



Insight

CUTTING THROUGH THE RED TAPE

EXCLUSIVE INTERVIEW: WE LIFT THE LID ON THE FUNERAL
PLANNING AUTHORITY WITH CEO GRAEME McAUSLAND



The Medical Examiner Certificate reform consultation is set to close on
Wednesday 15 June. Make sure you have your say, full story on page 13

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Golden Charter 
Later Life Planning



Insight

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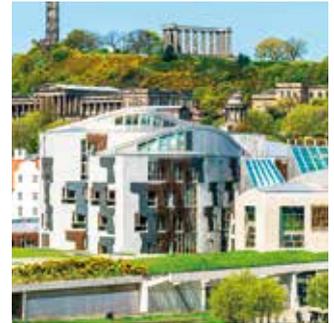
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Promoting and protecting your independent interests

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

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





TERRY TENNENS

SAIF CHIEF EXECUTIVE

Staff behaviour and public scrutiny

“The courtesy, professional care and diligence I am met with in the funeral profession is outstanding... and what follows is the exception, not the rule,” explains SAIF’s Chief Executive

In my second month, it has been a privilege to meet independent funeral directors from across the UK. I come to the role with ‘fresh perspective’ and it affords me the opportunity to observe what others outside of the profession see.

Professional etiquette is what I wish to discuss. Specifically, how your staff are perceived by the general public, and three areas for scrutiny.

Let me declare that the courtesy, professional care and diligence I am met with in the funeral profession is outstanding, certainly one of the domains where respect, values and deference to clients holds strong, and what follows is the exception, not the rule.

1. The care of the deceased from hospitals, hospices and homes

While managers and owners may train and instruct staff on respectfully removing the deceased from an institution, such as a hospice or care home, unless you regularly accompany your staff, you will not know the perception by other care professionals whose views will impact your client base.

For example, I was listening to nurses discuss their alarm at how some funeral operatives handle the deceased, allowing heads to drop in a callous manner when removing them from the mortuary. Imagine what those nurses will make of such indelicate practices, and how any private discussion can impact your firm’s reputation. Worse than reputation, it is about human dignity and right to be respectfully cared for to the last rite.

It is said hospice nurses are the elite

of the nursing profession, who care and wash the deceased, speaking with them and treating them with upmost respect. Surely, this same attitude when removing the deceased, with respect and honour, needs to be the standard of good practice?

I know this is the case for nine out of 10 funeral services, however, please make sure your staff are trained and monitored regularly, because your firm’s reputation is at stake.

2. Staff and designated smoking areas

The 2006 Heath Act of Parliament declares that we should have ‘no smoking’ signage in our offices – most appropriately in reception areas.

My issue is with how I have observed staff at some funeral homes who use designated smoking areas in public view, as well as accounts of some bearers who smoke outside of churches while services are occurring inside. It is all above board and legal, but is unseemly conduct observed by the public.

On public duty seeing clusters of funeral staff smoking together – forgive the pun – tars the reputation of the industry.

I propose that smoking occurs more discreetly, not where passers-by can see staff puffing together or around the back of a crematorium or church. When I receive these comments from those outside the funeral profession it concerns me, and again can impact the reputation of your business.

3. Sensitivity with clients after death of their loved one

Another care professional described

when one branch of a funeral home was called out in the early hours of the morning for a patient who had died at home. The good news: the funeral officer was out within 60 minutes to meet the family at the house. An impressive performance. Less impressive was the awkwardness of the funeral officer choosing to sit with the grieving relatives and describe how he fell over his dog getting out of bed and rarely gets more than 30 minutes’ sleep during the night due to call outs.

All fine conversation elsewhere as part of personal dialogue, but highly inappropriate on meeting a family who had witnessed the death of their beloved in the past hour – the funeral officer wittering on about his problems, rather than guiding the family through the next steps.

For owners and funeral managers, how we train, manage, appraise and monitor staff out of sight is a crucial part of managing operations. What checks are you making to support staff, even accompany them occasionally, to ensure the good reputation of your business and the funeral profession are safeguarded? ●

Warmest wishes,

terry@saif.org.uk

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RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

Anyone for supper?

Golden Charter's plans for 2016 focus on dialogue with Independents and wider discussion with SAIFCharter

The way Golden Charter communicates with you is changing. Not only through the messages we send – although their content and style will be reviewed along with everything else – but through new ways to engage directly with all independent funeral directors.

A few months ago I had the chance to meet many of you at this year's AGM. As ever it was an eventful weekend, and the issues raised by funeral directors have been at the forefront of the decisions we have made since. That underlined something important: 2017's revamped AGM is set to take place later in the year, so how do we keep up that vital face-to-face engagement in the meantime?

Once a year isn't enough, even at the best of times, and the volume of opinions raised at this year's AGM reflected that. You made it clear that you want to discuss the profession's pressing issues and the decisions Golden Charter makes in response, and often the best way to do so is face to face.

“THIS IS ABOUT LETTING YOU RAISE ISSUES THAT MIGHT NOT HAVE COME TO MY ATTENTION”

Ronnie Wayte

So we have already started to encourage that. Last month, I went to Pinner in Middlesex and met some funeral directors for the first 'CEO supper'. This was exactly what the name suggests – one evening I met with a group of local shareholders and we talked. It's such a simple event that they are planned to be monthly from now on, so please keep an eye out for an invite when I am in your neighbourhood.

Upcoming CEO suppers – with the next being held in South Wales later this month – will evolve as we go. Board members will also join when available, ensuring you can speak to as wide a range of Golden Charter's key personnel as possible. But what we don't want to do is to preach at Independents – what would be the point in meeting face to face just to recite plans at you? These informal evenings are all about listening. You already hear from us in a variety of ways, including in this magazine, so these dinners are about letting you respond and raise issues that might not have easily come to my attention, or Golden Charter's, otherwise.

The other risk is that we form a kind of exclusive club through these meetings. I have no intention of letting that happen, and so invitees will include those shareholders we don't hear from so often.

Plus, if suppers aren't right for every funeral director, I am also making monthly 'field visits'. Sometimes accompanied by your local Golden Charter representative, these will be another avenue for discussing our

relationship in person, with the added bonus that they will be a chance to show what your day-to-day work looks like. That kind of insight really pays off in a profession as diverse as this one.

And that only covers my own personal visits. Every facet of our communication with funeral directors is being looked into and planned out, all to foster further understanding between funeral directors and Golden Charter and to help us keep moving in the right direction together. Some Independents have already been surveyed about issues, another hallmark of our aim to be more collaborative, and other meetings and plans will focus that aim too.

You will hear details from Golden Charter in due course. After that, the focus won't be on waiting to hear details from us, it will be about a genuine dialogue between our two companies – and I hope to talk about that with you in person soon. ●

ronnie.wayte@goldencharter.co.uk

Reporter

A CELEBRATION OF LIFE + FUTURE PLANNING +
THE GENDER DIVIDE + DYING MATTERS WEEK +
CONSULTATION REFORM + MARATHON MAN JAMIE



Lord Lieutenant James Puxley, the Mayor of Reading Sarah Hacker, A B Walker & Son's Cynthia Townley & Sir John Madejski



Matthew Walker, Melissa Walker, the Bishop of Reading Rt Revd Andrew Proud, and Julian Walker

Bereaved join together for service of remembrance

A B Walker & Son's strong community spirit helped residents pay tribute to lost loved ones

Hundreds of people have come together for a special service of remembrance organised by Berkshire based funeral director A B Walker & Son.

Candles were lit and tears were shed in memory of loved ones who had died, at an emotional service held by the Bishop of Reading at Reading Minster. Attendees included Lord Lieutenant of the Royal County of Berkshire Mr James Puxley, The Right Worshipful the Mayor of Reading Councillor Sarah Hacker, and Sir John Madejski.

A B Walker & Son Director Julian Walker welcomed those who were there, saying:

"At this moment, in this historic building, everyone around you has experienced the loss of a loved one. They know about guilt and anger, sadness and despair, shock and loneliness. Despite the inevitability of mortality, no one is truly prepared for the feelings it brings.

"We hope that you will gather strength as we stop and pause to remember together, celebrating those no longer with us. Today, you are not alone."

✓ For further information, contact Julian Walker on 0118 983 9411, mobile 0787 944 8753 or email julian@abwalker.co.uk



TRADITIONAL FUNERAL FIGURES VARY ACROSS UK

Where people live in the UK has a surprising influence on how likely they are to opt for a traditional funeral, according to new research.

Online pollster YouGov has found that people in Scotland are twice as likely to choose non-traditional funeral options compared to the UK

average. Around one fifth of Scottish people said they would prefer a civil ceremony, and a similar number showed an interest in humanist funeral, while only a tenth want a full religious service.

A fall in the number of people identifying as Christian, the rising

interest in green funerals, and spiralling funeral costs are all likely contributors to the figures.

YouGov polled around 2,000 people online during its research, which was commissioned by the NAFD in advance of Dying Matters Awareness Week (9-15 May).

Child's body was perfectly preserved

Construction workers in San Francisco have uncovered the perfectly preserved body of a young girl who was buried 145 years ago.

A red rose is still visible between the hands of the child who was discovered

in a lead and bronze coffin underneath a house that was being renovated.

The casket's windows revealed the blonde hair of the three year old girl, but there were no markings on the coffin.

Garden of Innocence, an organisation that provides burials for unidentified children, hopes to rebury the girl later this summer.

Its founder, Elissa Davey, spent 48 hours working to create a new burial casket.



Love2Donate raised over £1.5 million

Bereaved families and friends have raised more than £1.5 million through Love2Donate: In Memory.

Director Chris Hankin, pictured below, said: "We are so proud to be able to help families greatly increase donations in memory of their loved ones. Our facility complements the traditional cheques and cash handling service that most funeral directors already offer.

"Online donations are regularly received from friends and relatives across the globe who are



unable to attend the funeral, however they do want to be able to have a tribute page where they can express their feelings as well as donating to a worthwhile cause in memory of the deceased.

"Many funeral directors are unwilling to reclaim Gift Aid from HMRC due to the extra administration involved in doing this.

Love2Donate has a dedicated Charity Liaison team which has created more than 500 partner charities who have authorised us to claim Gift Aid on their behalf."

LOCAL EVENTS OPEN UP LATER LIFE PLANNING

Offering advice in a relaxed and informal setting

People are being encouraged to think about later life planning in new ways as part of Golden Charter's new legal services marketing campaign, with local communities getting involved.

Golden Charter's regional managers in the Direct to Consumer channel have been contacting organisations in their local areas, aiming to book coffee mornings at places such as sheltered housing schemes, libraries and golf or bowling clubs. At these coffee mornings, staff aim to offer advice on the comprehensive legal services Golden Charter can provide.

Director of Funeral Director Sales, Malcolm Flanders, explained: "By setting up events at this local level, we

are effectively helping the right kinds of people to think about later life.

"We know that many of you already work in this space, and this activity can help drive collaboration while ensuring we aren't moving into any areas you already cover, so please get in touch with your local representative to bring anything to our attention."

Advice is offered in a relaxed and informal setting and it's already proving to be a popular activity, coffee mornings leading to one-to-one consultations, and then to sales and referrals. Given Independents' experience engaging locally, this could help unite resources and effectively offer the best advice and service to customers.



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Top of the Pops awards theme was a smash hit!

This year's Top of the Pops-inspired Funeral Planner of the Year Awards theme was a hit with funeral directors, according to the final results of a survey of attendees.

Representatives from nearly half of the 50 Independents who attended fed their thoughts back to Golden Charter, and their comments are being analysed as planning begins for a new black-tie awards event in September 2017. Around half of those respondents called the Top of the Pops theme "excellent", with more than 95% at least awarding it the "good" rating.

All signs point to another well attended event next year - not one respondent ruled out attending in future, while 85% of respondents said they definitely would like to attend again.

Golden Charter's Director of Funeral Director Sales Malcolm Flanders said: "This year's awards ceremony was as well attended as ever, and these results show no sign of that slowing down ahead of next year's revamped event. By listening to Independents, we plan to top the previous year and give the best

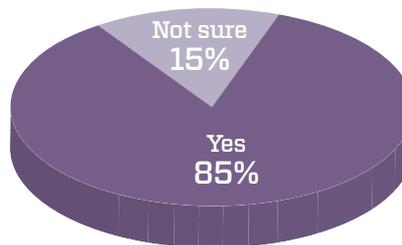


Malcolm Flanders

funeral planners the celebration they have earned."

Among the feedback was the view that the number of awards may be growing unwieldy. More than 40% thought too many awards were given out, with none saying there were too few.

Attendees also gave their thoughts on the SAIFCharter AGM. Each subject was covered to a good level, respondents said, and most feedback centred on the Question Time section. Comments there included a desire for a more tightly structured, quick-fire format, and some panellists more aligned with the operational side of funeral planning.



CLOUD-BASED DONATIONS PASS £1.5 MILLION

In the last financial year, SAIF associate Cloudberry has raised about £800,000 for charities across the UK, through its 'In Memory' cloud-based donations management system.

The average donation including Gift Aid increased by 8% to £43.48, and more than 81% of debit and credit card donors added Gift Aid, boosting their donations by 25%. Now entering its fourth year, In Memory has handled more than 36,000 donations, totalling £1.51 million including Gift Aid.

Cloudberry's Director, Mark Robinson, said: "We are delighted to announce these figures, driving ever more donors to our funeral director customer's websites. The fact that consistently 80%+ of donors using cards to donate add Gift Aid, makes this form of donation management ever more compelling.

"We remain totally committed to deducting nothing from any donation and confirm that our only charge of £6 per funeral to the funeral director remains fixed for the coming year."

BEREAVEMENT HITS WOMEN'S FINANCES

Research highlights the importance of planning for the future



Women suffer more in financial terms than men when their spouse dies, according to new Royal London research supported by the Dying Matters Coalition.

More than half of women reported that their household income was lowered after bereavement, compared to around a third of men, while nearly double as many women as men said they had less disposable income. According to Royal London, the research showed the importance planning ahead for financial security.

Royal London's Simon Cox said: "The research shows a clear bereavement gender divide, with women faring the

worst. While we can't prepare for every eventuality, and as difficult as it may be to talk about dying, having plans in place will help loved ones left behind be more financially secure and manage the everyday chores and tasks."

Dying Matters Chief Executive Claire Henry added that the emotional weight of bereavement could mask the practical and financial issues it also causes.

She added: "It also demonstrates the importance of making effective plans well before they are needed. Planning a funeral, making a Will, arranging insurance and lasting power of attorney are good not just for our own peace of mind, but also help make things easier for those we leave behind."



Accident investigation and reporting skills

Would you be confident that the supervisor or manager on duty would know what information to collect if one of your employees had an accident?

A simple flow chart and guidance sheet from SAIF could help.

EMERGENCY

Accidents happen, irrespective of the care you take, but will you or your busy manager remember all the steps that need to be taken?

As guidance for members, SAIF is able to offer funeral directors with a simple flow chart. The chart covers everything from the time of the accident, to the stages of gathering evidence, informing senior management and completing the required reports.

While the flow chart is primarily based on typical practices within companies, businesses should tailor it to suit their own arrangements. After doing so, this can then be placed on staff noticeboards, or placed it with the first

SAIF members are entitled to a free information flow chart

aid kit. The important thing is to ensure that it is readily available when needed.

The first step in an emergency is arranging first aid and/or medical care, and by using a flow chart you can ensure the right individuals and organisations are informed at the right time.

REPORTS

If the accident is in a serious category, your designated senior manager or health and safety advisor will normally take charge of the investigation and, as shown in the flow chart, be responsible for making statutory reports, including the need to report the matter to RIDDOR www.hse.gov.uk/riddor/report.htm

Please note that the SAIF flow chart focuses on the accident and not the cause, which may need investigating as a side issue, but one of equal importance.

Contact SAIF Business Centre to receive your flow chart.

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LARGE CROWDS FOR DYING MATTERS

The long-established Croydon family firm of funeral directors Rowland Brothers marked the national Dying Matters Awareness Week with two full-day seminars at the town's Jurys Inn Hotel and a day-long exhibition in Croydon's Fairfield Halls Sun Lounge, titled *The Big Conversation, a Life Planning Event*. Rowland Brothers has provided funeral and other bereavement services in the Croydon area for 143 years, since the company was founded in 1873. The Awareness Week was the initiative of the National Council of Palliative Care.

Both seminars attracted large audiences of social workers, care workers, police family liaison officers, clergy and voluntary church workers, and grief and bereavement counsellors. For many, their certificated attendance counted as part of their professional studies and training.

On Tuesday, internationally renowned bereavement expert, and SAIFInsight contributor, Dr Bill Webster travelled from Canada to speak and lead discussion on 'Grief, Crisis and Compassion', with an emphasis on children's grief.

Surprise attendees during the afternoon session were 10 South Korean experts in the field of anti-suicide counselling, who had heard of the Croydon event during their visit to the UK as part of Dying Matters Awareness Week.

A seminar was also led by Carole Henderson, on the subject of the Grief Recovery Method. Her Grief Recovery Institute is said to be the only organisation in the world solely dedicated to the topic of grief in all forms, not just bereavement.

The event drew members of the public and other professionals involved in the care of elderly people and those who are terminally ill, counsellors and bereavement advice givers.

SUPERSTELLA LANDS IN NORWICH

Allcock Family Funeral Services had a very special delivery recently - the UK's first Pilato Superstella hearse.

The firm, which is owned by SAIF President Paul Allcock and his brother Philip, ordered the vehicle after seeing it built at Pilato's factory in Italy.

Paul explained: "We do things differently. Our priority is to offer the

best with no compromises."

And Philip added: "Actually seeing the production line was incredible. Everything is hand-built"

Kevin Smith, from Superior UK, Pilato's exclusive UK partner, said: "After our visit to Italy, the craftsmen at Pilato were left to transform the Allcocks' dream into reality."



The Superstella was delivered to the Allcock premises in Norwich, with Paul and Philip's father, Terry at the handover

'Plan end of life with family

An annual campaign has been breaking down the barriers that stop family and friends feeling comfortable discussing death.

Dying Matters Awareness Week, which ran from 9-15 May, highlighted the need for open discussions about mortality and future wishes.

Research conducted by ComRes, on behalf of Dying Matters Awareness Week, spoke to more than 2,000 adults in Great Britain and found that 52% of Britons agree they have become more comfortable talking about their own death or that of people close to them over last five years, but that only 35% say they have made a will. Two-thirds (67%) said they would help someone organise or record end of life plans and 45% feel talking or thinking about death scares them.

For SAIF members, talking about death is a

normal activity, but many people still find it difficult.

According to the research 25% of people believe that a medical breakthrough in the near future will extend their life expectancy significantly, while 45% admitted that discussing death made it feel closer. Nearly half (45%) said that it scared them to some degree, and as many as one in seven (15%) feel that talking about death will actually make it happen.

Speaking to *Dying Matters* (www.dyingmatters.org) Claire Henry, Chief Executive of the National Council for Palliative Care and Dying Matters Coalition, pictured, said: "There is a lot of good news in this survey, along with some things that cause concern. It is good to see that so many people not only feel comfortable talking about death, but also that so



Medical Examiner Certificate reform consultation to end

There are just days left to have your say and voice your concerns

Independent funeral directors are encouraged to take part in the consultation on proposed reforms to death certification in England and Wales, which closes on Wednesday 15 June.

SAIF Chief Executive Terry Tennens said: "This is a once in a generation opportunity to speak to Government about medical examiner fee collection. SAIF is representing you to Government and we need members to express their views - it will add grist to our concerns for the funeral profession."

Last month SAIF, represented by Terry Tennens alongside Executive Chairman Alun Tucker, discussed the reforms at length with members of the Local Government Association (LGA), Department of Health (DOH) Public & International Health Directorate policy leaders, other associated representatives and colleagues from the NAFD (National Association of Funeral Directors) - Jeremy Field, Nigel Lym Rose and William Millar.

SAIF and the NAFD agreed to approach this issue with one voice, and Jeremy Field ably represented SAIF's concerns on:

- A lack of conversation between the LGA and funeral directors on this subject.
- The deeds for grave plots: Alun Tucker specifically registered concern that deeds should be released to the funeral director only, as they have no recourse should the client default on payment.
- The medical examiners' fee will put further pressure on funeral costs.
- When the social fund is administered, that the disbursements be allocated on a percentage basis. Currently local authorities, churches and celebrants get paid in full while the funeral director bears the risk on non-payment for fees for services.
- Payment terms by LGA members should be on a 28-day basis, as per funeral director terms and conditions, rather than immediate payment or within three or seven days.
- SAIF is keen to build strong local working relationships between funeral directors and local authorities, cemetery, crematoria and bereavement services staff.

■ Who is responsible for the medical examiner fee? SAIF presented the case for a legal position that the next of kin, the client of the funeral director, is responsible, whether or not the funeral director acts as an agent of the local authority. The DOH said there are plans for an agent's collecting fee of £7, which the funeral director would claim for administration. Also noted was that should the client default on the payment for the whole or part of the final invoice, the local authority should share in the percentage loss on the fees. This was understood by all present.

■ SAIF and the NAFD recommended that a voluntary agreement of working principles be drawn up; the LGA indicated it would give its members templates for guidelines on the medical examiners' fee.

SAIF strongly encourages members to respond to the consultation, as this is a genuine opportunity for more voices from the profession to shape the practices of the policies made.

Once the consultation is closed the DOH will analyse the responses, advise the LGA and funeral directors within three months, and verify guidelines with the BMA.

HOW TO PARTICIPATE

Online: www.dh.gov.uk/consultations
Email: deathcertificationconsultation@dh.gsi.gov.uk

Post: Improving the Process of Medical Examiners and Reforms to Death Certification in England and Wales, Policy & Draft Regulations Department of Health, Room 2N15 Quarry House, Quarry Hill, Leeds LS2 7UE.

TWO KEY QUESTIONS:

(The whole questionnaire can be viewed online)

- Do funeral directors wish to collect the medical examiners fees on behalf of the local authority? (Give your reasons)
- Would you wish funeral directors to carry out external examination of the deceased person on behalf of a Medical Examiner? (Give your reasons)

▼
SAIF Business Centre is available for further enquiries: 0345 230 6777 or email info@saif.org.uk



and friends'

many feel increasingly comfortable over time. And it's encouraging that so many people would be willing to help someone else make end of life plans, and that so many feel they have someone they could go to.

"But it is concerning that this talk is not resulting in more action to get our plans and affairs in order. Talking about death is nothing to be scared of, and won't make it happen. We all need to start to have this Big Conversation as part of the way we plan and prepare for all the important things in life. And words need to be followed by action. We need to talk to our loved ones about what we want, sort our plans out, write them down and make sure people know where to find them. Putting our end of life plans in place enables us to get on with living.

"It takes a weight off our minds, and makes things easier for those we love as well."

Guaranteed over-50s value criticised

Guaranteed over-50s insurance has been singled out for criticism over its value compared to funeral plans, amid signs that it is being advertised more aggressively.

The *Daily Mail* has reported that advertising for these insurance plans – specifically highlighting Michael Parkinson’s AXA SunLife adverts – has increased by an extra two-thirds in the past two years. Money Mail says that these type of insurance plans offer “poor value for money”, noting that customers could pay in more than they get out, and find themselves “trapped” by the threat of losing the pay-out by missing a month’s payment.

Martin Lewis, founder of MoneySavingExpert.com, said: “These are nasty, dirty little policies. The fact that insurers are pushing them shows they have made money off them and they want to make even more.

“Many elderly people don’t want to burden their relatives after they die and they fall victim to the fear-and-guilt sales trip.”

Instead, Money Mail suggested using a funeral plan, noting the range of items they are guaranteed to cover, which includes “most aspects of a funeral”.

Malcolm Flanders, Golden Charter’s Director of Funeral Director Sales, said: “Martin Lewis clearly isn’t a fan of understatement, but a comparison with Golden Charter funeral plans indeed reveals many of the issues with these insurance plans. Our range of payment options helps ensure no one is trapped into the wrong choice for them, and funeral plans are designed to deal with funeral inflation.

“Of course, there are circumstances where an over-50s plan can offer value to a customer, such as someone who is aware that their life expectancy is less than the UK average. By legally charging the policy to Golden Charter, they can still ensure that the benefits are directed towards funeral costs.”



Martin Lewis



JAMIE STEPS UP FOR CHARITY

A funeral director from Helston, in Cornwall, has gone the extra step – 26 miles of them – for The Macmillan Cove Appeal after completing the London Marathon.

Jamie Richards, of Pendle Funeral Services, raised more than £8,000 for the charity. He had initially set out to raise £2,000 but the novice runner managed to quadruple that thanks to the support of his community.

Jamie said: “I’m honoured to have run for the Macmillan Cove Appeal, a charity that means so much to me – and my family – and will have so many benefits for the people of Cornwall. A massive thank you to all of those people from the local community and businesses for their overwhelming support throughout. It was a magnificent yet really tough experience from start to finish.”

Masterclasses from marketing experts

In September, Golden Charter is hosting a series of marketing masterclasses for funeral directors across the UK.

Topics will directly relate to the ways Independents use marketing. These include examining how to get the right marketing mix between leaflet drops, broadcast, press and online, and plan sales management, such as generation and follow-up of enquiries.

Each meeting will feature a speaker who is an independent funeral director with proven experience in using marketing support from Golden Charter to boost their at-need to pre-need ratio. Those in attendance will have the opportunity to share

and discuss what has worked for them.

Five events are currently planned, in the following regions:

- Central London
- West London
- Central Midlands
- North England
- Central Scotland

Golden Charter’s Director of Funeral Director Sales, Malcolm Flanders, said: “One of the key benefits of working with Golden Charter is the access local independent funeral directors are given to expert marketing support on a national scale. These events are all about that balance – sharing the best practice of the best performers in the country on a regional level.”

Half of UK wills may be invalid

A report has found that over half (55%) of UK adults have never updated their wills, meaning they could now be invalid.

Failing to update after life events like marriage, divorce or a spouse's death can revoke a will, risking the individual's estate being distributed according to the rules of intestacy as opposed to their specific wishes. This can be a long and complex process for family members causing them extra stress at a difficult time.

The survey also found that almost two-thirds (60%) of UK adults do not have a will - and 83% of those aged 65 and over.

The research was revealed in the same week Angela Rippon disclosed she had put her affairs in order and updated her will to help her family avoid any difficult decisions and unnecessary stress: "At least they won't have to agonise over what to do with Auntie Ang, because Auntie Ang will have told them."



COSTCO ADDS DISCOUNT COFFINS TO SHOPPING LIST

When visiting a discount store, the shopping list usually consists of food, toiletries and other household items. Now, Costco customers in Australia can add a coffin to that list.

The supermarket giant, after stocking coffins in its US stores for several years, has partnered with Scientia Coffins and Caskets to make Australia the first foreign market to introduce an end of life range.

Fourteen different coffins and caskets are available, ranging from £249 to £2,627 - around 50% less than coffins from funeral homes. Manufactured in China and Italy, the

eco-friendly coffins can be ordered in-store and shipped in two days to either the customer or their funeral director.

Issac Leung, founder of Scientia, is a former derivatives trader and worked for Morgan Stanley in Hong Kong before moving back to Australia to look for an industry that "needed innovation". He settled on the funeral industry, which he said has "a lot of traditions and a lot of culture that require a lot of change".

He added: "Dying is expensive and funeral costs are evidently going higher and higher. You're going to have people that are cost-conscious and look for those savings."



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S *AIFInsight* has just become more convenient to use than ever: the magazine has gone online for the first time, with a new website which can be found at www.saifinsight.co.uk

SAIFInsight Co-Editor Michael Fern explained: "The new site lets us offer Independents the best of both worlds. Going online gives you instant access to our back catalogue and articles stretching back to the magazine's redesign last year, and you can even catch some articles early by logging on ahead of each month's print edition reaching you.

"Of course the printed magazine will remain our primary focus, as the main month-to-month hub of information for independent funeral directors. Several pieces every month, from the Chief Executive's analysis to exclusive SAIF member benefits, will continue to be exclusively available through the print edition."

SITE FEATURES

Just as the print magazine offers Independents vital news, information and contact details, the new site has been designed to give funeral directors an equally useful digital information source.

That is why the site includes:

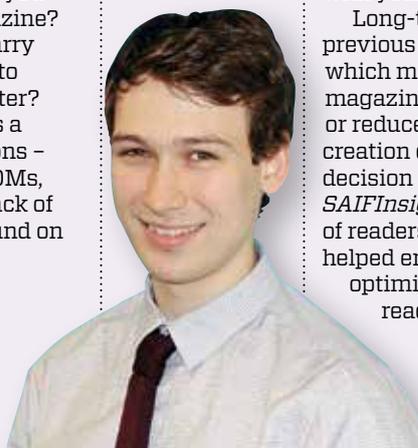
- **News and features** - Get the latest news that affects funeral directors from inside and outside of the profession. Whether that means updates from SAIF and Golden Charter, from the Government, or from the world at large, it is all available in one place.

- **Contacts** - Is there news you want included in the magazine? Advertising you want to carry out? Maybe you just want to reach SAIF or Golden Charter? The contacts section offers a surprising number of options - even all your RSMs and BDMs, usually available on the back of your print issue, can be found on the Contacts page.

- **Archive** - Full PDFs of every issue, going back



SAIFInsight Co-Editor Michael Fern (below) is delighted to offer readers additional online content



to last year's redesign, will be permanently archived on the new site.

- **Search** - You don't have to go hunting around the archive to find that one article from a year ago: the search at the top-right of every page looks through every individual article that has ever been added onto the site.

OUR SURVEYS SAID...

In choosing what to include on the website, readers were consulted in various forms to ensure that both the magazine and the site went ahead in line with your views.

Long-term feedback from previous years was investigated, which made it clear that the magazine should not be limited or reduced in any way by the creation of a website. Once the decision was made to set up *SAIFInsight* online, a survey of readers earlier this year helped ensure that the site was optimised to work well on readers' most popular

devices and browsers. Funeral directors will have the chance to give opinions on the site now that it is online too. A survey is planned to be sent out once you have had the chance to get used to the site, and *SAIFInsight* feedback will continue to be a part of Golden Charter's funeral director satisfaction survey, which is being rolled out to all Independents month by month.

THE RESULTS SO FAR

In addition to planning for the online edition, Golden Charter's surveying allowed the company to examine what you think of the print version so far.

- 92% of the funeral directors surveyed so far said they read *SAIFInsight*, with over half of those saying they read it every month
- Nearly two thirds of readers gave the magazine a ranking of eight or more out of 10
- More than a quarter of readers gave the magazine nine or 10 out of 10.



President Paul Allcock, top left, and Catherine Betley, top right

A look into the life of a SAIF President

The new President of SAIF, Paul Allcock, has made significant progress in his first couple of months in office.

One of Paul's first duties was to attend the opening of a new branch for First Vice President, Paul Bowley, in Brighton. The team at Bowley & Gallagher were praised by their new President for their 'exemplary premises'.

Paul and his wife Alison also attended the British Institute of Embalmers (BIE) banquet and installation of officers at Worsley Park Hotel, near Manchester.

Paul said: "We would like to thank their outgoing President, Craig Caldwell and his team, for their hospitality and also wish incoming President, Gwen Schofield, an enjoyable and successful year. As this was my first event representing SAIF, outside of our own membership, it was a good opportunity to discuss mutual issues with my kindred Presidents, and I look forward to working closely with them all!"

Paul then joined SAIF's new Chief Executive, Terry Tennens, and Executive Chairman Alun Tucker in Durham for the North East Regional Meeting. At the meeting, guest speaker, Catherine Betley from SAIFSupport, gave an insight into her work and the services available to SAIF members. They also attended a regional meeting in Cambridge and for all dates for all future regional meetings visit the

SAIF site www.saif.org.uk

On May 6, Paul attended a meeting with the Department of Work and Pensions as part of the review of the current Funeral Payment Benefit. During the meeting it was highlighted that there should be improved communications between all parties and the sessions should focus on the criteria of a simple funeral.

Paul also attended the National Association of Funeral Directors Banquet in Belfast and offered his congratulations to Jeremy Field on his installation as President and praised William Millar for an excellent weekend.

Paul, who has always been a strong supporter of the role that SAIF offers independents, commented: "I joined SAIF because I felt so strongly that the role of the independent funeral director should be supported.

"There are many documents and updates on the website which we should all be taking advantage of. Many associate members offer invaluable services. The biggest advantage to me is the fountain of knowledge that is available to us from each other. Being independent does not mean that you are on your own. We can stand taller because we hold on to our high values of care and quality, while knowing that we can seek support. We simply need to open our eyes, our minds and our hearts to achieve great things."

SEMINAR TO HELP WITH BABY AND CHILD FUNERAL CHOICES

Some of the best-known professionals in the world of child and baby funerals will be sharing their expertise and knowledge at the Child Funeral Charity's 2016 Educational Seminar on July 6.

John and Jemma Walsh from Special Care Cremations, Tim Morris, from the Institute of Cemetery and Crematorium Management, and Carole Henderson from Grief Recovery (UK) are among the speakers lined up for the event at GreenAcres Burial Park-Chiltern.

Anne Barber, one of the charity's founders, explained: "We believe that all professionals who work with families who have lost a child should be aware of the funeral choices."

Funeral directors,



crematorium staff, celebrants, hospice staff and bereavement counsellors will all benefit. The event, sponsored by The Co-operative Funeralcare and GreenAcres Woodland Burials Chiltern, has strictly limited numbers so booking is essential. Attendees will receive a certificate for CPD purposes and the £75 fee includes all talks, workshops, lunch and an optional tour of the woodland burial site.

For more details, email enquiries@childfuneralcharity.org.uk or visit www.childfuneralcharity.org.uk

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PAISLEY FUNERAL DIRECTOR HAS PROVIDED 12 YEARS OF SPONSORSHIP

Barrhead and Paisley-based independent funeral director, D Moodie & Co, last month sponsored the D Moodie Triples

bowls tournament for the 12th year. Held at Wellmeadow Bowling Club in Paisley, this is a very

popular and well attended sponsorship event and once again the weather was kind to the bowlers.

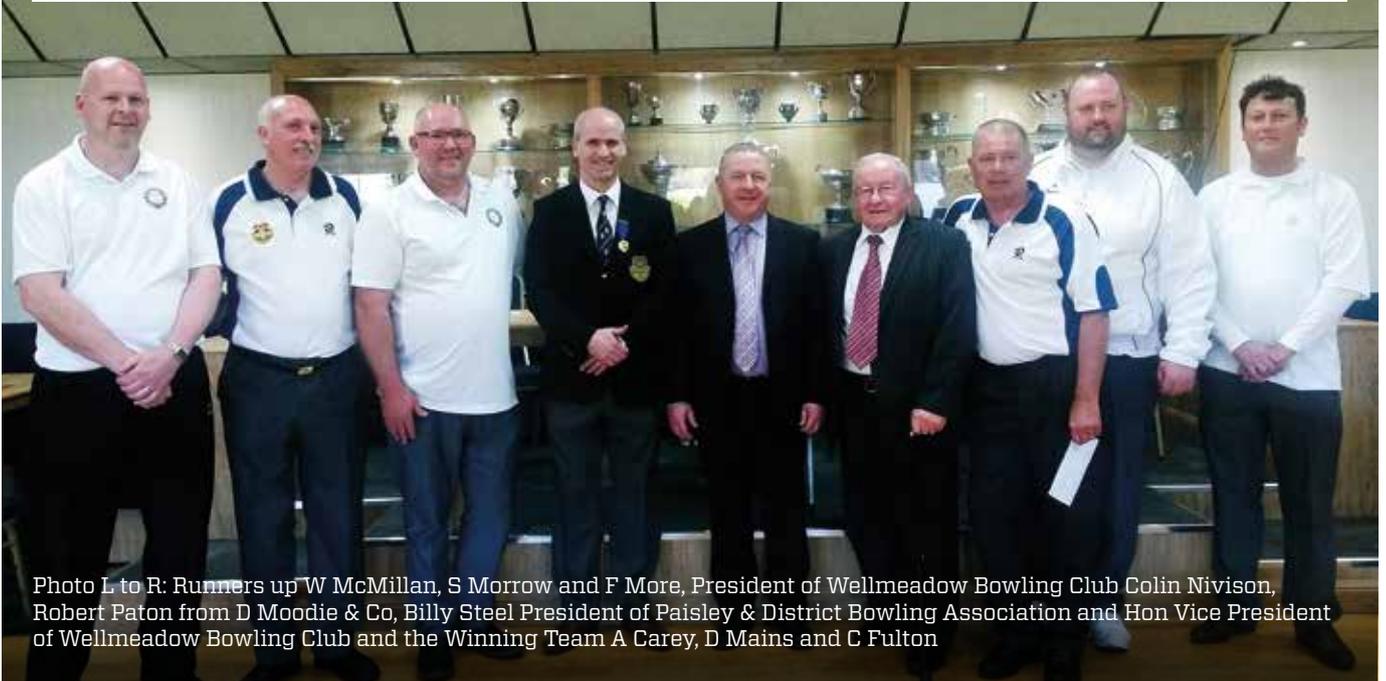


Photo L to R: Runners up W McMillan, S Morrow and F More, President of Wellmeadow Bowling Club Colin Nivison, Robert Paton from D Moodie & Co, Billy Steel President of Paisley & District Bowling Association and Hon Vice President of Wellmeadow Bowling Club and the Winning Team A Carey, D Mains and C Fulton

GET TO KNOW THE SAIFCHARTER SITE

It's time for members to enjoy the benefits of the new online space

Last month saifcharter.co.uk was launched, and already it is being used to store vital information. The updated constitution is now online, and members are encouraged to review it.

Logging in

To see exclusive member content like the constitution, you will need to be logged in. On your first login:

- Click 'log in' at the top right
- Click 'create new account'
- Enter the same username and password you use to log in to mygoldencharter.co.uk
- Have your membership number on hand for the set up process
- From then on, you can log in with your mygoldencharter.co.uk username and password

Forum

Once logged in, options at the top include the new members' forum, which you can use to talk to other SAIFCharter members. Areas are available for any

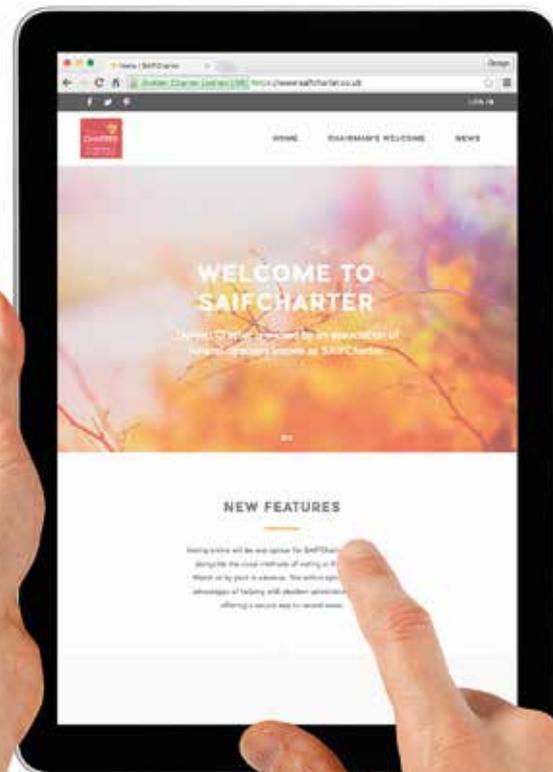
type of discussion, whether directly related to SAIFCharter or not. You can add polls too, and from time to time may be asked to give feedback through polls here.

Contact

Some members previously said it could be unclear who to contact from the SAIFCharter Executive. Now you can speak directly to the association through the site's contact form.

Future features

Other features will soon appear. Among the most important are online membership renewal, streamlining the process, and the ability to securely vote online for your Executive.



Post mortems without the need for a scalpel



Digital autopsy has taken a step forward

Work is underway on a Digital Autopsy Facility offering non-invasive post mortems to the east of England.

The new Cambridgeshire Digital Autopsy Facility is planned to open this August by Hinchingbrooke Hospital, and will also train and support pathologists and radiologists across the region to use the new technology.

iGene's Darren Brown said: "Digital Autopsy offers a significant humanitarian step forward in establishing the cause



Hinchingbrooke Hospital

of death using software technology rather than a scalpel. We are delighted to have signed the agreement for our fourth facility in the ever expanding UK network which will bring digital autopsies to the east of England."

How are you going to vote on the EU?

WORDS: LINDA JONES

SAIF is aware that there are companies who are able to express their own views on staying in the EU and are encouraging staff to do the same.

If your business holds an official view to either stay 'in' or 'out', and you want your staff to follow your lead, be mindful that while you can write to them officially and ask them to do so you cannot harass your employees or interfere with their right to do as they wish.



This could even give them a harassment or discriminatory claim, so do be cautious.

We all have our own opinion and 'freedom of choice' is a good term to bear in mind.

▼
www.tipsandadvice-healthandsafety.co.uk/
download

POLSTEAD OFFERS FUNERAL INDUSTRY PRINTING SERVICE

For more than 20 years Polstead Press has been providing orders of service and stationery for funeral directors across the UK.

Director Tracy Goymer said: "With our highly skilled and experienced design team, we can ensure that your customers only receive the highest quality of workmanship and each order is given the utmost attention and consideration.

"We feel privileged to provide a service within this delicate industry and understand the pressures and time constraints that surround it. We also understand the Order of Service is one of the final pieces of memorabilia that the family members will contribute to and it is



a keepsake for all time."

Polstead Press also supplies stationery and marketing material, and offers next day delivery. On items approved by 2pm, delivery can be made by 9am the following day.

As a SAIF Associate, contact details for Polstead Press are available from the SAIF Directory (page 42), or at www.polsteadpress.co.uk

Advertising feature

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5A The Maltings, Stowmarket, Suffolk, IP14 5AG

www.polsteadpress.co.uk

Kriss goes it alone

Kriss Morrison-Cooper has served Loughborough and the surrounding areas for almost 20 years as a funeral director and in that time has built a reputation for care, respect and empathy. He has worked his way up from being a coffin bearer to now being Loughborough's only qualified independent funeral director, running his own business in the heart of the town.

Kriss is based in the old Station Hotel on Derby Road, which has seen extensive refurbishment. Kriss has managed to create a funeral home for the 21st century; a warm and welcoming reception area greets you on arrival with a comfortable, relaxing arranging room. There are two tranquil chapels of rest and a wash and dress area particularly for the Sikh and Hindu community, the only one in Loughborough. The feeling overall is one of calm, something Kriss was determined to achieve after visiting many funeral homes that were cold and clinical.

As an independent funeral director, Kriss can give excellent 24-hour continuity of care and an understanding of all faiths, their customs and requirements. He can offer many services and anyone walking through the door should not be afraid to ask for



the unusual, from motorcycle hearses to camper vans and pink hearses to the more traditional horse-drawn hearse.

Whatever your requirements, Kriss offers a service tailored to the customer's needs and financial situation, making a funeral as special and individual as it can be. Funeral plans are also available. "Planning your own funeral can relieve the pressure and financial burden on your loved ones at a very stressful time," said Kriss. "It really is a good idea to

make your wishes known and funeral plans are an ideal way of ensuring your wishes are carried out."

Kriss believes he offers a top rate service and sees families returning again and again, the highest recommendation.

So, why did Kriss decide to go it alone? "To be in total control and to do things to my own high standard, but above all to fulfil my dream of running my own funeral directors."

MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Mr B Stevenson

*Stevenson Group (UK) Ltd t/a
Stevenson Funeral Directors
125 Station Road
Cardenden
Fife
KY5 0BW*

Stevenson Group (UK) Ltd t/a

*Stevenson Funeral Directors
(Branch Office)
171 Links Street
Kirkcaldy
Fife
KY1 1QR*

Stevenson Group (UK) Ltd t/a

*Stevenson Funeral Directors
(Branch Office)
1 Queens Buildings
Queensferry Road
Rosyth
Fife, KY11 2RA*

Miss P M Peters/ Mr P K Capper

*Cappers Independent
Funeral Directors of
Hampshire Ltd
Joseph House
14 Bishopstoke Road
Eastleigh
Hampshire
SO50 6AE*

ACCEPTANCE INTO FULL MEMBERSHIP

Mr P Yarwood/ Mrs C Yarwood

*Secure Haven Ltd t/a Secure
Haven Cremations
The Essex Barn
Coptfold Hall Farm
Writtle Road, Margaretting
Essex
CM4 0EL*

Mr P Dallat

*P J Dallat & Sons
65 Market Street
Ballycastle
Co Antrim
BT54 6DS*

Mr C Jackson

*Mears & Jackson
West Cemetery Lodge
Manchester Road
Warrington
WA1 3BG*

Mears & Jackson

*(Branch Office)
40-42 High Street
Runcorn
Cheshire
WA7 1AW*

Mears & Jackson

*(Branch Office)
Percival Street
Warrington
WA1 2JE*

Mr & Mrs A Jones

*Westcountry Funeral
Services
The Old Smithy
1 Hays Road South
Elburton
PL9 8HH*

Westcountry Funeral Service

*(Branch Office)
91 Fore Street
Saltash
Devon
PL12 6AE*

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Mr D McGowan/Ms C Rooney/Mr T Corcoran

*D J MacNeice & Co Ltd
37A Barrow Road
Glasnock Industrial Estate
Dublin 11*

A dream come true

Funeral director Cheryl Whatmore fulfilled her life-long ambition when she opened Plymouth & District Funeral Services in June 2015.

With the help of family and friends, Cheryl has transformed a dim and dismal former T-shirt printing works in Plymouth into a welcoming and well-equipped funeral home that covers two floors.

The funeral home has a modern fleet of a Cardinal hearse and a Dorchester limousine and a fully equipped removal ambulance.

Cheryl is assisted in the day to day running of the company by Rachel Taylor and on funerals by a dedicated team of experienced, casual staff who were all personally recruited.

Cheryl said: "I strongly feel that a funeral reflects the person who has died and it should always be a funeral to be proud of.

"We offer every assistance to the families that we have pleasure to serve and, being small and completely independent, we are able to offer a completely personal and affordable service and will always go the extra mile."



The Plymouth & District Funeral Services team (from left): Cheryl Whatmore, with funeral operatives Tony Boreham, Rachel Taylor, Graham Daniel and Mike Crouch

“WE OFFER
A PERSONAL
SERVICE AND
ALWAYS GO THE
EXTRA MILE”

Cheryl Whatmore

Since opening, Cheryl has just conducted her 126th funeral and will be celebrating the firm's first birthday by holding a BBQ for her staff and the local ministers, officiants, cemetery and crematorium staff.

Cheryl added that she is proud to have been accepted into membership of SAIF.

FULL MEMBER NEW BRANCH

Mrs C Foster

Quantock Funeral Services
(Branch of Bridgwater
Funeral Services)
Yeomans, Eastcombe
Bishops Lydiard
Taunton
Somerset, TA3 3HU

Mr S Close

Sandy Close Funeral
Services (Branch of
Woodvale Funeral Services)
146-148 Sandy Row
Belfast
BT12 5EY

Mr M Sims & Mr G Jones

Sims & Jones Funeral
Directors Ltd
11a Hendre
Onilwyn
Neath, SA10 9HH

ASSOCIATES CHANGE OF ADDRESS DETAILS

Mr M Robinson

Cloudberry Funeral
Management Solutions
Freshwater Quarry
Brixham
Devon
TQ5 8BA
(Formerly at Dartmouth,
TQ6 9RY)

ASSOCIATES NOT RENEWED

Mr T Smith

Eleven Eleven Eleven Ltd t/a
Eazi Apps
39 Mariners Close
Fleetwood
Lancashire
FY7 7BF

FULL MEMBER NOT RENEWED

Ms M Hughes

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

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 4 July 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

THE GUARDIAN OF C

In an industry which is heavily based on reputation, business longevity. The independent Funeral Planning

WORDS: ROISIN MCGROART

As the UK funeral industry faces governmental inquiries and tightening legislation, the sector is undergoing its most severe scrutiny. SAIF members are renowned for providing clients with valued and trusted advice, in their greatest time of need.

Buying a funeral plan can be one of the most emotional purchases ever made and customers need to be sure that their money is safe, with just one chance to get it right.

The Funeral Planning Authority (FPA) is an impartial body that aims to protect customers by reviewing the approach and finances of providers who are registered with it. Its priority is the customer and ensuring that the purchased funeral can be delivered.

But what do we know of its work?

Graeme McAusland has been Chief Executive of the FPA since 2014.

“The main question we ask is: ‘is the money being managed appropriately so that the funeral can be delivered?’” revealed Graeme. “We offer what I call a preventive regulatory approach, questioning the financial security and the arrangements for the funeral. FPA-registered firms have just emerged from arguably the biggest financial crisis the UK has ever seen and not one has failed. Basically, customers have got what they paid for.”

Graeme, a qualified actuary, has spent his working life in the life assurance industry and worked with companies from the Prudential to The Children’s Mutual. At the end of 2013, Graeme made the decision to move more into non-executive work and was then approached by the FPA.

“I hadn’t set out to do this, and I had a vague notion of what funeral planning was. I came into this role with no connection to the industry, no preconception on whether the products, providers or regulation were good or bad.

“A key aspect of our role is to ask, ‘how safe is the money?’ My professional training is incredibly useful in looking at some of the resulting issues. I am also used to the world of financial regulation and dealing with the Financial Ombudsman Service which I think gives me some useful insights on how we should be interacting with providers and customers.”

To gain FPA registration, providers have to apply and then pass independent scrutiny on how they work and how they protect

customers’ interests in line with the FPA’s Rules and Code of Practice. Most providers in the UK market are registered with the FPA, but a number are not. Responsibility for ensuring those non-registered providers are complying with the very basic legislative requirements lies with the Financial Conduct Authority (FCA). The FPA and FCA work closely together in trying to ensure that across the market those basic requirements are being met.

The benefits of registration are indisputable, as Graeme explained: “If I was a funeral director, I would only want to work with a company that was FPA-registered as registration gives assurance that there has been independent scrutiny. Registration involves an independent group of people looking and checking that plans are being managed appropriately. We view financial statements and literature annually, and we check everything to make sure companies are putting out the right material.

“For non-FPA registered firms, the FPA suggests that anyone, customer or funeral director, thinking of working with them should at the very least do their own due diligence to satisfy themselves that they are not exposing themselves or their business to undue risk.

“Funeral directors are highly protective of their reputation. Businesses are built around reputation and why would you risk that?”

Graeme added: “Our

rules are common sense, about doing the right thing and protecting customers. There are not a massive set of difficult rules that are



CONSUMERS' RIGHTS

Offering customers valued and trusted advice is key to the Authority's focus is to ensure that service is delivered

PHOTOS: ROBERT BERRY



expensive to comply with. The cost of being registered with us is relatively small so why, as a provider, would you not register and give that bit of extra scrutiny?"

Set up in 2002 by the funeral plan industry, the FPA was a response to a concern that the basic legislation was not sufficiently robust and some additional due diligence and controls on providers was necessary.

The Board currently consists of Chairman Steve Winfield, who has a financial services background and also has experience of other self-regulatory bodies; Ronnie Wayte, Director of Golden Charter; Alison Close, Commercial Director at Co-operative Funeralcare; Michael McCollum, Chief Executive of Dignity; Barry Floyd, Managing Director of Golden Leaves; and Graeme.

"The FPA is a self-regulatory body but absolutely fundamental to how it operates is that, without exception, all registration and compliance matters have nothing to do with the Board," Graeme explained. "Our Compliance Committee is independent. A barrister chairs the committee and it makes the decisions. If you apply to be registered with the FPA and are doing things in line with our rules then there is nothing to worry about. If you are not then the committee will ask you to change to be in line with the rules. If you do, you will be registered – if you don't, then you won't. The committee has

no agenda other than making sure providers comply with the FPA Rules and Code of Practice."

As an article in *SAIF Insight* revealed in May (issue 176), MPs had called for an inquiry into the funeral profession. In its report on support for the

THE FUTURE OF THE FPA

WORDS: GRAEME McCAUSLAND

The Funeral Planning Authority's aim is to continue to develop the regulatory model to deliver a better outcome for customers, and in doing so to add value to registered providers. We are now looking at how we develop that model so it continues to work in the market we see today. This is likely to mean we have to be more proactive than we have in the past. It is important to remember to start from a model that has actually worked. Our current model is certainly challenged by a developing market, though I don't believe that is unusual for regulatory models.

We are in active discussions on how we should develop the model for the future. We need to make sure that we don't lose the positive aspects of what we currently do and have the right mechanisms in place to control what our registered providers are doing. Fundamentally we need to make sure that activity is in line with our rules and, if necessary, adapt these. A lot of our activity at present is reactive for example through complaints. There is a strong argument to now to move to a more proactive approach.

I am keen that people see the benefits of companies being registered with us. Customers and funeral directors should look to the FPA for assurance and be confident in our processes. As a customer, it is your money you are risking. As a business, it is your reputation at risk.



bereaved, the Work and Pensions Select Committee said that more vulnerable bereaved people did not appear to be well served by the way in which funerals currently operate.

The FPA works hard to ensure that all customers are treated fairly and that funeral companies supply accurate information. A key part of this is helping with customer complaints.

Graeme added: "For the size of the market, the volume of complaints is very low. One problem I do have are anecdotal reports of unresolved complaints or poor market behaviour. If there are a lot of serious, unresolved complaints then I would like to hear about them. If a registered provider is behaving inappropriately then we would like to hear about it. We will follow a complaint through to resolution and if that means getting plan providers to change how they do things, then we will.

☑️FUNERAL DIRECTORS ARE HIGHLY PROTECTIVE OF THEIR REPUTATION. BUSINESSES ARE BUILT AROUND REPUTATION AND WHY WOULD YOU RISK THAT?☑️

If SAIF members see things that are not right, then let us know?"

Customers can contact the FPA directly and the FPA website is currently being revamped to make this easier.

Most complaint cases are relatively straightforward, with the client offering their version of the events followed by the FPA checking with the provider for their side of the story. The FPA will then try to help resolve matters. If that is not possible and the customer remains unhappy, then it can use the FPA's Independent Dispute Resolution Service (IDRS).

This process aims to find a solution or, at the very least, provide an answer to explain the situation through a two-stage conciliation and, if necessary, arbitration. The FPA complaints work is beneath the surface and not publicised, but objective intervention does result in customers being helped to resolve their problems.

According to Graeme it is a 'common-sense approach for customers'. "We get complaints referred to us when the customer and provider can't agree. We are dealing with largely older people,

PROFILE
GRAEME MCAUSLAND

Chief Executive, Funeral Planning Authority

Graeme McAusland has spent a lifetime working in the life assurance industry. As a qualified actuary he has held various senior roles including Chief Executive of a mutual insurer and UK Group Finance Director of another insurer.

He was appointed to the FPA Board in December 2014.



and sometimes it is quite a large sum of money. I think providers need to be able to explain why they have treated customers in a specific way. We are robust in making businesses play fairly with customers."

With the funeral plan market going from strength to strength - with FPA-registered plan sales rising from 46,340 in 2002 to 183,500 in 2015 - it is certainly a booming business but one that must be cautious of its approach to selling.

Graeme explained: "I think there is a chance for funeral plans to be a force for good, to encourage and educate people to think about how they will pay for a funeral. Everyone is going to die, it is just a question of when, and at that time there is going to

be a cost. The danger is that this potential force for good is knocked off course by poor selling practices and the FPA's future activity will be focused on ensuring that selling is being done properly?"

The fundamental message from Graeme and the FPA is that registration adds value. For customers, it offers that extra peace of mind that the funeral they have purchased will happen when needed. For funeral directors, it offers reassurance that companies who could impact your reputation and business have had independent scrutiny.

"To me there seems to very little rationale for a provider not to seek registration with the FPA," said Graeme. ●

Update

NEWS FROM KINDRED ASSOCIATIONS

The Review of Crematoria Provision and Facilities

Concern over need for more new crematoria with capacity to cope with large numbers of mourners

The Department of Communities and Local Government has just carried out a 10 week 'Review of Crematoria Provision and Facilities in England', to make sure they are fit for purpose and sensitive to the needs of all users and faiths. The review was focused around concerns that had been raised regarding the capacity of crematoria, particularly for accommodating Hindu and Sikh funerals, where traditionally large numbers of mourners attend. During the review, the Department no doubt identified that the majority of crematoria in the UK were developed in 1950s and 1960s.

In 1950, there were just 58 crematoria operating in Great Britain and that number increased to 206 by 1970. These crematoria were built to a reasonable size, but not to accommodate the numbers that are currently being suggested as being necessary within the Review Discussion Paper. Most of the 148 crematoria built in that 20 year period were provided by local

authorities and were designed to meet the needs of the community at the time of construction.

Over the last 16 years there have been 35 crematoria built, on average 5,000 square feet or 465 square metres in area. During this time the providers have changed primarily from local authority to the private sector. The



FBCA has sought advice from private-sector providers within its membership and they are concerned that with the current financial climate and levels of use, the much bigger sites would not be economically viable. The estimated cost of the average new crematorium to accommodate 90 to 100 mourners being built today is approximately £4m. To meet the requirements discussed in the review document, the costs could escalate by up to £7.5m.

It is estimated that there may be potentially about 10 opportunities left to introduce new crematoria that can be expected to carry out 850-900 cremations each year, probably the

minimum number to make a new crematorium cost effective.

Another issue may be that the building of much larger facilities would be likely to face significant planning difficulties due to the need for larger buildings and more extensive parking facilities. The average crematorium can probably not be developed to meet the suggested needs, due to restricted building space, limited car parking and small amounts of land that are currently used for the scattering or interment of ashes.

The provision of the type of service suggested within the review would be difficult if not impossible to manage at the existing average-sized crematorium.

A representative from the Department of Communities and Local Government will be addressing delegates at the Burial and Cremation Communication and Education 2016 event at Stratford-upon-Avon on 6 July and it will be interesting to hear the feedback from the review.

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

Engaging and entertaining weekend for BIE

The BIE held its AGM and conference at the Worsley Park Hotel and Country Club, Manchester, over the weekend 22-24 April. The weekend was very well attended by members and their guests.

Meetings went well throughout the weekend, with lively debates and good discussions. Our President, Craig Caldwell, made sure we were all well entertained in the evenings.

On Friday evening we had a picnic/BBQ theme, with steak, hog roast, burgers and much, more (including ice cream, candy floss and popcorn). The banquet on Saturday had excellent food preceded by the speeches and followed by dancing to the band Huge. During the drinks reception, Craig had arranged a surprise visit from the Greater Manchester Pipe Band. They appeared through the trees and

entertained us with several pieces of music. As the banquet fell on 23 April, we did drink a toast to St George, ably proposed by Robert Pargetter.

On Sunday morning, we began with a memorial service to remember members, family and friends who had passed away during the year. Gwen Schofield was then

installed as our President for the year ahead. Amanda Woodward became 1st Vice and Barbara Fowley is 2nd Vice. We wish them all well.

We thank Craig and his team for laying on an excellent weekend and thank the many sponsors and exhibitors who support us so well at these functions.



KAREN CANEY, BIE

WORDS: TIM POWER

It's not unusual for families of the bereaved to ask relatives and friends for donations to a charity in lieu of buying flowers at a funeral, but now it is becoming increasingly common to ask them to make a financial contribution to the funeral as well.

The rise in social media means that we are all more connected than ever before, and the trend in asking people to sponsor activities for charity on websites such as JustGiving has spilled over to other 'crowdfunding' sites to help people raise money to send their loved ones off in dignity.

There have been many high profile cases in recent years where families who believed they would struggle to pay for their

funerals have used such sites to appeal for help to raise enough money to cover costs.

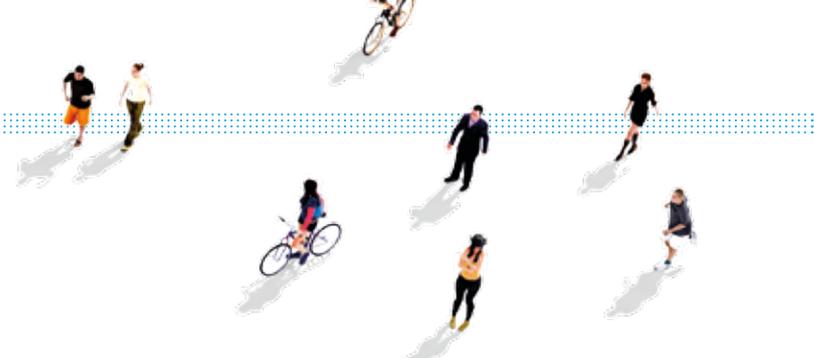
The online funeral fundraising campaigns have often followed in the wake of media interest in a tragedy, where they tap into public sympathy for either a young person who has succumbed to disease or a person who has met a tragic end through an accident or violence.

A recent example is the tragic death of teenager Paige Doherty in March who was killed on her way to a Saturday job in Clydebank, just outside Glasgow. The tragedy created great media interest nationally and touched the hearts of many in the city and beyond.

Friends of the family set up two fundraising pages on GoFundMe to help with funeral costs and other

With the growth in digital technology and social media we examine the latest trend of crowdfunding. Online fundraising has already been used to pay for countless funerals across the UK

COMMUNITY SU



“IT’S A VERY PRIVATE AND PERSONAL TIME. TO MAKE THE PAGE AND SHARE IT WITH THE PUBLIC WAS TERRIFYING IN ITSELF”

expenses. Such was the response that within three hours one of the pages had breached its target of £3,000. The two sites went on to raise a total of £16,243 within a couple of days.

Similarly, in April an online funding campaign raised more than £13,000 for the funeral of Myron Yarde, 17, an aspiring young rapper stabbed to death

in New Cross, London.

There was a great outpouring of support and tributes to the young man on social media from the south London community, and within three days the initial goal of £7,500 had been almost doubled, by donations from around 1,000 people.

However, not all funeral campaigns are high profile and their success shows the strength of



PPORT





family bonds and long-term friendships not just locally but internationally too.

After the death of her father last year, student Hanna Head, from East Grinstead, could not afford to pay for the funeral so decided to take the plunge and ask for donations

Online fundraising campaigns, similar to the one below, have become very popular

by using the GoFundMe site. She set her goal at £1,000 – even though she knew that she needed at least three times that amount – but eventually raised £3,249.

In an interview with the BBC she explained her decision to use a crowdfunding site: “I’d seen bands

that had equipment stolen using crowdfunding before for donations to replace their kit, so it showed that people can be kind enough to help others when they need it.”

However, she said she was scared about the response she would get, as she had not told many people that her dad had recently passed away. She explained: “It’s not something you tweet about or put on Facebook – it’s a very private and personal thing. To make the page and share it with the public was terrifying in itself. I was worried that people would think I was begging for money. But I was overwhelmed with the response – in a couple of hours I’d had messages from loads of people from those that knew me or knew my dad previously.

“Within a day, people had donated £1,000 so then it seemed real and that I could do this funeral and give my dad the send off he deserved.”

Another benefit of using the crowdfunding site was the number of comments and contacts she received from those who knew her father. ●



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CAPSULA MUNDI: A TREE FOR LIFE

The Italian-based Capsula Mundi project – the egg-shaped biodegradable burial pod that hosts a tree and aims to turn cemeteries into forests – is using crowdfunding to raise £60,000 to develop its prototype.

Its Kickstarter site said: “Cemeteries will acquire a new look: no more cold grey tombstones but living trees creating a forest, a holy forest.”

▼
For more details on this innovative project, visit www.kickstarter.com/projects/capsulamundi

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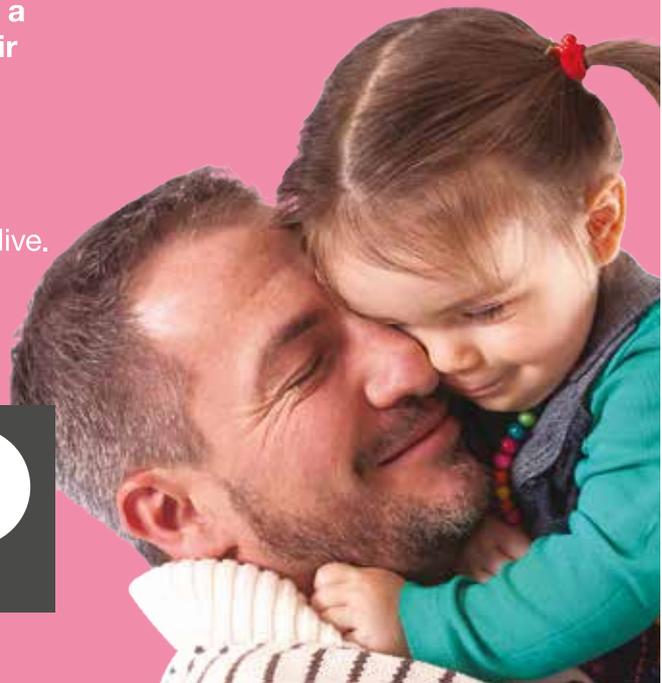
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DON'T GET BOGGED DOWN IN WASTE

Keeping on the right side of the law is straightforward if you stay on top of basic rules

WORDS: RICHARD CROASDALE

The various laws and regulations governing the disposal of clinical waste are, without wishing to put too fine a point on it, a little dry. Yet compliance is something no funeral director – regardless of size – can afford to ignore, with large fines and potentially serious reputational damage awaiting the ill-prepared. The good news is that putting the correct processes in place need not be too onerous, according to Inspector and former SAIF President Gemma O'Driscoll.

“It’s easy to get bogged down in the legislation, but the rules as they apply to funeral directors are actually relatively straightforward. They boil down to understanding what constitutes clinical waste, how you handle it, and identifying a provider who can dispose of it.”

One fundamental area over which there is still considerable confusion is what constitutes clinical waste. One common misconception is that only funeral directors offering embalming need concern themselves with the regulations. In her training courses, Gemma says a good rule of thumb is that any item that has touched the deceased during transportation, preparation and presentation must be treated as clinical waste.

“That includes everything from needles to disposable gloves, sheet or clothing,” she says. “Even cotton wool that you may have used to clean the deceased’s eyes. So when people say ‘we don’t have any clinical waste’ – and people do genuinely think that – I have to tell them that yes, they do.”

“Processes vary across the country.

Inspector Gemma O'Driscoll warns that even unintentional breaches can result in a hefty fine

Some hospitals will remove the clothing the deceased was wearing and place them into a gown, whereas others will leave the person’s clothing for the funeral director to deal with. But even if it’s just soiled gloves or tissues, at the most basic level everyone will have some clinical waste.”

The task of segregating waste into different types is a common headache, throwing up questions over how individual items are categorised. However, for the majority of firms, Gemma says all waste can usually go into yellow ‘infectious waste’ bags (obviously except for sharps, which must be disposed of in a sharps box).

In her role as an inspector, Gemma says she still encounters funeral directors who have disposed of clinical waste by incinerating it themselves, which is absolutely prohibited. “Regardless of the quantities involved, you will



need to contract a specialist waste disposal company to collect your clinical waste. These companies are generally very approachable and prepared to work with funeral directors to find a solution that suits them. Even if you're a very small business, it is usually possible to have a collection of one or two bags every month, or even every couple of months. The cost per bag is obviously less for larger or more frequent collections, but even for small collections it's a relatively minor expense."

There are also specific regulations regarding the transportation of clinical waste, which are often overlooked. According to Gemma, one common mistake among firms with several sites is driving waste themselves to a central office for collection and disposal, rather than arranging separate collections from each office.

Finally, with all the correct

processes and services in place, funeral directors must ensure they have a good handle on their paperwork.

"You can follow the rules to the letter, but that's no good if you don't have the paperwork to prove it," says Gemma. "When you're running a business there's so much paperwork flying around, but you really need to keep track of your clinical waste records. Have a box file and put all of the collection notes in there. Don't treat it like a receipt you can throw away.

"Where funeral directors break the rules around clinical waste, it's almost always ignorance rather than anything malicious. But even unintentional breaches can result in a hefty fine, not to mention the reputational damage if it ends up in the local paper. Every funeral director needs to be on top of this, and it's really not as onerous as it first seems." ●



Malcolm Flanders of Golden Charter with Jo Sinclair

NEW FUNERAL PLANNING CERTIFICATE GRADUATES

Two new candidates have completed courses at the IFD College and gained Certificates in Funeral Planning.

Jo Sinclair and Ian Jack, both from the award-winning, Inverness-based independent funeral director John Fraser & Son, were awarded with their certificates last month.

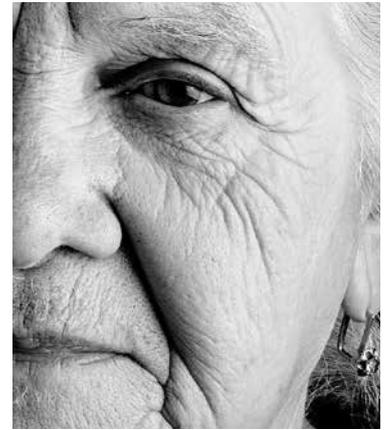
Golden Charter's Director of Funeral Director Sales, Malcolm Flanders, said: "We are delighted that our partnership with the IFD College is helping to increase training and development in the burgeoning area of funeral planning.

"The major advantage for John Fraser & Son is that families can now see a recognised certificate proving those two funeral directors' planning credentials. Congratulations to both graduates."



Ian Jack and Vicki Fraser of John Fraser & Son

THE SANDWICH GENERATION:



WELL DONE, OR TOAST?

Countless family members are caring for elderly and infirm relatives while looking after their children, but is this creating the perfect storm?

WORDS: DR BILL WEBSTER

Family members, often the unpaid, unsung heroes of the health system in their care of elderly parents, are needed more than ever, but they are burning out fast.

With increasing demand on health care budgets, hospital places, nursing homes, and rehab or extended care facilities, more and more people are being expected to look after their

ageing parents, while supporting and looking after their own children.

They are known as the 'Sandwich Generation' because they are middle-aged individuals effectively 'sandwiched' between the obligation to care for their aging parents, who may be ill, unable to perform various tasks or in need of financial support; and their own children, who still require financial, physical and emotional support. The dual trends of increasing life expectancy and that of having children

at an older age have contributed to this sandwich generation phenomenon.

The obligations placed on the sandwich generation demand considerable time, energy and money. With the added pressures of managing one's own career and personal issues, as well as the need to contribute to one's own retirement, these individuals are often under significant stress. In some cases, baby boomers often have to postpone their own retirement because of the added financial obligations

of the older and younger generations.

Caring for a loved one can be very rewarding, but it also involves many stresses, such as changes in the family dynamic and established roles, household disruption, financial pressure and the added workload, all of which strain the resources that are available. So is it any wonder that caregivers are the people most prone to burnout?

Here are a few stories on what it is like to be a sandwich generation caregiver:

DEBBIE'S STORY

Debbie, a 53-year-old school teacher and a single parent, was working full-time to support herself and her adult son, who has mental health issues. When her father was to be released from hospital after knee surgery, Debbie put her career on hold to provide round-the-clock care to him when his health deteriorated after the surgery. In addition to mobility challenges caused by the operation, her father has been fighting cancer and dementia for some years, making him a high-needs patient.

She had thought he would be going into long-term care, but no spaces were available. Then she learned she was expected to take him home. The family's publicly funded home care started at 25 hours per week, but within a short-time, that had dwindled to 11 hours. Debbie was forced to go on a leave of absence in order to be able to stay at home with her father. With the lack of jobs and over-abundance of available teachers, she worries whether she will be able to return to her old job.

Debbie has not been able to work since last September and has had to go on social assistance. Even at 53, she is beginning to have health challenges of her own, including arthritis in her knees and chronic pain. "I don't think people understand what you give up and what you lose to do these things," she told me. "It changes your whole life."

HUGH'S STORY

Hugh, a 59-year-old business analyst in the banking industry, took a leave of absence from his job last June to spend the summer with his wife, Eileen, who after four years of challenges was in the late stages of early-onset Alzheimer's disease. He wanted to spend as much time with her as possible while she still recognised him, and he planned to use the time to begin the arduous process of applying for long-term care.

With every ability Eileen lost, Hugh gained a new responsibility. He did all the research and paperwork necessary to manage her illness, while ignoring his own health. The stress caused panic attacks, and he eventually had a seizure.

Hugh continued to care for his wife full-time, with the help of home-care workers, throughout the autumn. His employers were

“THE STRESS OF CAREGIVING LEAVES PEOPLE VULNERABLE TO A WIDE RANGE OF PHYSICAL AND EMOTIONAL PROBLEMS” Dr Bill Webster

understanding, allowing him to work from home and take more time off as he began to plan her transition into a nursing home. She moved into long-term care just after Christmas last year and is now in palliative care. He continues to visit her every other day and remains actively involved in her care. He is now in his fourth year as a caregiver.

MARIA'S STORY

Maria, who is 49, doesn't know how she will manage when the hospital discharges her 47-year-old husband, who is recovering from an ischemic stroke six months ago that left him with extensive brain damage. Maria, his wife of nine years, was shocked to learn two weeks ago that the hospital wants to send him home even though she says he has limited verbal abilities, uses a walker, is unable to shower or dress without assistance or get into or out of bed without help.

Maria feels strongly that Don needs more rehabilitation in hospital, and she is panicked at the idea of her husband being sent home in his current condition. But the medical team managing his care states emphatically that he is ready.

"The doctors were all expecting Don to die," she said, in tears. "Miraculously he didn't, and against all odds he's made a lot of gains. What he needs is more rehab. Why can't he get more rehab? That's what I'd like to know."

At last report, they had only been offered two hours daily of publicly funded home care. She doesn't believe Don should be left alone, but with her husband on long-term disability, Maria can't afford to reduce to part-time hours. All of this puts her in a tough spot between the proverbial rock and hard place.

This is the reality of more and more middle aged lives. Caregiver stress can be particularly damaging, since it is typically a chronic, long-term challenge. These people may face years or even decades of caregiving responsibilities. And of course it can be particularly disheartening when there is little or no hope that their family member will get better.

Without adequate help and support, the stress of caregiving leaves people vulnerable to a wide range of physical and emotional problems, which can vary from heart disease to depression and many other physical and emotional issues, as both Hugh and Debbie discovered.

Even worse, when caregiver stress and compassion fatigue

puts one's own health at risk, it affects our ability to provide care. It hurts both the caregiver and the person they're caring for. The key point is that caregivers need care too. Managing the stress levels in their own lives is just as important as making sure their family member gets to doctor's appointments or taking their medication on time.

It has been calculated that distress among unpaid caregivers who bear the heavy burden of looking after their ill, elderly or disabled relatives has doubled in four years due to our aging population and the strain this puts on the existing health care resources. The same research points out that the proportion of family caregivers who had to stop looking after their loved ones due to stress more than doubled over the same four years, rising from roughly 7% to 14%.

The research raises a troubling question: What happens to patients and the health system if unpaid caregivers are unable to provide care?

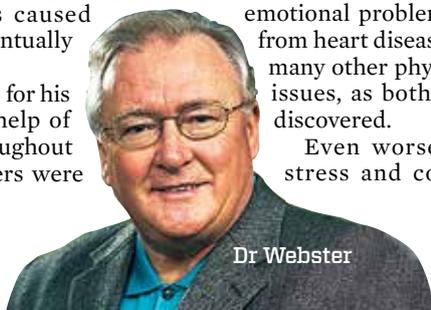
The answer seems obvious. If distress rises and caregivers increasingly step away from the role, their family members may have nowhere to go but long-term care homes and hospitals. Patients will suffer if they can no longer live in their own homes, as most wish to do, and there will be a substantial cost to the health system.

In fact, this situation has been described as creating a perfect storm for the health systems: a growing need for family caregivers at a time when distress is making them increasingly unable to do the job. And the demographic and social changes that are occurring in our world necessitate that more caregivers will be needed, not fewer. The proportion of older people is on the rise, and long-term care homes or hospitals just don't have the capacity to absorb the growth of the senior population.

Thankfully, many health authorities have recognised the need to make home and community care a priority, and the importance of supporting caregivers as part of that process.

Next time, we will look at some of these strategies for support. ●

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



Dr Webster



Simon Chapman

Government urged to respond to choices review

The National Council for Palliative Care (NCPC) is calling for a UK Government response to a choices review on end of life care, after a new poll reflected inequalities in the care people receive.

According to the ComRes opinion poll, which was commissioned by the NCPC, 55% of people disagreed that “everyone in the UK currently has access to good quality care”. That figure increased with age – 67% of over-65s did not believe that everyone could access good quality care, with only 17% saying they agreed.

NCPC Director of Policy and External Affairs Simon Chapman said: “It is unacceptable for anyone to receive poor quality end-of-life care. It is especially troubling that people in these groups, so often overlooked and marginalised by the rest of society, also suffer poor care at the end of their lives. The government needs to take immediate action to address these issues, starting with a response to the review.”

The review was written by The Choice in End of Life Care Programme Board, a body combining experts in end-of-life care from charities and health care, alongside people with personal experience of the issue. It was chaired by Claire Henry MBE, now the NCPC’s Chief Executive, who said: “We need our politicians to commit their support to the findings of the choices review. The time for reports has passed; it is now time for action.”

REFORM ON THE CARDS FOLLOWING SCOTTISH ELECTIONS

No overall majority for SNP but review of the market and funeral poverty issues unlikely to be opposed

Golden Charter notes that the funeral profession in Scotland could be under pressure to reform the market, following the Scottish parliamentary elections.

Last month the Scottish National Party (SNP) again won the greatest number of seats in the Scottish Parliament. Under the additional member voting system though, an increased constituency vote combined with a reduction in the list vote to lessen the party’s share of seats, meaning that there will be no overall majority government this term.

Gordon Swan Golden Charter’s Director of Communication explained: “While the SNP fell short of the majority, it is by far the largest party and can be expected to pursue its stated manifesto.

“When it comes to its plans for the funeral profession, we know that there is

some consensus within Scottish politics that market reform and funeral poverty are issues of public interest and so worthy of review. The SNP were joined by the Liberal Democrats in pledging to take action in this area, and there is little reason to believe the other parties will strongly oppose it.

“Scottish SAIF has been involved in the working groups and information gathering that took place prior to the election, and it will continue to work to ensure that any reforms are realistic. From Golden Charter’s perspective, we see evidence that any debate around the affordability of funerals must inevitably incorporate funeral planning, and for that reason the company will be fully engaged with this debate.

“That puts funeral directors in the same position as we outlined in last month’s magazine: changes are being seriously discussed, north and south of the border, and we all have to make sure we are informed and involved as those discussions continue.”



Death rate increase at 50-year high

Between 2014 and 2015, the number of registered deaths in England and Wales rose at the sharpest rate since the 1960s. New figures from the Office for National Statistics note that long-term increases in life expectancy have reduced the death rate over time, but as baby boomers age and the population as a whole grows older,

the number of deaths appears to have risen between 2011 and 2015.

When standardising by age, mortality rates have decreased by around 20% since 2003, but these figures also show a significant increase between 2014 and 2015 – from 953 to 993 deaths per 100,000 people.

SAIF EDUCATION DAY

Wednesday 2nd November 2016

Leicester Tigers Football Club PLC, Aylestone Road, Leicester, LE2 7TR

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FORM

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Includes morning refreshments, lunch and afternoon tea and cakes

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Booking form downloadable from events on members area of the SAIF website.

EVERYTHING YOU NEED TO KNOW

Over the years, SAIF Education Day has helped funeral directors gain a better understanding on digital autopsy highlighting the good points and the bad, it has given an empathetic view of stress in the workplace, explained the need to keep DNA following a death, explored social media and how to market your business, to name but a few subjects.

The guest speakers this year will be covering subjects very much in the interest of both funeral directors and suppliers and will be centred on current topics. While we are still awaiting confirmation from some speakers, it is hoped to also have a

Use of webcams and health and safety legislation among topics for this year's event

high-profile guest speaker, so reserve your place now.

Confirmed speakers to date: With the ever-increasing legislation changes around health and safety, we are pleased to advise that Simon Bloxham, from Safety for Business (www.safetyforbusiness.co.uk), will be covering the latest on health and safety and related law updates.

Do you know the rules and regulations pertaining to webcams and in-house camera surveillance? Are you aware that you have to advise your clients if a camera is in use? No? Then make sure you come

along to hear the latest on this and more from Golden Charter's Alison Wilson who will be covering compliance and risk.

Students from the IFD College, who have successfully completed various courses, will be receiving their certificates during the afternoon.

Exhibition stands have been confirmed from the following companies:

Allsops CTF Ltd, Institute of Civil Funerals, Colourful Coffins, Frontline Communications Group Ltd, GT Embalming, SAIFInsure.

Do you have a particular subject you feel relevant to the profession that you would like to see covered at Education Day? It's not too late to contact the Business Centre with your thoughts and we will endeavour to research and fulfil your request.

Business Matters

HOW TO DEAL WITH A GRIEVANCE + MEET THE SAIFCHARTER WORKING GROUP + THE BENEFITS TO SAIF MEMBERS + 'BARMY' HEALTH AND SAFETY RULES

THE GRIEVANCE PROCEDURES

If you are hit with a complaint from an employee how would you treat it? June Fraser, of Beacon Workplace Law Ltd, looks at the informal and formal grievance processes

WHAT IS A GRIEVANCE?

A grievance is any dissatisfaction that an employee may have with another member of staff, a member of management or a management decision. If the employee complains that he or she has been bullied or harassed the matter should be taken very seriously. There should normally be a definition of bullying and harassment in the staff handbook.

RAISING A GRIEVANCE INFORMALLY

It is often possible to resolve a grievance informally. If an employee raises a concern or complaint in person, listen to them. If their suggestion is unreasonable explain this and suggest they put their grievance in writing, to follow the formal Grievance Procedure. This will ensure any appropriate investigations can take place and give them the right of appeal if they are dissatisfied.

RAISING A GRIEVANCE FORMALLY

The ACAS Code of Practice on Disciplinary and Grievance procedures suggests that where a grievance is raised during a disciplinary process, the disciplinary process should be adjourned until the end of the grievance procedure. Formal written grievances should set out the nature of the grievance and provide dates and details if possible. Following receipt of the grievance invite the employee to a Grievance Hearing. It is best that grievances are dealt with quickly so have the meeting soon.

WHAT HAPPENS AT A HEARING?

The meeting should start with an explanation of who is present and the procedure to be followed.

The procedure is as follows: it should be explained that the meeting has been convened to enable the staff member dealing with the grievance to gain a full understanding of the issue and to ask for information to clarify matters. However, the matter should not normally be resolved at the first meeting. Explain that you will consider the points that have been raised, investigate if necessary and then respond in writing.



Any investigation may involve interviewing witnesses or looking at documents. The person raising the grievance should not normally see these statements, but will be asked to another meeting to do this.

Following this introduction, the employee should be asked to state their grievance for the minutes. At the end of the meeting ask the employee how they wish their grievance to be resolved.

RIGHT TO BE ACCOMPANIED

Check with the employee before the meeting if they are bringing a companion and, if so, who that person is. There may be times when you decide that the companion is not an appropriate choice due to a conflict of interest or for operational reasons. Although the law gives the right to be accompanied by a work colleague or a trade union officer, there may be times when an employee wants a member of their family to be their companion. If the employee is young or vulnerable you may choose to agree to this.

RE-ARRANGING MEETING TIMES

If the employee or their companion cannot make the meeting then it can be re-arranged to a time that is convenient. If the problem is with the companion then it is lawful to insist

that the meeting takes place within five working days of the date of the meeting and, if the companion can't accommodate, the employee should find another companion.

OUTCOME OF GRIEVANCE

Once you have all the information you need then you can decide if the grievance should be upheld, partially upheld or not upheld. One possible result of the grievance is that the disciplinary procedure will be started against one or more employees. The employee who has raised the grievance has no right to this information in detail because you have a duty of confidentiality.

APPEALS

If the employee is dissatisfied with the outcome then they should write to the person nominated in the letter stating their reasons. Someone who has not been involved to that date (a more senior member of staff) should meet the employee and hear their reasons. The decision after the appeal hearing is final.

A copy of all relevant notes, statements, minutes and documents should be kept in the employee's staff file and should only be disclosed in accordance with the Data Protection Act. ●

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



1

WORKING GROUP CHAIRS

In SAIFCharter's recent new members' survey, it was shown that members were not always clear on the people behind SAIFCharter, and who deals with which areas. So *SAIFInsight* is beginning to supply profiles of the key people who help the association carry out its work, beginning this month with the four working group chairs



2



3



4

1. HELEN WATHALL
POLICING AND COMPLIANCE

A sixth generation independent funeral director, Helen is currently Managing Director of G Wathall & Son based in Derby, which was established as a cabinet maker and furniture broker in 1858 by her great, great grandfather Leonard Wathall.

Joining the family business 30 years ago, Helen has since become a leading figure in the independent funeral care profession. In 2002, she also distinguished herself by becoming the first female President of SAIF. As of this year, Helen is a member of the SAIFCharter Executive as well as chairing the working group.

2. CHRIS PARKER
VOICE OF THE FUNERAL DIRECTOR

One of the earliest members of SAIF, Chris Parker has been MD of family business Abbey Funeral Services for more than 30 years. For half that time she has also served on SAIF's national Executive, and was its national president in 2006/7.

Qualifying as a General Nurse in 1967, Chris spent the late 70s working with students as a clinical instructor, then was a tutor for health care students at a local college, and she has taken that experience into her role as IFD College Deputy Chair of Governors and Lead Verifier.

3. MATTHEW GALLAGHER
MARKETING & MEMBER BENEFITS

As a Director at Sussex's Bowley and Gallagher, Matthew works between Haywards Heath, Hassocks, Burgess Hill and Brighton. He joined the family business in 2011, after living and working

in London and Australia. A qualified teacher, his varied working life has also included recruitment, youth arts management and pub management.

Now, aside from being a SAIFCharter Executive member and Committee Chair, Matthew has represented SAIF at the Ministry of Justice Burial and Cremation Advisory Group and is ICCM (Institute of Cemetery and Crematorium Management) qualified in burial and cremation law, as well as being Cuckfield and Walsstead Cemeteries' Burial Registrar, and an IFD College Governor, qualified Assessor and Internal Verifier.

4. JOHN TEMPEST
MBIE DIP FD
PRODUCT DEVELOPMENT & INNOVATION

John has been involved in funerals since 1968. In 1994, he and his wife Barbara bought a funeral business, later opening another office and acquiring another funeral business.

In 2008/09 John was elected National President of the BIE (British Institute of Embalmers). He has also served as the NAFD's (National Association of Funeral Directors) Yorkshire President, among other offices within both associations. The business has been a member of SAIF since 1994, and Golden Charter since the late 90s.

John's hobbies range from cooking, gardening and singing with choirs, including Leeds Minster Choir, to classic cars and motor racing (spectating, not participating), and he is a Roundhay Rotary Club member. ●

SAIF BUSINESS CENTRE UPDATE BY LINDA JONES

SAIF THRIVES ON GROWING FIRMS



For more than 26 years, SAIF has offered support and guidance to independent funeral directors, but do you know all that the Association offers its members?

A few weeks ago I was surprised to be asked the difference between SAIF membership and that of SAIFCharter. I am sure that SAIFCharter members will agree that the benefits through membership are significant and financially beneficial, but the aim of this page is to clarify membership of SAIF as a trade association.

SAIF was formed more than 26 years ago to promote and protect the independent funeral firm at a time when the large conglomerates and American companies were looking to buy up family run Independents. SAIF has grown in recent years to be the force that protects, supports and advocates for the independent funeral director – and the profession as we know it.

So what does SAIF do?

SAIF is a recognised leading authority on various business issues and represents the interests of the funeral profession on consultative bodies. SAIF has been influential in many areas of the government in terms of policy making, giving guidance on laws that affect these businesses, and it continues to campaign vigorously for the fair treatment of the profession.

SAIF is a non-profit making professional association, although aspects of what we do are about making sure that our members thrive and are successful in their business wherever possible. That means subscription payments go towards supporting

members, guiding them with best practice procedures and helping them understand the minefield that is the law and ever changing regulations.

SAIF is proud to be at the heart of the profession, offering many benefits, but in the main representing our members at every level, providing government and other authorities with our point of view and giving members peace of mind that they are getting a fully considered view of what is good for funeral directors.

We are very aware that individually members would not have the opportunity to become involved first hand and influence the outcome of certain issues, should they choose to do so.

SAIF is therefore in a privileged position as an association to facilitate the opportunity to network with peers at government level and others, while learning about issues which may affect the profession as a whole; providing immediate updates to members with policy changes and news without delay.

Displaying the SAIF logo shows that, as a member, you are supported with your business needs, you offer the best possible service, you are guided to best practice procedures, your funeral home is inspected regularly to ensure compliance, you are aware of clients' peace of mind and, most importantly, you have the support of a recognised trade association so the client can be assured of a code of conduct and redress.

So, if you as a member are unsure why you pay your subscription each year, stop and think who is supporting the Independent and your business to the fullest? Who is at the end of a phone (and within just a few rings) to answer your queries and give guidance? Be assured that if the staff in the office are unable to assist immediately, we will certainly get in touch with someone who can. Be proud to display the SAIF logo, and proud of your membership – it's all about quality of service. ●



VERGING ON THE RIDICULOUS

Simon Bloxham, Health and Safety Strategist for Safety for Business, on some 'barmy' bans imposed under the guise of health and safety

A council has stopped its workers using strimmers over fears that the debris they throw up could damage property and injure people. Maintenance teams at Cheshire East Council were told to switch to weedkiller spray because of the threat of flying stones. The move by the council – which is responsible for trimming grass verges around the multi-million pound mansions of some of Britain's wealthiest footballers and actors – was branded 'barmy' after it announced it was banning the strimmers over the health and safety fears.

Some locals said they were more concerned about gardeners using weedkillers in their streets.

Gardening staff, who maintain public spaces outside homes in the 'golden triangle' of Wilmslow, Alderley Edge, and Prestbury, as well as the upmarket towns of Macclesfield and Nantwich, use strimmers on difficult areas that cannot be reached by lawnmowers.



AND IT JUST GETS BETTER!

Students have been banned from throwing their mortarboards in the air at the University of East Anglia, with health and safety being used as an erroneous excuse.

According to *The Tab*, the student newspaper for the university in Norwich, students have been urged to mime a throwing action and have hats digitally added to the photo later at a cost of £8.

A university spokesperson said injuries cause by falling mortarboards presented an "unacceptable risk". She said: "We want to ensure no student's graduation day is ruined by the potential for avoidable injury."

The Health and Safety Executive, which set up the Myth Busters panel to tackle the use of health and safety as a catch-all



excuse, responded to the story.

"You'd think universities would study history and do a bit of research before repeating tired health and safety myths like this one," said Geoff Cox.

"The banning of mortarboard tossing on supposed 'health and safety' grounds is one of our most popular myths and actually appears in our Top 10 all-time worst health and safety excuses."

He added that the law doesn't stop graduates from celebrating their success in the time-honoured fashion of throwing their mortarboards in the air.

"The chance of being injured by a flying mortar board is incredibly small and it's over-the-top to impose an outright ban. We usually find the concern is actually about the hats being returned in good condition."

hit the headlines recently. They are quite simply ridiculous and if you ever get a health and safety consultant trying to tell you "you can't do this" without a really good reason, show them the door and bring in some common sense instead.

HELP IS AT HAND - GETTING THE BEST FROM YOUR SAIF-APPROVED HEALTH AND SAFETY ADVISORS

If you don't want to hear "you can't do this" then talk to a safety 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. This is free of charge apart from travel costs.

So what do you have to lose? ●

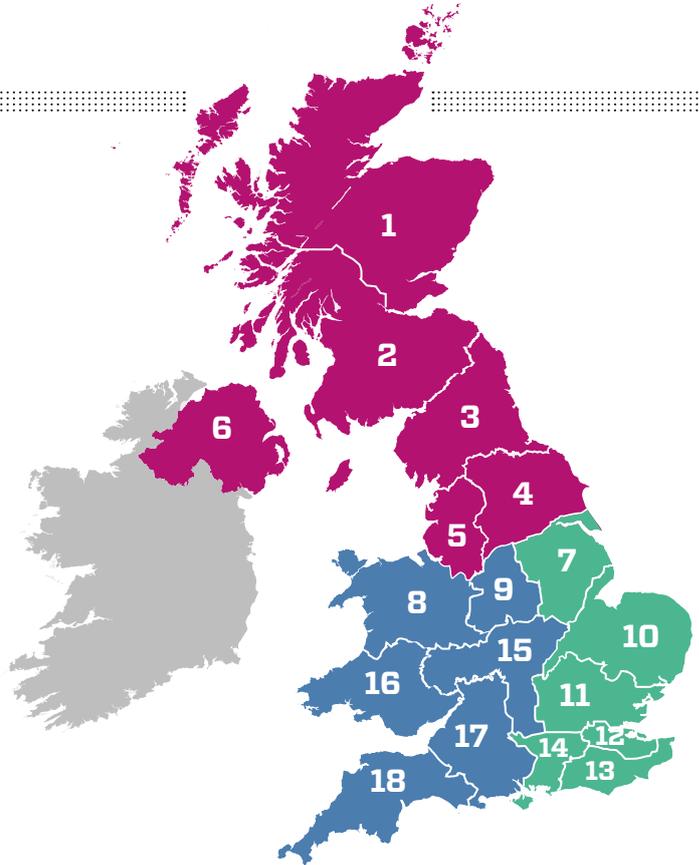
DON'T BE FOOLED AND TRY SOME COMMON SENSE

These are just two stories that



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



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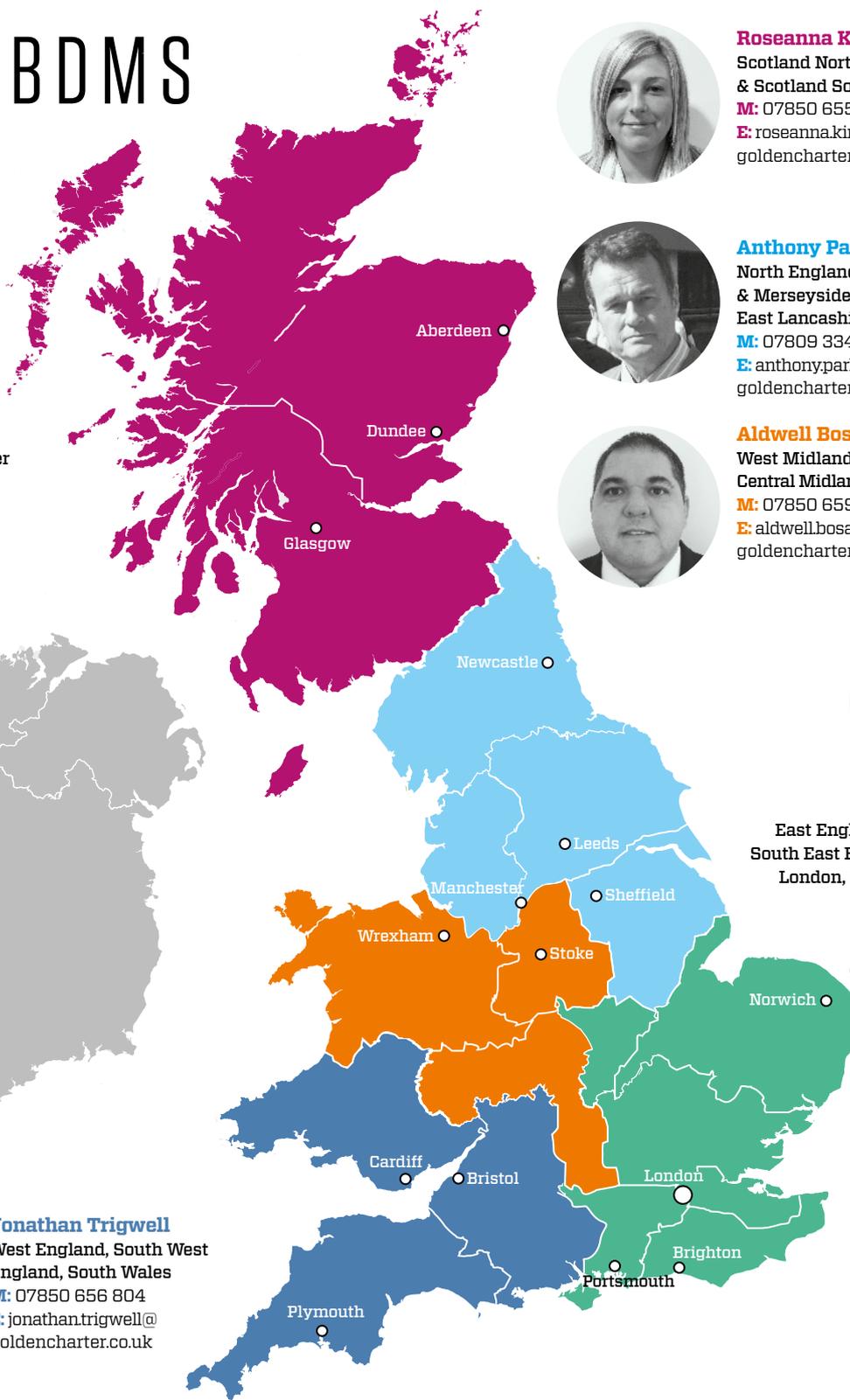
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If your business doesn't have an assigned Regional Sales Manager, speak to Golden Charter's Business Development Managers (BDMs) about growing your business. Your local BDM can help you to identify your business requirements. To get in touch with the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

SAIF Associates Directory 2016

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Brunswick Carriage Company

Mr J Finnegan (Southampton, Hampshire)
02380 739 111

info@corporatehorse.co.uk

www.corporatehorse.co.uk

D A Gathercole Funeral Carriage Masters

Mr D Gathercole (Wisbech, Cambridgeshire)
01945 583 974

Prestige Carriages

Mr W McKechnie (Kilbirmie)

07931 309 172 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.gadsbywillowcoffins.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

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Leslie R Tipping Ltd

Mr J Tipping (Stockport, Cheshire)

0161 480 7629

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

Musgrove Willows Ltd

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www.musgrovewillowcoffins.com

Natural Woven Products Ltd

Mr A & Mr D Hill (Bridgwater, Somerset)

01278 588 011

contact@naturalwovenproducts.co.uk

www.naturalwovenproducts.co.uk

P & L Manufacturing Ltd

Mrs S Leighton (Gloucester)

01684 274683 • sally@pandlmanufacturing.co.uk

Passages International Inc. Ltd

Mr R Crouch (Maidenhead, Berkshire)

01628 633 730

passages@tiscali.co.uk

www.passagesinternational.co.uk

The Somerset Willow Co Ltd

Ms H Hill (Bridgwater, Somerset)

01278 424 003

enquiries@somersetwillow.co.uk

www.willowcoffins.co.uk

Urns UK Ltd

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

01707 645 519

info@urnsuk.com • www.urnsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodland Burials

Mrs Carmen Graham

01992 523 863 • info@greenacreswb.co.uk

www.greenacreswoodlandburials.co.uk

GreenAcres Woodland Burials Chiltern

Mr Peter Taylor (Buckinghamshire)

01494 872 158 • info.chiltern@greenacreswb.co.uk

www.greenacreswoodlandburials.co.uk/chiltern

GreenAcres Woodland Burials Colney

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www.greenacreswoodlandburials.co.uk/colney

GreenAcres Woodland Burials Epping

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GreenAcres Woodland Burials

Heatherley Wood

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Herongate Wood Cemetery

Ms J Sawtell (Billericay, Essex)

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

enquiries@herongatewood.co.uk

Westerleigh Group Ltd

Mr R Evans (Bristol, South Gloucestershire)

0117 937 1050 • info@westerleighgroup.co.uk

www.westerleighgroup.co.uk

CLOTHING

ACS Clothing Ltd

Ms P Robertson (Motherwell)

0141 781 6530 • jimglancy@acscllothing.co.uk

www.funeralsuit hire.co.uk

Keltic Clothing

Mr D Barry & Ms L Murcott (West Midlands)

08450 666 699 • louise@kelticclothing.co.uk

www.kelticclothing.co.uk

Waterfront Manufacturing Ltd

Mr A Jenkinson (East Harling, Norfolk)

01953 718 719

alan@waterfrontmanufacturing.co.uk

www.waterfrontmanufacturing.co.uk

EDUCATION AND TRAINING

Independent Funeral Directors College Ltd

Corinne Pengelly

0345 230 2777

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

D J MacNeice & Co Ltd

Mr D McGowan/Ms C Rooney/Mr T Corcoran

(Dublin) • 00353 1882 8731

sales@djmace.com • www.djmace.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 • gt embalming@btinternet.com

www.gt embalming.com

Hygeco Lear

Ms H Lockwood (Leeds, West Yorkshire)

0113 277 8244

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

Roftek Ltd t/a Flexmort

Mr S Rothwell (Gloucester)

0845 5333561 • info@flexmort.com

www.flexmort.com

FINANCE & PROFESSIONAL SERVICES

AM Specialists Group Ltd

Mrs A Samuel (Braintree, Essex)

01376 333 661 • www.safety-consultancy.com

Close Brothers Ltd

t/a Braemar Finance (Dundonald)

01563 852 100 • info@braemarfina.com

www.braemarfina.com

Frontline Communications Group Ltd

Mr D Jones (Portsmouth)

01489 866 630 • david@wearefrontline.co.uk

www.wearefrontline.co.uk

Goldray Funeral Consultancy Ltd

Mr R Barradell (Beverly, East Yorkshire)

01964 503 055 • richard@goldray.co.uk

Huxley Corporate Finance Ltd

Mr R Huxley (Tarporley, Cheshire)

01829 730 062

richard@huxleycf.co.uk • www.huxleycf.co.uk

Ideal Sales Solutions t/a Ideal4Finance

Mrs E Corcoran (Kirkham)

01772 671355 • sales@ideal4finance.com

www.ideal4finance.com

Occupational Safety Systems (UK) Ltd

Mr S Bloxham

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0845 634 4166 • info@safetyforbusiness.co.uk

www.safetyforbusiness.co.uk

The Probate Bureau

Mr D Hartley West (Ware, Hertfordshire)

01920 443 590 • info@probatebureau.com

www.probatebureau.com

The Probate Department Ltd

Ms I McCleave (Pevensey)

01323 741 204 • info@probateplusgroup.co.uk

www.theprobatedepartment.co.uk

Redwood Collections

Mr S & Mr A North (Surrey)

0208 288 3555

www.redwoodcollections.com

info@redwoodcollections.com

SAIFinsure (Lark Insurance Broking Group Ltd)

Mr L Scott (Croydon, Surrey)

020 8256 4927

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

SAIF Resolve (Scott & Mears)

Bill Baddeley (Southend on Sea, Essex)

01702 312 737 enquiries@saifresolve.co.uk

www.saifresolve.co.uk

Skingle, Helps & Co

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

South Essex Insurance Brokers Ltd

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

Templegate Recoveries Ltd

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

Trust Inheritance

Ms M Macaulay (Somerset)
01934 422 994 • www.trustininheritance.com
michaelamacaulay@trustininheritance.com

UK200group.co.uk

Ms S Wise (Aldershot, Hampshire)
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www.uk200group.co.uk

FUNERAL OFFICIANTS

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02070 793 580
ceremonies@humanism.org.uk
www.humanism.org.uk

Civil Ceremonies Ltd

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0845 004 8608
info@civilceremonies.co.uk
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County Celebrants Network

Mr Eric Gill (Wiltshire)
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Fellowship of Professional Celebrants

Mrs T Shanks (Worthing, West Sussex)
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Institute of Civil Funerals

Barbara G Pearce (Kettering, Northamptonshire)
01480 861 411 • info@iocf.org.uk
www.iocf.org.uk

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Golden Leaves Ltd

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0208 684 3464 • info@goldenleaves.co.uk
www.goldenleaves.co.uk

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