimal and dealt with in-house without the need for IDRS intervention. Once again members were advised to try to resolve matters immediately with their family; sometimes a simple apology is all that is needed.

PR: Genesis had made a significant impact on the media coverage during the year and had helped many members with their local news.

SAIF website: The website had seen an increase in usage during the year;

members were encouraged to log on regularly as the website is updated on an almost daily basis.

SAIFSupport: Clearly a long overdue and successful benefit with several telephone calls having been taken within days of its launch.

Accounts: John Helps presented the accounts which, following the increase in membership, has put SAIF in a very healthy position.

The reports over, Alun Tucker was pleased to introduce Terry Tennens, who takes over as SAIF Chief Executive on Monday 4 April. Terry made a good impression with a positive speech, and

is keenly looking forward to being part of SAIF.

Gemma O'Driscoll gave her closing speech, thanking everyone for their support during her year, followed by Paul Allcock, incoming National President, who, prior to his speech, presented Gemma with a gift of thanks from the SAIF Officers.

Before closing, the election of the Executive Committee was announced; Jim Auld, Arran Brudenell, Darren Carpenter, Richard Edwards, Mark Horton, Chris Parker, Jo Parker, Mark Woollard and Officers, Paul Bowley as Vice President, Gary Staker 2nd Vice President and John Helps Treasurer. ●

Designed by
Funeral Directors
for Funeral
Directors

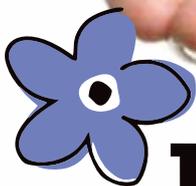
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JANE DEANE

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Telephone: 0131 561 0020

THE CHAIRMAN'S P

At the SAIFCharter AGM, Gary Neill, the outgoing SAIFCharter Chairman, took the opportunity to remind the members present of the journey taken by SAIFCharter since its formation, some 26 years ago. In his inimitable and colourful style, Gary infused this history lesson with humour and several personal memories of the early days. We thought it was worth retelling the story here, as it is as relevant to independent funeral directors today, as it was all those years ago...

The Chairman provided a retrospective of the last 26 years, starting from the original meeting in Nan's Pantry, in 1989.

It really all started in 1989 in Nan's Pantry. A meeting was called by Jeremy West, Clive Leverton and John Harris, and funeral directors descended on East London from all over the country. We didn't really have a clue. We knew and believed in what we wanted to do, we were brave and bold, but we just didn't know how to achieve it.

It sounds a bit dramatic now, but we did know then that we had to do something to save the existence of the independent family funeral director. We were under threat, really under threat.

Pre-paid funeral plans had arrived. The NAFD had a plan. All the big companies like the Great Southern Group had plans. The big groups had a vision, they wanted to create a market whereby they allocated huge chunks of the country to different funeral directors. We felt strongly that this was wrong.

At those early meetings, we knew we needed our own pre-paid plan. We looked at different options and then, luckily, along came Gordon Kee and Andrew Harvey. I'll always remember that meeting. Andrew Harvey announced that he was a funeral director from Glasgow, and that he was quite a quiet person, Gordon responded with, "I'm a businessman, I

Gary Neill, pictured below, stepped down as SAIFCharter Chairman in March

say a lot and I'll make up for him". The relationship was formed and developed from that meeting.

We wanted to be different. We wanted to offer freedom of choice. We wanted to compete fairly but we wanted to do things in the proper way and we made sure we stuck to our values, which paid off in the following years.

During the 90s we saw off Howard Hodgson, the Great Southern Group and Pompes Funèbres. And then the biggest funeral company in the world came along, SCI, from Houston, Texas. We thought this might be a little trickier. We were in awe of them at times. We thought we wouldn't be able to compete against these guys, but we were resolute. We

made some mistakes and some of our guys paid for it; and they had to pay for it out of their own pockets, as we were sued. We said things that we shouldn't have said, a bit naughty perhaps, but as we learnt, having to pay out chunky sums of money turned out to be a good bit of marketing. £20,000 of court costs turned out to be cheap, because our issue was all over the media.

We found ourselves on TV. John Harris of T Cribb & Sons was our

spokesperson, as he was the smoothest and still relatively young at that time. We used to meet in Camden, at Clive Leverton's Chapel of Rest when it wasn't being used. We would all crowd in. The guys would come from all over the country. John Fuggle would light his pipe and the room would fill with so much smoke we couldn't see each other. Gwilym Price from Lampeter, Wales, would arrive on the bus, the Scots would fly in from Scotland and the guys from Liverpool would walk to London.

I was lucky, as I was only coming from Essex. I'd leave work at five o'clock and had a short drive into town, but often I'd not get home until three or four in the morning. Driving back down the A120, there would be deer on the road.

We also met in a Greek restaurant called Colossus Castle, and sometimes a Greek wedding would be taking place and people would be smashing plates while we were trying to have our meeting in the basement. It was the sort of madness you remember with affection. They were hard times, but they were good times. With friendships made, we plotted and schemed. As I say, we didn't get it right all of the time.

We launched our campaign for fair funeral practices. The members raised about £100,000, maybe not quite as much as that, and we invited PR companies to talk to us. Companies like Saatchi & Saatchi and Square Mile, sitting in Leverton's Chapel of Rest, giving us presentations on how they could help us launch our campaign for fair funeral practices. I remember one guy, from a company called Beaumark: "What you need to do is employ me and I'll get you



PERSONAL GOODBYE



invitations, I'll get you invitations into the Houses of Parliament so you can meet people. You can go to cocktail parties, government receptions and, oh, you need to lobby an MP!"

And so we approached our MP and he represented us in the House. I suspect that it still happens like that, but maybe in a slightly different way now, but it worked. John Harris and Clive went to our first gathering in the Houses of Parliament, and because they spoke passionately, from the heart, they ended up talking to the director of World in Action and he said: "I'll make a programme for you, I like this story, it's a good story. Go find me the evidence."

So we all found ourselves driving

up and down the country, talking to funeral directors who worked for firms that had sold out to SCI. We spoke to the staff and we spoke to the public, and we put together a dossier that we gave to World in Action.

I can picture us now, sitting in Clive's chapel, all totally knackered, waiting to hear if they would make the programme. The Director from World in Action arrived and said, "Do you want the good news or the bad news?" And we said, "Well, ok, we want the bad news," and he said, "We're not going to make a programme for you". We said: "OK, what's the good news?" He said, "We're going to make two."

So we had two documentary

Gary Neill and his fellow members have been instrumental in a number of events. The photograph, bottom left, shows Gary giving Andrew Harvey the presidential chain for his second term in office

programmes on ITV, at a time when ITV still dominated the mass viewing markets, and so millions heard our story. Other independent programme makers followed, including one who went undercover to secretly film the SCI sales techniques used to sell funeral plans.

In the end, SCI went on TV themselves. SCI no longer operates in the UK, so I considered our campaign a huge success. And we knew just how successful when families came into our funeral homes and enquired as to whether we were part of that American company. That's what people would ask, and follow up with: "We want to use an independent family funeral director." That was our success and that's how





we judged the success of a national campaign. It worked then, and it still works today.

In 2003, sadly, Gordon died and Andrew was ill, which created a problem. How were we to retain the connection between Golden Charter and the independent funeral directors? In the early days, we had negotiated a 20% stake in Golden Charter which was gifted to us by the owners, Gordon and Andrew. But it still wasn't our company, it was theirs. We agreed to look for ways to take over their interest. So together we ran the company – Ian Barnett, myself, Jeremy West, John Harris, Charlie Nethercott and, Wigan's finest, Richard Edwards. It took us three years to buy it out, a transaction that we completed in 2006. We paid £1.6 million for Golden Charter. You can judge the success of that transaction yourselves; it wasn't a bad deal that Mr West did over the breakfast table. So, well done Jeremy, we owe you a debt of gratitude.

We had our moments when buying the company. We unearthed all sorts of things that we hadn't realised we now owned. They hadn't been doing anything illegal, but both guys did have very individual ways of getting things done, for which I retain a huge amount of respect. We discovered that we now owned a forest in Scotland, a record company, we had multiple holding companies, and we owned Harkins, the Marketing & PR Company which did all our marketing. We had property companies. We owned the property that we were working from and, best of all, we even owned a country and western band, although we never heard them sing! You couldn't have made it up, it was just unbelievable, but we worked through it all and we survived, before going on to prosper.

We employed Tony Lochery as Chairman. Together we then

employed Ronnie Wayte and we built a plan, an ethos and a system. The system we have today. It involved a lot of hard work but, because we were working to fulfil a long held belief, we simply rolled up our sleeves and got on with it.

Freedom of choice, honesty, integrity and transparency were always in mind and today we can look back and see just how far our principles have taken us. It is human nature to moan, but sometimes you have to look back and reflect on the journey, to see how far you've come.

Today we have the largest pre-need company in the UK. We have market share, we have the membership, we have volume, and we're stronger together. But the planning for the future starts now, with a new team. My message to Independents remains the same today as it was 25 years ago: you have to make sure that you have your say. You must have your say, because if you don't, you can't shape the future of your company. Shape the future in the way we've shaped the past. Be brave, be bold and get your message across. Let the SAIFCharter Executive and the Board know your views. Let them know how you want this company, your company, to look and to be run. If you don't state your opinions, you cannot complain.

I have, after 25 years of service to my profession, decided to stand down from the Board and SAIFCharter, with immediate effect. I feel I have done my bit. My job is done, my race is run. We have had a great journey and now it is up to others to make it work for all of us. Why? Because it is our future and our children's future. So don't **** it up! Thank you. ●



Gary Neill,
outgoing SAIFCharter Chairman



Jeremy West served for two decades

A note of thanks as we look to the future

March's AGM was the latest opportunity to review the progress made by SAIFCharter and Golden Charter. While we celebrated continuing success it also signalled a changing of the guard and the next step of our journey onwards and upwards.

It's typical of Gary Neill to recount the early days of SAIFCharter through the lives of the larger than life personalities involved, and to lace his recollections with humour of the crazy days.

No problem is insurmountable. With courage, teamwork and determination people can overcome anything. However my admiration goes beyond that initial audacity and determination. The real hard is work is seeing the job through and in that respect two members of the original band of Independents delivered.

Jeremy West and Gary Neill have served the sector on the SAIFCharter Executive and on the Board of Golden Charter for more than 20 years. The latter achievement is an almost unheard of length of tenure in today's commercial world. To retain passion and commitment throughout is truly remarkable, and all UK funeral directors owe them both a huge debt of gratitude.

Golden Charter would not or could not be what it is today if not for the contribution of each. I'm pleased to say that we marked Jeremy's Board retirement with a presentation, and a similar ceremony is set to be held for Gary.

A quote which made me smile offers: "When some people retire nobody notices the difference." That won't happen in this instance. Their legacy is thriving, and for that we all owe them a huge vote of thanks.

Ronnie Wayte, Golden Charter CEO

Members at the SAIFCharter conference



TRIUMPHING OVER ADVERSITY



Veteran Simon Weston CBE was the guest speaker at the SAIF AGM and gave an inspiring talk on his determination to succeed

WORDS: LINDA JONES / PHOTOS: STEVE PHILLIPS

SAIF's Annual General Meeting (AGM) and banquet weekend got off to an excellent start with an inspiring and moving talk from Simon Weston CBE.

The room was fit to bursting as more than 150 people gathered to listen to how this remarkable man was so severely injured during the Falkland conflict in 1982 and lived to tell the tale.

Simon, born on 6 August 1961 in Caerphilly and brought up by his mother and stepfather, was aboard the RFA Sir Galahad ship when it was destroyed near Bluff Cove in the Falklands and suffered over 46% burns to his body, enduring some 98 operations since. However, in Simon's words, "I was one of the lucky ones, I survived".

Clips of the bombings and survivors were shown in graphic detail, giving the audience a better insight into Simon's story and describing how, following the blast, he tried to help his colleagues, not realising that his own hands were melting in front of him.

Having joined the Welsh guards in 1978 following a little push from his dear

mother, Simon was selected to go to the Falklands in 1981. Having been there for a short while, in June 1982 he and others from the Welsh Guards were ordered onto the Sir Galahad. Unfortunately, the ship was home to ammunition, petrol and bombs and was clearly a target for the Argentinian air force. Following the strike, Simon explained how there were bodies everywhere; 97 were injured and 48 Welsh Guardsmen lost their lives that day.

Simon was one of the many injured flown to various hospitals and then eventually home to England, but was unrecognisable even to his mother. On seeing this severely burnt man on the trolley, his mother said "oh look at that poor boy" and on hearing her voice, Simon called out, "Mam, it's me". On realising that it was her son, she almost fainted.

The talk explained the process of going from the Simon Weston who entered the Welsh Guards at 18 years old to the Simon Weston who returned from the Falklands an injured and severely disfigured man, and then the Simon Weston of today. It had been a very hard climb, he explained, battling alcohol abuse and suicidal thoughts, facing tormenting remarks from the public regarding his disfigurement, to become the charity fundraiser, successful businessman, author and father of three children that he is today.

Simon was awarded the OBE in 1992 by the Queen in her Birthday Honours list, was awarded the Freedom of the City of Liverpool in 2002 and of London in 2015, and was honoured as one of the 100 top Welsh heroes in 2004. He has appeared on television, written several books, and been awarded the CBE at the beginning of this year for his charitable work.

Simon is such an inspiration and his message is one of single-minded determination, to not only accept what has happened, but to turn that to your advantage. His career has been a demonstration of how a positive mental attitude can achieve business goals. ●

Simon with
Brian Hart from
SAIF Insure
who
generously
sponsored the
guest speaker



MEMBERSHIP UPDATE



FULL MEMBERSHIP PENDING

Mr P Yarwood/Mrs C Yarwood
Secure Haven Ltd t/a Secure Haven Cremations
The Essex Barn
Coptfold Farm Hall
Essex, CM4 0EL

ACCEPTANCE INTO FULL MEMBERSHIP

Mr S Walker
Walker Funeral Directors
397 Nitshill Road
Glasgow, G53 7BN

Mrs J Richardson
Allan Menzies Funeral Directors Ltd
1369 Gallowgate, Glasgow, G31 4EX

Mr P Fenwick
Wilkinson Bros
10 Church Hill, Old Blackwell, Alfreton, DE55 5HN

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

Mr C Kenyon
Meridian Funeral Home
155 Eaves Lane, Chorley, Lancashire, PR6 0TB

Mr M T Masters/Ms A Pidgley
New Forest Funerals
Bank House, The Square, Fawley, Southampton, SO45 1DD

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

Mrs C Bennett
Bennett of Morley
121 Queen Street
Morley, Leeds, LS27 8HE

Mr R Weaver
Weaver Bros Ltd
Lane End Road, Bembridge, Isle of Wight, PO35 5UE

ASSOCIATE MEMBERSHIP PENDING

Mr D McGowan
D J MacNeice & Co Ltd
37A Barrow Road
Glasnevin Industrial Estate
Dublin 11, Eire

FULL MEMBER NEW BRANCH

Mr M Gore
Gore Brothers Limited
56 Queen Street
Ramsgate, Kent, CT11 9EE

Mr R Anderson
Andrew Anderson & Sons FD
64B Buchanan Street
Balfour, Glasgow, G63 0TW

Mr N Gillard
Yeomans Funeral Service
EastCombe, Bishops Lydiard, Taunton, TA4 3HU

CORRECTIONS FROM LAST MONTH'S ISSUE

APOLOGIES ARE GIVEN TO THE FOLLOWING COMPANIES WHOSE DETAILS WERE INCORRECTLY

LISTED AS 'BUSINESS SOLD' IN LAST MONTH'S SAIFINSIGHT

Wrongly listed last month as Business Sold - Company is still a SAIF Member

Mr D Egan
Henley Funeral Directors
5 Whatley Road, Oldbury, West Midlands, B68 9RZ

Branch of **Henley Funeral Directors (Collyer & McBride)**
Mr D Egan
211B Birchfield Road
Handsworth, West Midlands B19 1LL

Branch of **Henley Funeral Directors (Collyer & McBride)**
Mr D Egan
376 Walsall Road, Perry Barr
West Midlands B42 2LX

Branch of **Henley Funeral Directors (Collyer & McBride)**
Mr D Egan
2 Hollyhedge Road,
West Bromwich
West Midlands B71 3AA

Wrongly listed last month as Business Sold - Member not renewed

Mr I Fisher
Ivan Fisher Independent Funeral Homes Ltd
Norton House
Hethersett, Norfolk NR9 3EN

Branch of **Ivan Fisher Independent FH Ltd**
Mr I Fisher
2-4 Norwich Road
Norwich, Norfolk, NR11 6BN

Wrongly listed last month as Business Sold - Member not renewed

Mr H Garner
Garner's Funeral Services Ltd
53 The Broadway
Tolworth, Surrey KT6 7DW

Branch of **Garner's Funeral Services Ltd**
Mr H Garner
314 Hook Road
Chessington, Surrey KT9 1NY

ASSOCIATES CHANGE OF ADDRESS DETAILS

Mrs B Pearce
Institute of Civil Funerals
186a Station Road
Burton Latimer
Kettering, Northamptonshire NN15 5NT (Formerly at Kimbolton, PE28 0LF)

FULL MEMBER CHANGE OF DETAILS/ADDRESS

Mellor & Smith Funeral Directors
Prince of Wales House
3 Fairfield Road, Buxton
Derbyshire, SK17 7DN
(Formerly at Buxton, SK17 7EQ)

Note: Should any SAIF member have any known reason which would prevent membership being granted, please contact the SAIF Business Centre, in writing, with substantiated evidence against the said application to be received at SAIF Business Centre by no later than 3 May 2016.

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

TOP NIGHT

The family friendly night from across the UK with

Yet again, the Funeral Planner of the Year (FPOY) Awards have proved to be among the biggest, most lavish, and certainly loudest events in the independent funeral director's calendar.

Held on the evening of Friday 11 March, on the eve of the SAIF and SAIFCharter AGMs, the awards ceremony set the tone for a weekend of celebration. And that tone was well deserved, as staff and families gathered from the best independent funeral planners across the UK.

The night's largest national winner, A J Sellman, was revealed to have reached a 69% pre-need to at-need ratio – far ahead of the 50% level that has been the profession's aim in recent years. Every nominee in the room displayed a consistent level of achievement that saw them compete at those heady heights.

And the winners are...

Around 50 awards were given out on the night, all Independents from around the country who have increased their funeral plan sales at the fastest rate.

Winners from each region then faced off for the three national awards. For companies selling between 51 and 149 plans over the year, Robson's Funeral Directors took away the prize, the 150-399 winner was J&T McColgan, and A J Sellman Family Funeral Directors took the 400+ prize.

Speaking about the 400 plus winner, Golden Charter CEO Ronnie Wayte told funeral directors: "This company is setting a standard that all of you should aspire to. They have sold in the last year... 69% pre-need to at-need. On top of that, they're really nice people."

He added: "While I love every funeral director in this room, we have a very special relationship with this company. And that relationship is about partnership, working together, equality and mutual respect."



Every winner went away with several prizes. In the case of the national winners, those prizes included the award itself, a framed certificate, locally planted trees dedicated to the winner by the Woodland Trust, and money towards marketing support and a staff celebration.

In addition to the regional and national awards, three Best Newcomer prizes were given out to the most successful new businesses. Paul Bourton Funeral Service, Wombourne Funeral Services and R Banks & Son took away those awards.

TO REMEMBER



It shone the spotlight on independent funeral directors and guests enjoying the Top of the Pops musical theme



Written, produced and funeral directed by Independents

Going hand in hand with the musical theme, Golden Charter and audio visual specialists Premier turned the night's venue into a Top of the Pops style studio for the night.

In what was the most advanced setup of any Funeral Planner of the Year ceremony so far, a 16-foot screen was projected above the stage, with two projectors required. Rigging was set up that included two cameras mounted from the top of the venue, which automatically zoomed in on each winner's table as they were announced.

Around 50 videos were created by Golden Charter and each winner was given a personalised musical video to walk on to, while the event began with a montage of Independents' successes over the past 25 years, a specially created Top of the Pops style intro sequence.

With around half an hour of uniquely created content, and a presentation made with software never trialled at the event before, this year's awards show was the most ambitious yet in terms of its production.

What did you think?

A representative from every attendee company was contacted after the event to feedback their views of both FPOY and the SAIFCharter AGM. Those results will be explored in more detail once they have been fully analysed, but the immediate results show that the FPOY theme was a big hit.

As Malcolm Flanders outlined in this month's *SAIFInsight* news section, those comments are being reviewed as part of Golden Charter's plans for a revamped FPOY and SAIFCharter AGM weekend, set for London in September 2017.



Left, Golden Charter's Chief Executive Ronnie Wayte

Number one performances

This year's theme might have been the most appropriate yet, as the number one funeral directors across the UK were greeted by number one musical performances from the past 50 years.

As we named the top 50 funeral planners of the year in the style of the Top of the Pops chart countdown, each winner walked on to their own number one performance – with some Pan's People dance numbers for a few of the winners who couldn't be there on the night.

That theme stretched beyond those videos, however. From the moment the nominees and winners entered the venue, they were greeted with images of musical legends, and their tables each had a classic album name as well as a few (admittedly inflatable) instruments for attendees to try their hands at.



Shining the spotlight on the best of the best: Turn the page to view this year's winners...

AWARDS WINNERS



SCOTLAND
(NORTH)

- 1. John G Corse Funeral Director Ltd
- 2. John Fraser & Son
- 3. Aberdeen Funeral Directors Ltd

EAST MIDLANDS

- 4. Hortons Funeral Directors
- 5. J R Hoult & Grandson Ltd
- 6. Hammertons Funeral Directors

CENTRAL
MIDLANDS

- 7. Wilkinson Bros
- 8. Andrew Smith Funeral Services Ltd
- 9. A.J. Sellman Family Funeral Directors





10



11



12



13



14



15



16



17



18



19

NORTHERN IRELAND

10. Willowfield Private Funeral Home

11. Woodvale Funeral Services

EAST ENGLAND

12. Andrew Bingham Independent Funeral Service

13. Harwich and Dovercourt Independent Funeral Services Ltd

14. A Abbott and Sons Independent Family Funeral Directors

WEST MIDLANDS & NORTH WALES

15. Tilstons Funeral Services

16. Kenna & Turner

17. Roberts Bros

SCOTLAND (SOUTH)

18. Robson's Funeral Directors

19. J & T McColgan



AWARDS WINNERS



**20. Fosters
Funeral
Directors**

NORTH LONDON

**21. F J Pinnock
& Sons**

**22. Adam &
Greenwood
Funeral Home**

**23. Daniel
Robinson &
Sons Ltd**

SOUTH MIDLANDS

**24. Franklin
& Hawkins
Independent
Family Funeral
Directors**

**25. Edward
Carter Funeral
Directors**

**Devall & Son
Family Funeral
Directors**

NORTH ENGLAND

**26. Hardy's
Funeral
Service**

**27. A J
Gascoigne &
Son Funeral
Director**

**28. John
Blenkiron &
Sons Funeral
Directors**

SOUTH EAST LONDON

**29. Melville
& Daughters
Funeral
Directors**



20



21



22



23



24



25



26



27



28



29



30



31



32



33



34



35



36



37



38



39

30. Havill
Funeral
Services
31. West &
Coe Funeral
Directors

SOUTH WALES

32. Wyn
Bishop Ltd
33. Rumney
Funeral Home
34. Tovey Bros.

**YORKSHIRE
& EAST
LANCASHIRE**

■ McBride &
Sons Funeral
Directors
35. Paul
Williams
Independent
Funeral
Directors Ltd
36. George
Brooke Ltd

**SOUTH EAST
ENGLAND**

37. Bateman
Funeral
Services
38. T.W. Fuggle
& Son
39. J. Dilnot-
Smith & Son



AWARDS WINNERS



WEST ENGLAND

- Waters & Sons Independent Funeral Directors Ltd
- 40. D J Bewley Funeral Directors
- 41. Ernest Heal & Sons Funeral Directors Ltd



40



41

WEST LANGASHIRE & MERSEYSIDE

- 42. Moons Funeral Service
- 43. J T Byrne Funeral Directors
- 44. Alderson & Horan Funeral Services



42



43

SOUTH WEST LONDON & SOUTH ENGLAND

- 45. West Berkshire Funeral Directors
- 46. William Hall Independent Funeral Directors
- 47. Reynolds Funeral Service



44



45

SOUTH WEST ENGLAND

- 48. Bridgwater Funeral Services
- 49. R J Bray & Son



46



47



48



49



50



51



52



53



54



55



56

50. T & I
Stockman
Funeral
Services

NEWCOMER

51. Paul
Bourton
Funeral
Service

52.
Wombourne
Funeral
Services

53. R Banks
& Son
(Funerals) Ltd
Independent
Family Funeral
Directors

NATIONAL

54. Robson's
Funeral
Directors

55. J & T
McColgan

56. A.J.
Sellman
Family Funeral
Directors

Forgotten tragedy of working-class victims

Scale of Chicago disaster overwhelmed churches and cemeteries after 844 died in ship capsized

I'm sure everyone will have heard about the Titanic disaster on 15 April 1912 and the great loss of life sustained. One of the lessons learnt from that tragedy was that many of the ships in service had to increase their lifeboat capacity, which sadly led to another maritime disaster which many may not have heard about.

It was cool, damp day on the south bank of the Chicago River, but the weather was due to improve as the day went on. The date was 24 July 1915, and the SS Eastland was moored up with passengers boarding and joking about how the ship was listing and it was going to turn over. Little did they know what was going to happen.

Many of the passengers were employees of The Western Electric Company Illinois and their families, who were off for a picnic organised by the company. As the day was cool, many of them moved below decks so they could get warm before the ship departed.

When the ship reached its limit of 2,500 passengers, the gang plank was removed. The ship's orchestra began to play an upbeat tune in the ballroom, where many people were dancing. As the ship prepared to set sail many passengers moved to the port side of to wave goodbye to family and friends. The engines began to move the ship forward, and as it did so the SS Eastland lurched sharply to port, before rolling completely onto her side.

There was panic on the ship with the majority of the passengers trapped below decks and many were subsequently crushed by heavy chairs, bookcases and pianos falling on top of them. The harbour master gave the order not to cast off any more ropes until the ship could be righted; the ropes couldn't take the weight and snapped.

Passengers who were able to jump



The SS Eastland rolled over in the Chicago River as it prepared to set sail on a picnic outing

into the water were jumping into raw sewage, with many of them drowning as they were wearing their best clothes for the trip. Many women were in long dresses and the men in three-piece suits.

Warehouse workers jumped on the side of the ship with blow torches to cut holes in its side in an attempt to free those who were banging and shouting from below - only to be met by the ship's captain complaining they were ruining his ship. The chief engineer was able to turn on injectors to fill the boilers with water to put them out as he feared they could explode, and he then managed to leave the ship by climbing up an air duct.

Mortuaries were established in surrounding buildings and the deceased laid out in rows for identification - 844 passengers died including 472 women, 290 children, 82 men and four crewmen. 22 entire families were wiped out.

Deceased who were not identified were taken to the 2nd Regiment Armoury, (now in the top 10 most haunted buildings of America, where

children can be heard crying, and a weeping grey lady walks around who has been seen on many occasions).

The scale of the disaster soon overwhelmed local churches and cemeteries. Many combined funerals were held and freight trucks were turned into makeshift hearses to cope with the sheer volume of funerals taking place. Survivors had to be immunised for typhoid due to the amount of time spent in the river.

The disaster was down to the slow-reacting ballast tanks and the poor distribution of weight which was largely caused by the increase in the number of lifeboats, which had caused an additional 14 tons to be placed on the ship.

Unlike the Titanic, press coverage of the disaster was low key due to the passengers being mostly working class. A week later a millionaire heiress who was married gained much more notoriety in the press and the disaster was all but forgotten.

CLIVE PEARSON
PRESIDENT
BRITISH INSTITUTE OF FUNERAL DIRECTORS

ORGANISATIONS AGREE POLICY AND BEST PRACTICE GUIDANCE FOR INFANT CREMATION IN ENGLAND AND WALES

The Federation of Burial and Cremation Authorities (FBCA), the Institute of Cemetery and Crematorium Management (ICCM), the Cremation Society of Great Britain (CSGB) and the Association of Private Crematoria and Cemeteries (APCC) have worked closely together to produce a single, universally agreed Policy Statement and Best Practice Guidance Document for Infant Cremation. These documents can be found at www.fbca.org.uk

The organisations have been encouraged by the Ministry of Justice (MoJ) to send out the policy and best



practice documents to their respective memberships asking them to post the policy statement on their website and to defer to the joint guidance. As

readers will no doubt be aware, the MoJ is engaged in a consultation process following recent inquiries into infant cremations and other related cremation matters. These finalised documents have been sent to the Ministry for its consideration.

The above mentioned organisations involved with the production of these documents would also suggest that as well as posting on crematoria websites, the documents should be circulated on

a wider basis. We would collectively propose that the policy statement and guidance should be supplied to NHS Trusts in areas surrounding each crematorium and shared with funeral directors that may be involved with the cremation of babies and come into contact with the bereaved parents.

In addition, the documents should be readily available to anyone who wishes to obtain information about infant cremation when visiting the crematorium.

It is important to ensure that information is shared with all organisations that are key to the provision of this most sensitive service and that there is consistency, clarity and transparency in the message that is sent out from the cremation sector.

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

FIT-FOR-PURPOSE LEGISLATION

At the time of writing, cemetery and crematorium operators in Scotland were awaiting the Burial & Cremation (Scotland) Bill to pass into law. Should all of the sections of the Bill be adopted we will see modern, fit-for-purpose legislation in at least one part of the UK.

Two main parts of the Bill are the bringing into legislation the cremation of pre-24-week fetuses and the reuse of old abandoned graves. The regulation of cremations of unborn children has been long awaited as the Institute began its campaign for the sensitive disposal of fetal remains as long ago as 1985. It looks like regulation will also be introduced in England & Wales, as the recently closed consultation carried out by the

Ministry of Justice must surely result in regulation.

On the matter of the reuse of old abandoned graves it is hoped that the Scottish Parliament will endorse this practice and appropriate safeguards, as it is the only way to make cemeteries sustainable. Building more cemeteries means additional maintenance costs and hence pressure to increase fees. Remember, cemeteries do not make a profit. It is a disappointment to the Institute that despite its campaigning for many years for the lawful option to reuse old abandoned graves, the Government in England and Wales has made no positive move.

It can't go unnoticed that there are suggestions both north and south of

the border to regulate funeral directors. There will be much debate on this within the industry surrounding the advantages and disadvantages that I won't comment on.

What I will highlight is that cemeteries and crematoria are regulated via burial and cremation legislation and environmental legislation in respect of crematoria. All crematoria must have a licence to operate. In Scotland, the National Committee on Baby and Infant Cremations has issued Codes of practice that encompass crematoria, funeral directors and hospitals, which effectively push aside codes issued by individual organisations.

The Ministry of Justice has suggested a working group be established where guidance and policy might be formulated. Could a single code for all concerned be established in England and Wales?

The answer is yes for crematoria as a single code and policy document regarding baby and infant cremations was jointly agreed by all cremation sector organisations and issued on 1 March.

What would be the advantages and disadvantages to the funeral directing industry if it adopted a similar approach?

A major advantage would be reassurance to all bereaved people.



ORGANISATIONAL CULTURE, LEADERSHIP AND THEIR EFFECTS ON YOUR BUSINESS

It makes good business sense for leaders to define and promote a culture that gets the best out of all employees

WORDS: CATHERINE BETLEY

once worked in an organisation where the culture was quite literally to stop when you dropped. The leaders set such a pace that the rest of us were either drawn into patterns of working that were deeply unhealthy (does anyone really need to answer their emails at midnight?) or pretty devious – with some staff (not me, obviously!) trying to appear as though they were constantly busy and on the edge of effort-related exhaustion, while actually delivering as little productive work as possible and leaving the rest of us to pick up the slack. The pursuit of collecting, although rarely getting to use TOIL (time off in lieu of hours worked) was completely out of hand and the sickness absence rate sky high – as was staff turnover. Needless to say, we were all completely bought into this way of working; it was accepted by everyone, including the boss, that that’s how it was and there was little or no hope of anything changing.

In a lifetime previous to that one, I worked in an organisation where the boss would arrive having cycled a considerable distance, take a quick shower

and saunter as fresh as a daisy into the office at probably nearer to 10am than our official start time of 9am – and then ask if anyone wanted a coffee. By contrast, she was incredibly productive, extremely supportive and pretty ground-breaking in the work she did – and the rest of us followed. Not so much in appearing at work ‘late’ (although unless it’s absolutely imperative to be somewhere at a certain time I’m all for a bit of flexibility), although this wasn’t seen as much of a problem unless there was something that had to be done, or a particular meeting to be attended, but inasmuch as she inspired us to behave in the same way – when we got to work, we were ready to work, in a great frame of mind to work, and stayed at work as long as the task required without giving a second thought as to whether or not we went over our ‘hours’.

Organisational cultures are set by organisational leaders, although they are often reinforced by managers and other influential staff members. Organisational cultures are the set of expectations or ‘norms’ that are usually unwritten, but that define how the people in your business behave – towards each other, towards themselves and

most importantly, towards your customers. Organisational cultures are set by example, not by whatever the latest policy or procedure might say about the business’ vision, mission and values, flexible working hours, maintaining civil relationships with your co-workers or talking to your line manager if you have a problem.

As a popular quote doing the rounds on LinkedIn in 2015 (for the uninitiated, LinkedIn is a business networking website where the great and the not-so-great can spout their pearls of wisdom) noted, “the culture of any organisation is shaped by the worst behaviour the leader is willing to tolerate” (attributed to Gruenter and Whitaker, undated). If this should be the case, then it is imperative for business owners, MDs and managers to look closely at the behaviour that is tolerated in their business; and the example they set for staff members on a daily basis – not an easy task, since most of us don’t truly recognise our leadership roles and what they mean, and some of us adopt a ‘do what I say, not what I do’ approach which simply doesn’t improve the culture that we are unwittingly promulgating.

Organisational cultures are as diverse as the people in them; all the way from optimistic, inclusive, encouraging and respectful, through ambivalent, pessimistic, cliquy and incestuous and right across to aggressive, negative, critical and bullying. Most organisations have elements of the entire spectrum in them, yet the dominant culture will ultimately





be decided by the leadership. So how do you recognise an unhealthy culture when you're in the middle of one? Simple. If you characterise your workplace as a place of trust, honesty, respect and fairness then you are in the right ballpark. If, however, you are aware that negative behaviours go largely unnoticed in your workplace – or even worse, everyone knows about them but are too afraid to challenge the status quo – then you know you have a problem.

Often the source of the problem is the leadership of the organisation, whether all the way at the top from the owner of the business, or from paid management. Many good sources of advice for those experiencing issues at work would suggest that you must 'talk to your line manager or HR manager', yet quite often, and especially in smaller, family businesses, there isn't one. And what if it is the leaders that are actually creating or sustaining a culture where unhealthy working practices are thriving and relationships

“A COMPANY BECOMES WHATEVER A LEADER LET'S IT BECOME, NOT NECESSARILY WHAT THEY WANT IT TO BECOME”

Catherine Betley

are, how shall we say, strained? It might even be that leaders ignore or are unaware of poor relationships between staff members, or feel powerless,

too busy, or too stressed to address bad employee behaviour.

A recent conversation with a friend of mine who is a relatively new funeral arranger within a large group business, revealed her discomfort when she was asked to take over making funeral arrangements for a bereaved family because the other arranger had made it abundantly clear that she intended to go home on time, whether or not she had finished the task in hand. While it may have been that she had important commitments to attend to that day, it made my friend (whose third arrangement this was) feel that this was something normal within the company, leaving the distressed family with a very much less experienced staff member, who was also meant to have left for home but who wouldn't have dreamed





of saying so. Although my friend was somewhat annoyed with her colleague, she had clearly been given the impression that this behaviour was normal and acceptable and as the 'junior' she would have to deal with it. Would this be usual in a smaller, family firm?

Not every business can be a happy, supportive place all of the time. Yet it makes good business sense for leaders to define and promote a culture which gets the best out of all staff members. Good organisational cultures foster great teams – recruitment and retention is better, morale and commitment is better, performance is better, absence and sickness is reduced. Good organisational cultures ensure a positive public and community image. In the same way that a staff member publicly bemoaning how much they dread going to work will negatively affect public perception of your business and how you care for people (pretty important, given the type of work that your average funeral director does), poor organisational cultures lead to employees finding ever more creative ways to undermine your business.

Improving organisational culture can be tricky without a change of leadership, or at least a very strong new approach that is backed by every influential individual

within that organisation. If you are aware that your business has fostered a few negative cultures – perhaps the mickey-taking has gotten out of hand and spiralled into bullying – perhaps it goes without saying that staff work extra hours without recompense or even sincere thanks – then you need to consider the following: How evident is your organisational culture to a) your staff and b) your customers? And how does this affect your business?

If you would be uncomfortable with your staff members publicly describing what it really feels like to work in your business then action needs to be taken. To begin to tackle poor organisational culture, you may like to consider the some of the following:

- Introducing individual staff member or team meetings to set expectations and

- clearly communicate responsibilities
- Consulting on significant changes within the business
- Setting a pace that is appropriate – challenging but achievable deadlines
- Allowing some flexibility in approach to working hours
- Arranging training for staff members to build conflict resolution and communication skills
- Encouraging social interaction and out of work events for staff teams
- Considering reward and recompense structures
- Ensuring that HR policies are in place, communicated and adhered to
- Encouraging all members of the organisation to look after themselves, including accessing additional support if they feel they need it. ●

SAIFSupport offers free and confidential information and advice as well as the opportunity to access up to six free sessions of telephone counselling for those who feel that a little extra support may help them to manage any stressful issues that they may be experiencing. Counselling is delivered by highly qualified, supervised counsellors who will take a practical approach to exploring issues and helping to resolve problems. There is no restriction on who contacts us or what the problem is – we are simply here to support you at times of stress. To get in touch with SAIFSupport call free on 0800 077 8578 or email us at SAIFSupport@professionalhelp.org.uk.





IoCF administrator Barbara Pearce will provide support

NEW HQ FOR INSTITUTE OF CIVIL FUNERALS

The Institute of Civil Funerals has moved its headquarters into new office premises in Burton Latimer.

The IoCF administrator, Barbara Pearce, is looking forward to running the day-to-day operations for the Council of Management from its new improved office space and facilities. She will continue to be available to IoCF members, funeral arrangers and



the public to provide support and information about membership of the Institute, or when seeking a funeral celebrant or arranging a funeral ceremony in general.

The IoCF phone number

and email address have remained unchanged. Barbara and the IoCF Council of Management can be contacted via these and at the address below:

✓ The Institute of Civil Funerals
186a Station Road,
Burton Latimer, Kettering,
Northamptonshire
NN15 5NT
Tel: 01480 861411
Email: info@iocf.org.uk
Website: www.iocf.org.uk

Dementia Awareness Week

Alzheimer's Society is aiming to increase understanding about the condition by providing information and support

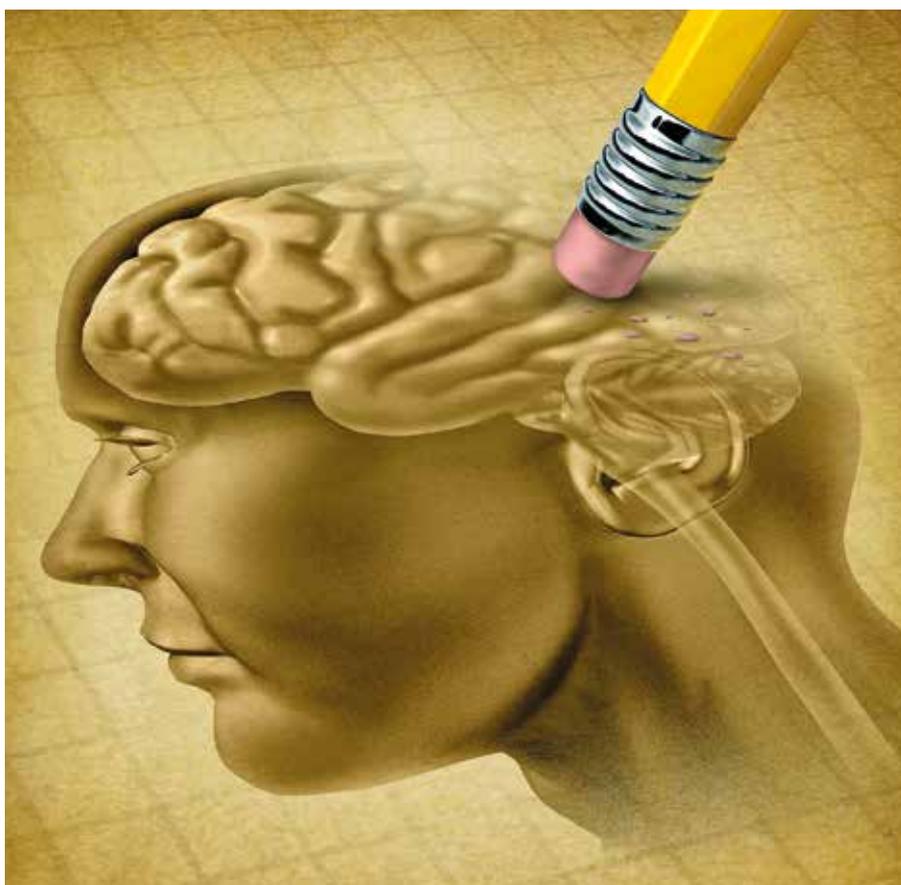
This year's Dementia Awareness Week (DAW), 15 to 21 May, will encourage people who are worried about dementia to confront their concerns by addressing dementia directly and going to the Alzheimer's Society for information and support.

Dementia can be scary and many people don't know where to turn, but Alzheimer's Society is there for anyone affected and there are lots of ways it can help. The Society believes that life doesn't end when dementia begins.

GET INVOLVED IN THE WEEK

To support the week, there are lots of ways to get involved to help raise awareness:

- Order free posters, flyers and booklets and display them in your local community. To order materials, complete the DAW order form at www.alzheimers.org.uk and email it to marketing@alzheimers.org.uk
- Attend your nearest event – hundreds of awareness-raising and fundraising events will be taking place in communities across England, Wales and Northern Ireland. Visit the Alzheimer's Society website to find out where your nearest will be.
- Organise your own fundraising event or run a Dementia Friends session
- Visit www.alzheimers.org.uk/ remembertheperson from 15 May when Alzheimer's Society will be urging everyone to confront dementia and share their own experiences, feelings



or concerns to build momentum and dialogue and show those who are worried that they're not alone

- Subscribe to the Society's e-newsletter and follow it on Facebook and Twitter to get the latest information about the Week – #DAW2016

Dementia Awareness Week is an important opportunity for the organisation to increase understanding of dementia and to raise awareness of

the Society and how it supports people, and raises funds in local communities. It is only thanks to everyone getting involved, that Dementia Awareness Week is such a success.

✓ If you, or someone you know, is worried about dementia, call Alzheimer's Society National Dementia Helpline on 0300 222 1122 or send an email to helpline@alzheimers.org.uk



LIFE AND DEATH TRENDS? DEPENDS!

People need to reflect on life in order to come to terms with death. But are mock funerals really the answer?

WORDS: DR BILL WEBSTER

Attention funeral directors and suppliers: I recently discovered a product that I know you will be excited to add to your list of resources. It is called a ‘mock funeral’! No, I am not kidding! A recent news article reported that in Seoul, South Korea, a regular funeral service company named Hyowon gives free mock funerals as part of efforts to promote its image. It has attracted about 15,000 visitors since 2012, ranging from middle school students to elderly people who want to know what their deaths will be like and how to prepare for the end of their lives. Since starting the programme, the company says it has seen a 30% increase in the number of people signing up for its funeral home business.

A 30% increase? I imagine I have your attention now, right? But this and the example that will follow gives us yet another perspective on the importance to current generations of

personalising both life and death.

Each mock funeral service reportedly draws dozens of people. Before they climb into their coffins, they listen to a lecture on life and death, watch a TV documentary on a woman dying of a cancer saying farewell to her family, and write their own Wills.

Then, in a dimly lit room, they dress in white burial shrouds, get into a wooden coffin and lie down. After 10 minutes or so, the lid is removed and they slowly sit up inside the coffins. Most say they thought about their past and their loved ones while inside the coffins and vow to live better lives from now on.

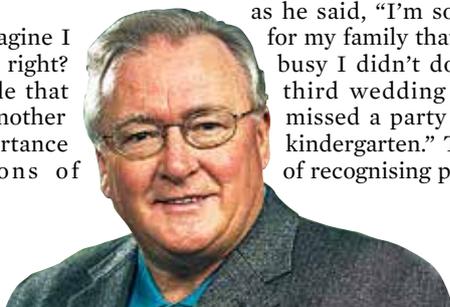
“I gained courage to live a new life,” one lady reportedly said, sobbing. “I thought about my dead mother ... she was really beautiful when she was young and was very generous.”

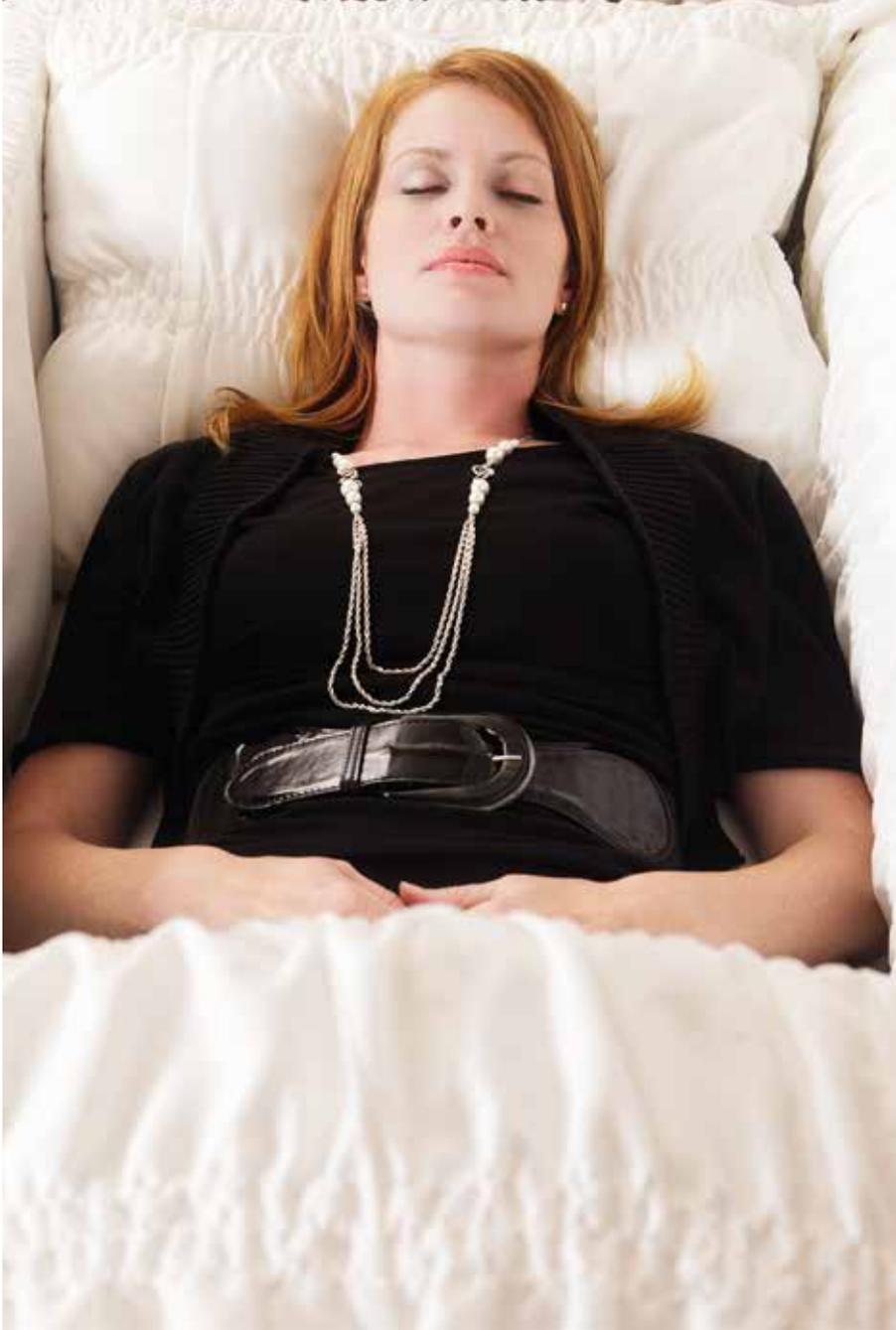
Another participant choked with tears as he said, “I’m so sad. I feel sorry for my family that because I was so busy I didn’t do anything on my third wedding anniversary and missed a party at my daughter’s kindergarten.” That speaks to me of recognising priorities.

These mock funerals are part of a ‘dying well’ trend in South Korea, part of the worldwide ‘Death and Dying Awareness’ movement which has found a lot of traction in North America and the UK. Many who join the mock funerals are seeking relief from the stresses of modern life in South Korea, which has the developed world’s highest suicide rate. Supporters of the practice credit the services with helping participants map out better futures.

However, all is not peace and tranquillity in the mock funeral business. Critics say they are nothing but money-making enterprises. A handful of companies conduct the mock funerals, and the rivalry is getting ugly. Another Seoul-based company, which charges up to 50,000 won (£30) per client, says it now has fewer than 10 customers per month because of competition from Hyowon, which it is suing for allegedly stealing the idea.

Okay, so if a mock funeral isn’t your cup of tea, how about Letters from Beyond? Another trend that has come to the fore is the reading of letters written by the deceased to those attending their funerals. For those who like to get in the last word,





this may be just the ticket. The following is adapted from a letter that was read at the funeral of a young woman who died of cancer, leaving behind her husband and young daughter:

“So... I have some good news and some bad news. The bad news is, apparently, I’m dead. Good news, if you’re reading this, is that you are most definitely not (unless they have wifi in the afterlife). Yes, this sucks beyond words, but I’m just so glad I lived a life so full of love, joy and amazing friends... I love you all and thank you for this awesome life.

“Whatever religion brings you comfort, I am happy that you have that. However, respect that we are not religious. Please, please do not tell my little girl that I am in heaven, because in her mind, that means that I chose to be somewhere else and left her. In reality, I did everything I could to be here with her, as there is nowhere, nowhere I would rather be than with her and Jay. Please don’t confuse her and let her think for one second that is not true. Because I am not in heaven. I’m here. But no longer in the crappy body that turned against me. My energy, my love,

my laughter, those incredible memories, it’s all here with you.

“Please don’t think of me with pity or sadness. Smile, knowing that we had a blast together and that time was amazing. More than anything, I love making people laugh and smile, so please, rather than dwelling on the tragic ‘Terms of Endearment’ end of my story, laugh at the memories we made and the fun we had. Please tell Brianna stories so she knows how much I love her and how proud of her I will always be (and please make me sound way cooler than I am).

“And don’t say I lost to cancer. Because cancer may have taken almost everything from me, but it never took my love or my hope or my joy. It wasn’t a ‘battle’, it was just life, which is often brutally random and unfair, and that’s simply how it goes sometimes. I didn’t lose, dammit. The way I lived for years with cancer is something I consider a pretty big victory.

“Friends, I love you all and thank you for the most wonderfully awe-inspiring life. If you do go to my funeral, please run up a bar tab that would make me proud! I look forward to haunting each one of you, so this isn’t so much a goodbye as it is see

you later. Please do me a favour and take a few minutes each day to acknowledge the fragile adventure that is this crazy life. Don’t ever forget: every day matters.”

In a strange way, mock funerals and letters from beyond are achieving a very similar goal. People need to reflect on life in order to come to terms with death. What makes life so precious is the knowledge that it doesn’t go on forever.

People are talking about life and death and we need to pay attention to that, or ignore it at our peril. But the wise among us will ask “why”? To understand why so many are suddenly dying to learn about death, we need only look around at the millions of aging baby boomers whose own mortality becomes more apparent every year. It is, after all, in the nature of this particularly self-possessed generation to not simply embrace an issue, but wrestle it to the ground.

I have grown more and more convinced of the connection between living well and dying well. Both a good life and a good death must find its meaning in the face of the inescapable reality that we are born, grow up, work, play, fall in love, have children, grow old, and then, finally, exit the world we know. We all have to come face to face with the seemingly senseless fact that eventually I will stop breathing, thinking, loving and being. So what am I letting go of? What are my greatest joys, my proudest achievements, my deepest regrets, my darkest secrets and my unfulfilled dreams?

Many are seeking the answer by finding the courage to share with another human being one’s own unique story about what it really means to die.

But for me, when it is my time, please just “return to sender”. ●

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

Business Matters

WRITTEN WARNINGS + BUDGET BENEFITS + CONTENTS SECTION THREE +
CONTENTS SECTION FOUR + CONTENTS SECTION FIVE + SECTION SIX

A SHORT GUIDE TO WARNINGS

Know the score: June Fraser, of Beacon Workplace Law, looks at formal written warnings and focuses on the procedures that all employers need to know...

What triggers disciplinary action?

What triggers disciplinary action? Broadly speaking, two kinds of behaviour at work can result in disciplinary action: conduct and performance. In minor matters these can be approached in an informal manner, however, if you believe that the conduct or performance requires a more formal approach then, after sufficient investigation (see last month's Business Matters article) if there is a need for a formal warning then you can issue a written warning, a first and final written warning or a final written warning. A first and final written warning is used where the conduct or performance is a serious matter that requires the employee to realise that it cannot be repeated or they may face dismissal.

One or more investigatory meetings may be necessary prior to the disciplinary phase of proceedings. Staff are not entitled to be accompanied at investigatory meetings. They are, however, entitled to be accompanied by a colleague or trade union appointee at all formal disciplinary meetings.

In the event that the process results in issuing a written or final warning, the manager will have to decide:

1. How long the warning will remain 'active'?

a. A written warning can last between six and 12 months depending on how serious the issue is, after which it will be treated as 'spent'.

b. A final written warning usually lasts,



or remains 'active', for 12 months.

2. What happens after that date?

You can't 'build' on a warning that is spent, but if you make it clear that warnings will be disregarded only for disciplinary purposes you can still use the record of warnings when, for example:

a. Considering selection for possible redundancy

b. Deciding on who to promote.

3. Is there a difference between a

warning for conduct and a warning for performance?

There is no difference in the procedure up until the warning is given but there may be a difference in the targets that are set. A conduct warning may include a review period during which you expect the employee to behave appropriately. A warning for poor performance may set a period within which the employee's work is required to reach a specified standard.

If you have given a written warning for conduct and are then concerned about a performance issue you can't use the first written warning to go to a final warning on the performance issue. Conduct and performance are two separate matters. If there are multiple issues of conduct and performance you can give a written warning for conduct and a written warning for performance at the same time.

4. What can I do if the issue is not serious enough for a formal warning?

In the past employers used verbal warnings, then written warnings, then final written warnings and then dismissal.

The ACAS (Advisory, Conciliation and Arbitration Service) Code of Practice has only two stages before dismissal. The code explains that disciplinary action should only be used when the matter is a serious issue and that informal approaches should be taken before this point. A useful informal procedure is a meeting with the employee followed by an improvement letter detailing what needs to be done for the employee to meet the standard you expect.

5. Are there any other issues to consider?

Assess whether poor performance or conduct could be due to a disability. If this is the case then you need to be careful that you avoid any action that could be discriminatory. Employers are expected to make reasonable adjustments for a person with a disability so take advice before taking any disciplinary action where this may be an issue.

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

BUDGET IS A STEP IN THE RIGHT DIRECTION FOR SMEs

James Abbott, President of the UK200Group of independent accountancy and law firms, discusses the latest Budget changes, which include a raft of measures designed to support small and medium-sized business enterprises (SMEs)



James Abbott is President of the UK200Group. James can be contacted at Abbott Moore Limited on 01525 300180 or email: james.abbott@abbottmoore.co.uk

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

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

There were a number of new supportive measures announced by Chancellor George Osborne in his latest Budget statement designed to help SMEs, the first being a cut to corporation tax that will see the rate fall to 17% by 2020.

But this was just a warm up for the main event, in which he announced a major increase to the business rates threshold that will effectively lift 600,000 businesses out of the tax. From April 2017, small businesses that occupy property with a rateable value of £12,000 or less will pay no business rates.

Up until now this relief has only been available to businesses occupying a property with a rateable value of £6,000 or less. The new threshold will mean that a tapered rate of relief will be available for properties with a rateable value of £15,000.

He followed up this announcement by proclaiming that he would cut the higher rate of Capital Gains Tax (CGT) from 28% to 20%, and the basic rate from 18% to 10%, from April 2017.

Entrepreneurs' relief will also be extended to long-term investors in unlisted companies, providing them with a 10% rate of CGT for gains on newly issued shares in unlisted companies purchased on or after 17 March 2016, provided they are held for a minimum of three years from 6 April 2016 and subject to a separate lifetime limit of £10 million of gain.

He also announced changes that will reduce commercial Stamp Duty

Land Tax for the majority of SMEs buying new property and introduced a new micro entity tax exemption, which in particular will help online hobby traders and small traders who may not have previously declared their income.

Compared to previous Budget statements the Chancellor has been quite generous to SMEs, and there have been a number of really positive initiatives to come out of this Budget. Most pundits wrongly predicted a rise in fuel duty, and for any business where fuel costs have an impact on their bottom line this duty freeze came as welcome news.

However, there are a few things that businesses need to be aware of moving forwards, including further increases to the National Minimum Wage, which will go up by 25p in October for those aged 21 to 24.

It is also worth noting that there are changes which affect loans from companies to their owners, which sees the tax rate increase from 25% to 32.5% in April 2016.

While there are a number of big ticket items that will excite SMEs, there are a number of points in the Budget that need to be treated with care.

The Government's approach appears to be quite stealthy and businesses need to be aware of the changes made outside of the main headlines. As with all things, the devil is in

the detail and, in the majority of cases, it might be best to seek professional advice. ●



SAIF BUSINESS CENTRE UPDATE



Stand up for your health

Yes, on 29 April employers are being urged to participate in “On your feet Britain”, in an effort to tackle the serious health problems caused by prolonged periods of sitting. Should you get involved?

In February, research revealed that 73% of employees rarely leave their desks. As prolonged periods of sitting can have serious health implications for employees, employers suffer the consequences through poor sickness absence levels and lower productivity.

The first ‘Get Britain Standing’ day is an initiative that is backed by leading health and scientific experts on sedentary behaviour.

On 29 April, employers are being asked to encourage their employees to convert sitting time to standing where possible, such as standing up during phone calls and speaking to colleagues instead of e-mailing them.

It’s difficult to see why you shouldn’t participate, particularly as it could lead to less sickness absence, but remember, while it is a good idea, you cannot force employees to join in.

However, those who are unwilling may be interested if they see Get Britain Standing’s online sitting hours calculator (www.getbritainstanding.org/index.php). It adds up an individual’s total daily sitting hours, puts them into a health risk bracket and spells out the dangers – quite a scary thought when you see it in black and white.

Changes to waste rules to cut red tape

As part of its review into reducing the burden on businesses, the government is cutting some red tape with effect from 1 April 2016. This means that producers of hazardous waste in England will no longer need to notify their premises with the Environment Agency. Currently, those who produce or store more than 500kg of hazardous waste have to notify their premises.

The paperwork is also being changed in that the first six characters of your consignment note code (currently the premises registration number), will be replaced with the first six letters or numbers (not symbols) of the business name.

SAIF have been advised by their Health and Safety consultant that transporting clinical waste from one office to another is not acceptable.

Should you be stopped for any reason and clinical waste is found in your vehicle, you would be in breach of the carriage of dangerous goods regulations and subject to possible court action.

✓ **The website www.hse.gov.uk/cdg/manual/clinical/index.htm gives more descriptive information, but basically, if you have clinical waste to dispose of, ensure that it is transported by a registered carrier to prevent any possible chance of court action**



POINTS TO NOTICE ON EMPLOYEE CONTRACTS

An employee with a one-month notice period in their employment contract has just tendered their resignation. They have also stated that they won’t be coming into work again. Where do you stand legally?

As far as the employee is concerned they’ve already worked their last day but can the employer insist that the employee works for the duration of his notice period?

Technically speaking, where an employee refuses to work some, or all of their notice period, it amounts to a breach of contract. Although the employee can’t be forced to work, the employer could seek damages for the breach of contract through the civil courts but this really is expensive, time-consuming and generally not a worthwhile exercise.

However, there are two things that could be considered: Firstly, the employer could remind the employee that if they did not work the notice period, then they may not be paid for its duration.

Secondly, the employer could try to negotiate a shorter notice period with the employee instead, e.g. two weeks, so

a replacement can be found and trained.

If the employee isn’t moved by either of these requests it doesn’t mean that the employment contract has been terminated. The contract remains live until either: (1) the formal contractual end date, or (2) the employer takes steps to bring it to an end early.

It may be in the interest of the employer to keep a contract going for as long as possible, particularly where an employee holds certain skills or they are intending to work for a competitor. That’s because the employee will remain bound by its terms throughout their notice period. On the flipside, they’ll still be entitled to pay and, depending on your contract wording, may retain all other contractual rights.

Alternatively, if you decide to allow the employee to leave without working their entire notice period, don’t let them have the last word. Confirm in writing that you have released them from their notice period early. This brings their contractual rights to an end and means you won’t have to pay them for the unexpired part of their notice. It also prevents the employee from alleging that you converted their resignation into an unfair dismissal. ●

VEHICLES AND SITE SAFETY

Simon Bloxham, Health & Safety Strategist for Safety for Business, highlights the potential risks to employees and the public



The areas in which we work can be a major source of risk, particularly outside. I know that many of you own and house limousines, hearses and other vehicles in garage space and yards where both employees and members of the public regularly move around.

This can pose a particular risk, to employees or visitors, of being injured while vehicles are being driven around the yard – particularly when they are being reversed. But the risk doesn't stop there. What about on the road. You might not have experienced it, but we do hear, from time to time, about accidents happening where members of the public are accidentally run over by hearse drivers.

What can I do?

Complete a risk assessment of your yard and garage areas and answer the following questions:

- Are the entry and exit gates wide enough?
- Can vehicles manoeuvre easily?
- Does the site layout minimise vehicle reversing?
- Are procedures in place for reversing vehicles?
- Is the view restricted when entering or leaving the site?
- Is the road surface in good repair?
- Are vulnerable areas, such as exit doors, protected?
- Are mirrors placed in blind spots?
- Are lighting levels adequate?
- Are pedestrians kept totally separate from traffic routes? If not, are their movements across traffic routes minimised?
- Make sure your drivers are



capable of driving safely.

This last point is really important. Drivers take responsibility when behind a wheel but if you knowingly allow a less able driver to move your vehicles around, the investigation will not overlook this.

Procedures

This will identify actions that you can take to minimise risk such as:

- Installing a mirror at a blind spot
- Defining areas for pedestrians by appropriate signage or painted walkways
- Implementing appropriate manoeuvring procedures.

The procedures could contain some or all of the following:

- Before entering the yard the driver should ensure that the way is clear to enter
- Only authorised persons should be allowed in the yard where vehicles are stored or moved
- Visitors must be accompanied at all times
- Vehicles should be reversed only when necessary and with the assistance of a colleague
- If the view is restricted at the exit of the yard, then the driver should ask a colleague to see them out.

Driving

Driving is in itself a hazardous activity and you should always ensure that your employees are aware of their own personal safety whilst driving. Advice we would suggest is:

- Avoid driving for

long hours and take sensible breaks.

- Plan the journey such that they know precisely where they are going
- Always wear the seat belt
- Never use a mobile phone whilst driving unless hands free. Even with hands free keep the use of mobiles to a minimum and assess the risk before using.
- Park in a safe, well lit area especially if returning in the dark
- Always lock the car when leaving it – with valuables out of sight (preferably in the boot)
- Always approach the vehicle with the key/alarm sender in hand, and be aware of people around.

When an employee drives for the first time, you may wish to assess the specific risks and complete certain checks to ensure that the employee knows and understands all the procedures applicable. Check that they have a valid licence and can drive legally.

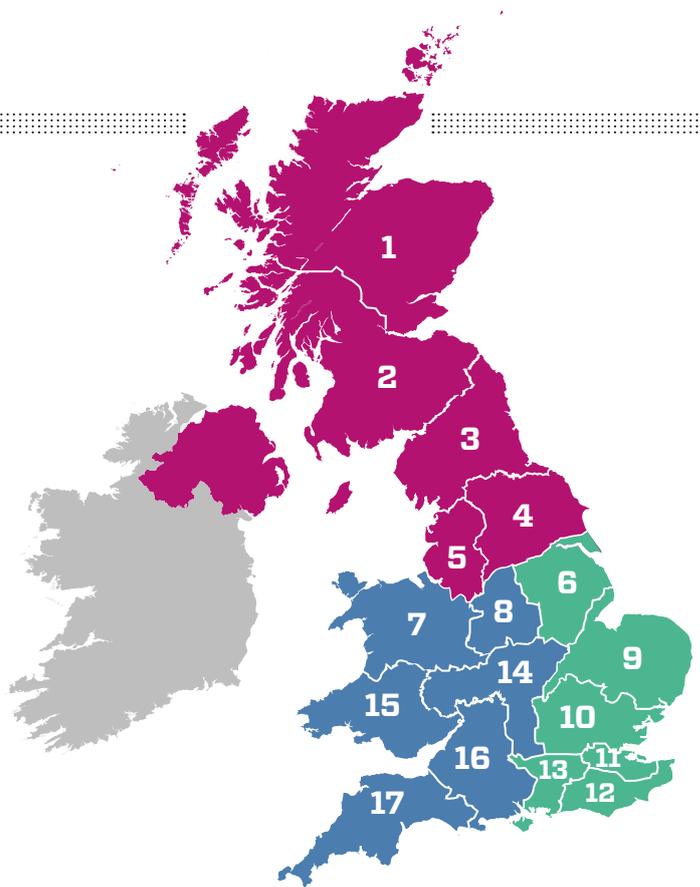
But if you do need assistance...

Help is at hand: As a member of SAIF, you can talk to a professional at Safety For Business free of charge simply by calling 08456 344164. You are also entitled to a discount on our fees when we help you with your health and safety needs. We can visit you to see how you are doing when it comes to compliance at your garage or site. ●



YOUR RSMS

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



NORTH

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1 Linda Harvie

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2 Jacqui Johnston

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3 Paul Hodgson

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4 Amy Smithson

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EAST

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East National Sales Manager
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6 Nicholas Dawson

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9 Jon Briggs

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10 Position currently vacant

North London
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13 Russell Cooper

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WEST

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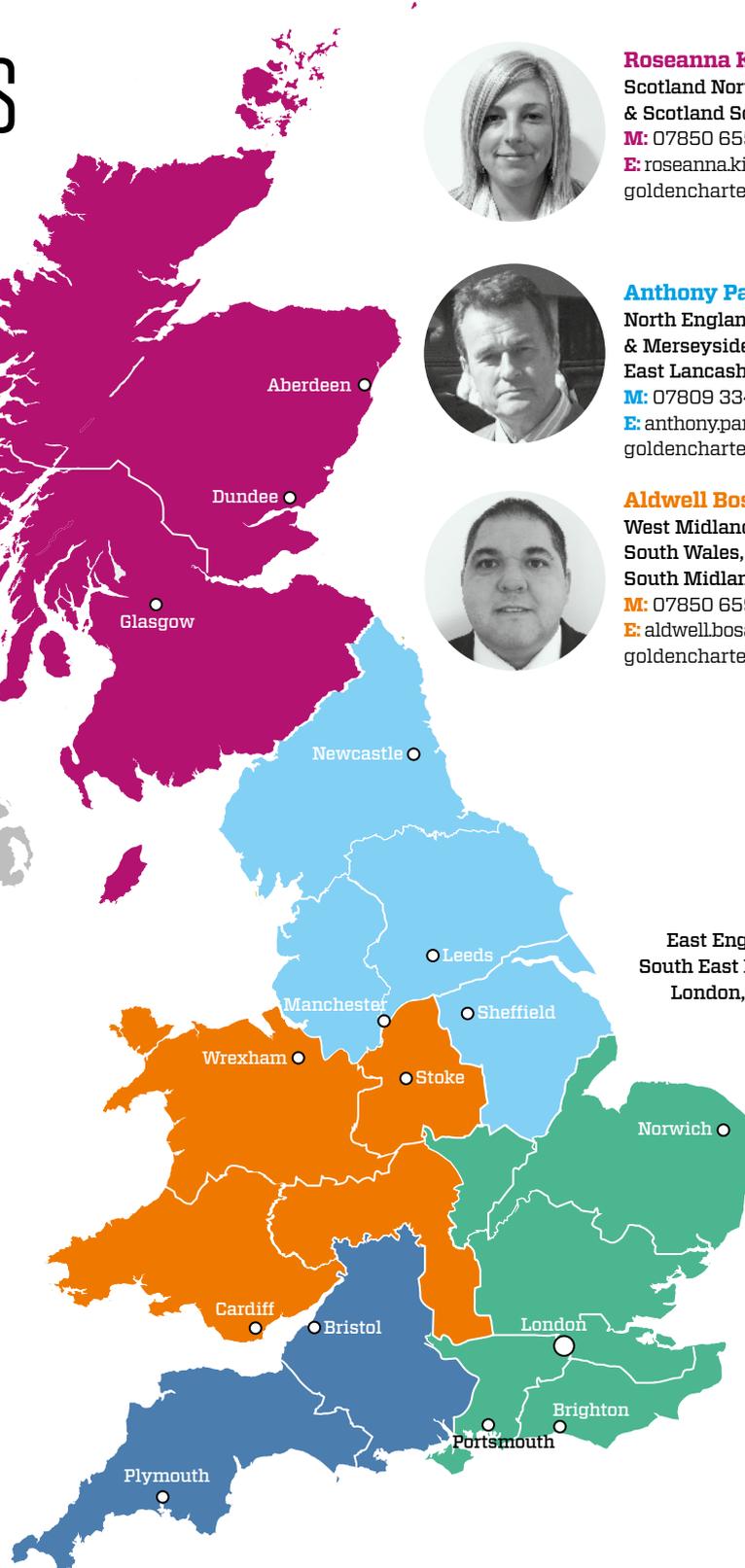
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If your business doesn't have an assigned Regional Sales Manager, speak to Golden Charter's Business Development Managers (BDMs) about growing your business. Your local BDM can help you identify your business requirements. To get in touch with the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

SAIF Associates Directory 2016

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Brunswick Carriage Company

Mr J Finnegan (Southampton, Hampshire)
02380 739 111

info@corporatehorse.co.uk

www.corporatehorse.co.uk

D A Gathercole Funeral Carriage Masters

Mr D Gathercole (Wisbech, Cambridgeshire)
01945 583 974

Prestige Carriages

Mr W McKechnie (Kilbirmie)

07931 309172 prestigewedding@aol.com

prestigecarriage.co.uk

Superior UK Automotive Ltd

Mr Peter Smith (Aldermaston)

0118 971 4444

info@superioruk.com • www.superioruk.com

Woods Garage (Carriage Masters)

Mr D Wood (Sevenoaks)

01732 453 256 • woodsgarage@outlook.com

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

Mr B Spittle (Haverhill, Suffolk)

01440 761 404

info@bradnamjoinery.co.uk

www.bradnamjoinery.co.uk

Colourful Coffins

Ms M Tomes (Oxford)

01865 779 172 • enquiries@colourfulcoffins.com

www.colourfulcoffins.com

DFS Caskets

Mr Martin Smith (Annan, Dumfries & Galloway)

01461 205 114

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

W Gadsby & Son Ltd

Mr P Gadsby (Bridgwater, Somerset)

01278 437 123 • coffins@gadsby.co.uk

www.gadsbywickercoffins.co.uk

J & R Tweedie

Mr R Tweedie (Annan, Dumfries & Galloway)

01461 206 099 • www.jrtweedie.co.uk

J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne, Derbyshire)

01335 345 555

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

Leslie R Tipping Ltd

Mr J Tipping (Stockport, Cheshire)

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Musgrove Willows Ltd

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www.musgrovewillowcoffins.com

Natural Woven Products Ltd

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P & L Manufacturing Ltd

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Passages International Inc. Ltd

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The Somerset Willow Co Ltd

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Urns UK Ltd

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CEMETERIES & CREMATORIA

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GreenAcres Woodland Burials Rainford

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Herongate Wood Cemetery

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Westerleigh Group Ltd

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0117 937 1050 • info@westerleighgroup.co.uk

www.westerleighgroup.co.uk

CLOTHING

ACS Clothing Ltd

Ms P Robertson (Motherwell)

0141 781 6530 • jimglancy@acsclimbing.co.uk

www.funeralsuit hire.co.uk

Keltic Clothing

Mr D Barry & Ms L Murcott (West Midlands)

08450 666 699 • louise@kelticclothing.co.uk

www.kelticclothing.co.uk

Waterfront Manufacturing Ltd

Mr A Jenkinson (East Harling, Norfolk)

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alan@waterfrontmanufacturing.co.uk

www.waterfrontmanufacturing.co.uk

EDUCATION AND TRAINING

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

Training2Care (UK) Ltd

Mr G Knight (Feering, Essex)

01376 573 999 • info@training2care.co.uk

www.training2care.co.uk

EQUIPMENT & SERVICES

CPL Supplies

Mr W McGuckin (Castlederg, N Ireland)

028 8167 1247

sales@cplsupplies.com • www.cplsupplies.com

Fibrous

Mr G Hart (Stockport)

0161 429 6080 • gary@fibrous.com

www.fibrous.com

Funeralmap Ltd

Mr T J Hitchman (Basingstoke)

0330 223 0279 • info@funeralmap.co.uk

www.funeralmap.co.uk

G T Embalming Service Ltd

Mr G G Taylor (Brighton)

01273 693 772 • gtembalming@btinternet.com

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Hygeco Lear

Ms H Lockwood (Leeds, West Yorkshire)

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Roftek Ltd t/a Flexmort

Mr S Rothwell (Gloucester)

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FINANCE & PROFESSIONAL SERVICES

AM Specialists Group Ltd

Mrs A Samuel (Braintree, Essex)

01376 333 661 • www.safety-consultancy.com

Close Brothers Ltd

t/a Braemar Finance (Dundonald)

01563 852 100 • info@braemarfinance.co.uk

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Frontline Communications Group Ltd

Mr D Jones (Portsmouth)

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Goldray Funeral Consultancy Ltd

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Huxley Corporate Finance Ltd

Mr R Huxley (Tarporley, Cheshire)

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Ideal Sales Solutions t/a Ideal4Finance

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Occupational Safety Systems (UK) Ltd

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The Probate Bureau

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The Probate Department Ltd

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01323 741 204 • info@probateplusgroup.co.uk

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Redwood Collections

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SAIFinsure (Lark Insurance Broking Group Ltd)

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SAIF Resolve (Scott & Mears)

Bill Baddeley (Southend on Sea, Essex)

01702 312 737 • enquiries@saifresolve.co.uk

www.saifresolve.co.uk

Skingle, Helps & Co

Mr J Helps (Carshalton Beeches, Surrey)

0208 770 1095 • www.helps.co.uk

South Essex Insurance Brokers Ltd

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

Templegate Recoveries Ltd

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

Trust Inheritance

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michaelamacaulay@trustininheritance.com
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www.uk200group.co.uk

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president@independentcelebrants.com
www.independentcelebrants.com

British Humanist Association

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www.humanism.org.uk

Civil Ceremonies Ltd

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www.civilceremonies.co.uk

County Celebrants Network

Mr Eric Gill (Wiltshire)
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www.countycelebrantsnetwork.com

Fellowship of Professional Celebrants

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www.professionalcelebrants.org.uk

Institute of Civil Funerals

Barbara G Pearce (Kettering, Northamptonshire)
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www.funeralmanagement.net

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www.eazi-apps.co.uk

EMCOM Software Services

Kat Adams (Derby)
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www.funeraldirectorwebsites.co.uk
Oak Technology Ltd
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www.funeralsoftware.co.uk

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help@thebereavementregister.org.uk
www.thebereavementregister.org.uk
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