



Insight

PLUS

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THE NEW
SAIF LOGO
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**COVERAGE
OF SAIF
EDUCATION
DAY 2016
PAGE 22**

LINKING UP LOCAL COMMUNITIES DURING THE FESTIVE SEASON

SAIF MEMBERS PROVIDE QUALITY CARE



Merry Christmas and Happy New Year to all our readers. It's time to celebrate an impressive 12 months and look forward to more business success in 2017

The UK's most popular funeral website



Get at-need telephone enquiries

Funeral Zone generates 1,000's of phone calls per month from its popular online listings



Get 5-star independent reviews

Funeral Zone generates hundreds of 5-star reviews per month



Get traffic to your website

Funeral Zone generates 200 brand views per obituary

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CONTACTS

PUBLISHERS

SAIF

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

National President:

Paul Allcock
nationalpresident@saif.org.uk
Executive Chairman: Alun Tucker
alun@saif.org.uk
Chief Executive: Terry Tennens
terry@saif.org.uk
Scottish President: Mark Porteous
mark@porteousfunerals.com

GOLDEN CHARTER

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

Chief Executive Officer:

Ronnie Wayte
ronnie.wayte@goldencharter.co.uk

EDITORIAL

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

PRODUCTION

Produced by:
Connect Publications
(Scotland) Ltd
Managing Editors:
David Cameron
david@connectcommunications.co.uk
Roisin McGroarty
roisin@connectcommunications.co.uk
Design: Raymond Francis
and Mick Reilly

ADVERTISING

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

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Plan for your next generation.

With SAIF's education, training and business support.

Nothing is more important than supporting the professional development of you and your employees.

As a member of SAIF you can enrol on our accredited training courses through the IFD college – with exclusive discounts – and take part in our free bi-monthly online seminars. With continued business support, practical advice and guidance, now is the time to join.

For over 20 years SAIF has been promoting and protecting the interests and values of independent funeral directors. Supporting our members is at the heart of everything we do, listening, responding and engaging to secure your independent future.

Join SAIF now: visit saif.org.uk or call us on 0345 230 6777 or 01279 726 777



LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Time of change

Embracing the new in today's ever-changing world can sometimes be a challenge. Fortunately, SAIF is here to support you in the modern business environment

Dear friends,
Change is a constant and it is occurring at a faster pace and more than ever, so the skill to hold together customs and practices is a task of good leadership.

In your firms there will be owners and managers who need to embrace the new, learning new ways of communicating, whether through your website or the firm's Facebook page; along with the tried and tested activities of being present in our communities; and engaging through pro bono and philanthropic causes, and raising funds for charity.

The SAIF National and Scottish Executive Committee members, as well as the SAIF Business Centre, are here to serve you. Please continue to let us know what issues are emerging and causing concern and SAIF will do what we're good at, from responding to anti-competitive moves by local councils to dealing with unexpected charging for cheque handling in hospitals when paying the medical examiner fees.

National President Paul Allcock and Scottish President Mark Porteous have been active in representing SAIF members at the recent Scottish Government meetings in Edinburgh. We have been pleased to work collegiately with the NAFD Scotland leadership and their CEO, in the initial discussions about representing the funeral profession together. This is fundamental to ensuring we can demonstrate to the Scottish Government that we are pragmatic and strategic in partnering to ensure the best quality and value service for the deceased and the bereaved.

We are in renewal season and you can be assured that SAIF wholeheartedly

represents the independent funeral director across the UK. The hallmark to your firms, staff and clients is:

■ The SAIF Quality Assurance (QA) Programme

This is a class-leading assessment scheme across our membership. We are moving to inspecting our members every two years. SAIF's QA Assessors are there to support, guide and hold our firms to a standard on behalf of our clients. The purpose is not to discredit, but to have your business in a state of preparedness in the fast-changing world of directives from the Health & Safety Executive, as well as complying with the SAIF Code of Practice. The SAIF logo is a kitemark of quality service to the consumer.

■ Local, regional and national representation

SAIF has been active in protecting the interests of funeral directors among hospitals, for instance President Paul Allcock has commenced a Liaison Group with the Lister Hospital, Stevenage.

SAIF has advocated that the Royal Blackburn Hospital has dispensed with the handling fee charge for medical examiners it was due to impose. St Catherine's Hospice, Preston, has chosen after direct consultation with SAIF not to implement an exclusive funeral service to its patients. President Paul Allcock's radio interview on live streaming funerals has now gone across five continents.

SAIF represents the voice of the funeral director and is making an impact on your behalf. At SAIF Regional Meetings, we have presented the class-leading service of SAIFSupport to your staff – a free benefit of membership,

alongside other topics, including health and safety by past President Gemma O'Driscoll. Equipping our members with marketing expertise is shaping up to be a strong feature of 2017!

■ SAIF is a movement dedicated exclusively to the independent sector

Heraclitus, a Greek philosopher, is quoted as saying: "Change is the only constant in life." We are seeing more change to the sector than ever before. Some are threats to what we understand as a good service for the deceased and bereaved, such as direct cremations, where human disposal becomes merely getting rid of the body. Surely, societal norms of human value which have been unique to our heritage are devalued by this practice?

Online and digital marketing activities are an opportunity to inform and engage. Putting the prices of a simple funeral and alternative packages online is a must for building transparency and trust in this age of information, with the government and, more importantly, with the consumer.

Notwithstanding all those concerns, keep your eyes focused on what you excel at: the service you provide to the deceased and the bereaved. The quality, care and value will shine through amidst all the changes and, yes, be ready to adapt, innovate and be risk tolerant.

Wishing you all a joyful Christmas season and a fruitful 2017. ●

terry@saif.org.uk



THANK YOU WITH YOUR SUPPORT WE HAVE NOW RAISED OVER £50,000

The Royal British Legion and Poppyscotland help members of our Armed Forces, veterans and their families all year round.

In recognition of the work they do, £25 is being donated for each Golden Charter Funeral Plan purchased.*

We're aiming to raise £100,000 over the next 12 months. The great news is that, with your help, we're already over half way at £54,075.**

Whether it's travel to see a loved one in hospital, food vouchers or emergency accommodation, the money raised will make a massive difference to the most vulnerable members of our Armed Forces community.



GOLDEN CHARTER IN CORPORATE RAID FOR POPPYSCOTLAND

On Remembrance Day, staff from Golden Charter joined other organisations in Glasgow for a fundraising 'corporate raid' on behalf of Poppyscotland. Encouraging locals to give generously to the Scottish Poppy Appeal, the raid managed to raise a fantastic £10,471.

Golden Charter
Funeral Plans

Golden Charter
is Proud to
Support

poppy
scotland

THE ROYAL BRITISH
LEGION



GCH371

*£25 from the sale of each funeral plan will be paid to Royal British Legion Trading Limited which gives its taxable profits to The Royal British Legion (Charity no. 219279) and Poppyscotland (Scottish Charity No. SC014096). **Amount raised correct at time of printing 30.11.16.

COMMENTARY



RONNIE WAYTE
GOLDEN CHARTER CHIEF EXECUTIVE

The cost of doing business in 2017

As concern grows over funeral poverty and the competition focuses aggressively on costs, we must work together to help families understand the truth about pricing and service value

As proved in this magazine every month, independent funeral directors and Golden Charter best succeed when we work together. So, it is no small accolade when I say that 2016 has seen unprecedented engagement and collaboration.

At the start of the new financial year, I told you in these pages that our goals were to provide the right balance of support for Independents, listen to what you need, and react to your views. That process has only just begun, but I have plenty to point to when I reflect on how we are living up to these ambitions.

Top of mind for me are the 'shareholder supper' events I have attended through this year. Each evening was a valuable, unique experience. My goal was to hear from people I might not have heard from before, discussing views that otherwise might have been missed, and on that measure the dinners have been a great success. Those of you I have contacted individually afterwards know the talking points have influenced Golden Charter, and I will continue these trips around the country in the New Year.

Nor is it difficult to point to hard evidence of specific changes we have made. Your feedback at the start of the year was clear and simple: Independents have high standards and a hard won reputation for value, and Golden Charter has to meet those standards and only work with companies who do.

We are ensuring our quality reaches the level we need and you expect, and

“WE ARE
ENSURING
OUR QUALITY
REACHES THE
LEVEL WE
NEED AND
YOU EXPECT”
Ronnie Wayte

nowhere is that more obvious than in our Intermediaries channel. Partnerships have been ended where required standards could not be guaranteed. That enhanced scrutiny means an Intermediaries channel we can be ever more proud of, and I hope it is clear to all of our shareholders that we have implemented a fundamental change – one that will impact on future allocation volumes, but does reflect your values.

So as we go into the New Year with that spirit of collaboration, what can we expect? Change remains the one constant, so we should be looking at what is new and what hints this year offers us.

Presently, the obvious point of focus is cost and value. I enjoyed Scotland's national conference on funeral poverty last month (see page 34), and it's fair to say that concerns about the least affluent in our society remain at the forefront.

Keeping politically engaged is important for that reason, but let's stand back and look at how the competition is reacting to that environment.

The Co-op placed price firmly at the centre of its headline messages in 2016 and it looks like 2017 will see this continue. As this year progressed, the Co-op's proposition has focused more on headline prices – at-need and in the planning space – making claims of advantage over Independents and Golden Charter.

We don't believe it is fair to stand idly by while a company with the Co-op's level of costs and disbursement charges claims to provide leading value. We will make a true comparison clear in the New Year.

At the same time, we expect price to be an increasing focal point for competition throughout the year, and we will work with you to ensure families understand the truth about the pricing and service value that you offer.

There is lots to talk about in the New Year then, and I know you have a busy time ahead. So for now, have a very merry Christmas, and I will see you in the New Year – hopefully even for a supper. ●

Ronnie Wayte

ronnie.wayte@goldencharter.co.uk

Reporter

HANG A STAR + REMEMBRANCE WINDOW DISPLAYS + GOLF DAY RAISES CHARITY CASH + IFD CERTIFICATES + RENEWALS DUE + NEW SAIF LOGO IS UNVEILED

Online service to share details of funerals by phone

aFuneralNotice.co.uk platform will text information to mobile devices

A new online product has been launched to enable funeral directors to provide their clients with a new way to share details of their funeral services – via a simple, shareable mobile phone funeral notice.

Unlike any other online product, aFuneralNotice.co.uk provides an easy-to-use platform for creating elegantly designed and universally shareable mobile phone notices. Each notice contains all the details families need about their forthcoming funeral service, including time, date and venue information, a photograph of the deceased and an interactive location map. Notices are also fully customisable to display the funeral director's logo.

Once a new notice has been set up, the funeral director can then send it directly to their client's mobile phone by text message. Creating a notice is quick and requires no technical knowledge.

Having spent many years working as a funeral director himself, company founder Ash Govind said: "aFuneralNotice.co.uk was designed with bereaved families at heart. With most people now preferring to receive and access information via smartphone,

we saw a way to save hours of time and stress, by sending all the information needed direct to their personal mobile device.

"aFuneralNotice.co.uk is such an easy-to-use platform, but its impact is huge, easing the burden of calling sometimes hundreds of people, retelling the tragedy of the deceased's passing. Of course, close family will always be called personally. But now a simple text can quickly be forwarded to large numbers."

In addition to easing the burden of stress for bereaved families, aFuneralNotice.co.uk also provides a number of opportunities for funeral directors who are looking to improve their levels of care and service for their clients.

Visit aFuneralNotice.co.uk and to register your interest contact Ash Govind or Peter Freeman on +44 (0)116 298 9270, or email info@afuneralnotice.co.uk



Check out the Christmas window display on page 11

A MORE PERSONAL CHRISTMAS

As Christmas approaches, many funeral directors will be planning special memorial events for families to remember their loved ones.

Golden Charter is offering new, uniquely editable materials to support these, including a poster and invites, which can be downloaded

from the mygoldencharter.co.uk portal.

Katy Walker, Head of Business Marketing, said: "These materials can be marked in various ways, and we know the personal touch is more important than ever at this time of year, particularly around such a sensitive, personal

subject. So the new materials we are providing can be edited to suit funeral directors' own needs."

Links about where to purchase stars and baubles are also available on the portal. If you have any questions, please contact your local Golden Charter representative.



Nigel Groves Funeral Director's display



Tributes at J & S Funeral Service



The window at J.J. Burgess & Sons

REMEMBRANCE DAY DISPLAY WINNERS

Creative window designs brought communities together

Dozens of Independents created unique window designs for this year's Remembrance Sunday, with Golden Charter awarding prizes to three funeral directors who helped bring the message of remembrance to their local communities.

The three winners received a £200 contribution towards a staff event, after submitting a picture as part of Golden Charter's window display competition inspired by its partnership with The Royal British Legion and Poppyscotland.

Director of Funeral Director Sales Malcolm Flanders said: "Well done to all of the many funeral directors who got involved. Particularly to the winners, whose creativity and local engagement have brought communities together in remembrance – a perfect way to mark our charity partnership."

Best overall display

Alexander Burn Funeral Directors won for its visually striking display, utilising Golden Charter point-of-sale materials to play on the theme of autumn alongside a display of the branch's own design.

Most creative display

Nigel Groves Funeral Directors

creatively merged window space with the available outdoor area. Flags, bunting, poppies and wartime memorabilia were all used to capture attention, with the whole of the window being used. This funeral director inspired the entire high street to take part, with many other businesses displaying poppies in their windows.

Best community engagement

J & S Funeral Service's window involved extensive use of poppies designed by local children, who also contributed heartfelt poems which were used as part of the display. The local engagement was so successful that the funeral director made use of all space available.

Support from Independents

In tribute to all the servicemen and women from past and present, countless other independent funeral directors showed their support with window displays. This included the team at J.J. Burgess & Sons, who created a stunning design which included tributes and a wreath. It also highlighted the campaign that sees £25 donated to The Royal British Legion and Poppyscotland for every Golden Charter funeral plan sold.

WORLD CLASS EXHIBITION TO MAKE RETURN IN JUNE

The National Funeral Exhibition (NFE) is expected to make a welcome return in 2017. The NAFD said it "remains completely committed" to delivering the event.

It was announced at the end of November that the agreement between Leisure Expo Limited and the National

Association of Funeral Directors (NAFD) for the organisation of 2017 and 2019 NFEs had been terminated by mutual agreement.

The joint statement from the NAFD and Leisure Expo Limited added that the NAFD had assumed all responsibility for delivering the NFE in

2017, and any future exhibitions.

Look out for more information in future issues of *SAIF Insight* or visit the NFE website www.nationalfuneralexhibition.co.uk

Anyone with enquiries about the NFE can contact Mandie Lavin on 0121 711 1343 or email mandie@nafd.org.uk



National Repatriation offers help

Associate eases journey from foreign lands

It is always distressing when a loved one dies, but when it happens in another country it escalates the anxiety for a grieving family.

Thomas Hathaway's National Repatriation offers a personal and professional service for bringing home the deceased.

The new SAIF Associate Member has six years' experience in the funeral industry and the specialist service is available to any funeral director or family within the UK or Ireland, including the Channel Islands. All relevant paperwork is taken care of and where doctors require payment, this can be arranged on a funeral director's behalf.

The journeys will always be made to a high standard with an advanced motorist at the wheel.

Thomas said: "National Repatriation provides continued support on a one-to-one service, using top of the range equipment along with discreet transport facilities to fulfill your requirements.

"Quality does not have to be expensive."

A 24-hour caring service is available for funeral directors.

For more information, visit their website www.nationalrepatriation.co.uk or call 07780 118458.



Staff raise a hole load of cash

Annual fun golf day brings in £18,000 for 10 local charities

Ten community groups are set to benefit after an Essex funeral director raised £18,000 with its seventh annual charity golf day.

West & Coe, which is based in Dagenham, held the event on 13 July at Langdon Hills Golf and Country Club, in Bulphan.

It was its charity golf day and Jeremy West of West & Coe said: "Our annual fundraiser supports local charities and continues to grow year on year. Over the years, we have raised more than £100,000.

"This event went fantastically well and as a company we raised £18,000 on the day from 32 teams of four, who were all from local businesses."

The day teed off with coffee and bacon rolls, followed by 18 holes of golf, a three-course evening meal, raffle, auction, presentation evening and a full evening of entertainment.

The charities who will benefit are St Luke's Hospice, Basildon

Women's Aid, Age Matters, Pitsea Day Centre, Kids First for Cerebral Palsy Children, C.H.A.P.S, Thurrock Lifestyle Solutions for the Disabled, Polly Parrot supporting children's wards at Basildon Hospital, Indee Rose Trust and Thurrock Scout Play scheme.

Jeremy added: "We are delighted to present our chosen charities with a donation and we very much appreciate the valued support of all of our sponsors."

The day was just one of the charity events organised by West & Coe and followed a recent in-house golf day and 10-pin bowling evening. A few years ago, male staff also joined the National Movember challenge to raise awareness of men's health. Every male staff member grew a moustache during November and had a team shave-off at the Christmas party, raising a staggering £17,000.

Jeremy said: "We have fantastic staff at West & Coe. Our team effort allows us to be so successful."



Bowley's Christmas snow scene is a cracker

Now that Remembrance has passed, some Independents are looking towards Christmas with their window displays.

Bowley Funeral Service in Hassocks turned its front window into a welcoming winter wonderland.

With further campaigns

planned in the new year, Golden Charter has also encouraged Independents to keep their window displays in mind.

CHRISTMAS AND NEW YEAR OPENING TIMES

As outlined on page 38, SAIF's head office will be closed during the Christmas bank holidays.

That means it will be closed on Monday 26 and Tuesday 27 December, and on Monday 2 January.

Additionally, the office is open at:


■ 9am - 1pm Friday 23 December

■ 10am - 2pm Wednesday 28 December

■ 10am - 2pm Thursday 29 December

■ 10am - 2pm Friday 30 December

Golden Charter head office closes at 5pm on Friday 23 December, and re-opens at 9am on Wednesday 4 January, but the portal at mygoldencharter.co.uk is available 24/7.



Merry Christmas from all at Allsops

Christmas Shutdown 2016

Fri 23rd December to Tue 3rd January



UPDATED TELEPHONE OPTIONS

Golden Charter's telephone options changed in June, improving the process for contacting the company about invoice values and payments. One dedicated team is now available to advise on any queries.

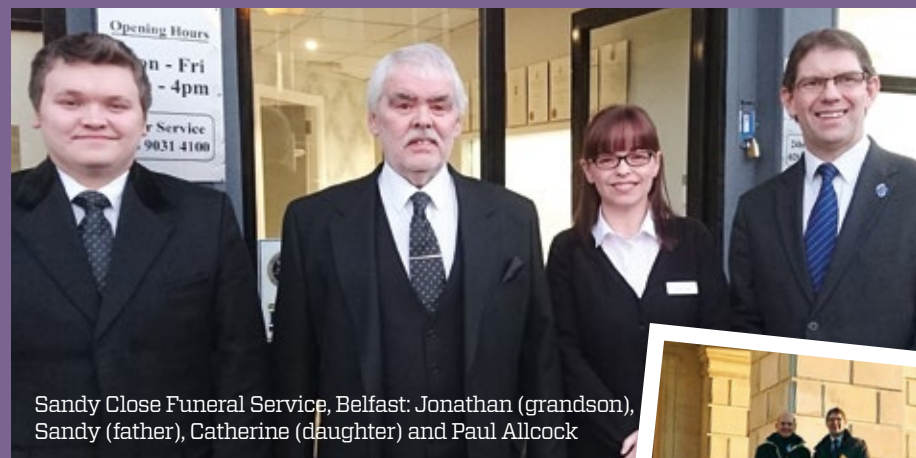
This simply means that when calling Golden Charter head office on 0800 833 800, you have a new option. You should press 3 as always, then press 1 to receive your invoice amount or to discuss any query regarding your invoice.

Funeral directors calling with any other queries should press 3, then press option 2.

Listening to the welcome message, which was updated for the change, will ensure you reach the best people to deal with your needs.

Since the change was implemented, the proportion of invoices paid within five days or less of receipt has been at its highest and is growing monthly to approach the 99% level.

Golden Charter is looking for feedback on your experience with the new system, so please contact lorna.wraith@goldencharter.co.uk to share your views.



Sandy Close Funeral Service, Belfast: Jonathan (grandson), Sandy (father), Catherine (daughter) and Paul Allcock

SAIF NI engaging Parliamentarians

Members and politicians were on the agenda

Representatives from SAIF had a busy trip to Northern Ireland last month, with political engagement at the top of the agenda.

Beginning on Thursday 24 November with a visit to the Northern Ireland Government's Department of Communities, Chief Executive Terry Tennens and President Paul Allcock (inset picture) visited several prominent politicians and funeral

directors in the region, alongside Golden Charter's Martin Smith and Richard Auchincloss.

SAIF's representatives met Gavin Robinson MP, who tabled a Westminster Hall debate on Social Fund funeral payments earlier this year where he underlined his view that reform was required. They also met with Phillip Logan MLA, a DUP member who chairs the Northern Ireland Cross Party Group for Funerals

and Bereavement – and whose father is an independent funeral director.

Visits were also made to Independents. In addition to hosting a Regional Meeting, Terry and Paul visited the premises of Sandy Close Funeral Service and Gilmore Funeral Directors. Next month, *SAIFInsight* will look at the points discussed with both politicians and Independents.



Renewals due this month

Online options available for you to complete important updates to your annual subscriptions and membership declarations

As the New Year approaches, a number of important subscriptions and memberships for independent funeral directors are due for renewal.

SAIF has already issued annual subscription renewal notices with the company ownership declaration, and SAIFCharter members have been asked to sign their declarations for exclusively selling Golden Charter funeral plans.

SAIF members need to renew their membership by 31 December, which is also the date for returning SAIFCharter member declarations.

SAIF renewal

Annual subscription renewal packs have already been sent out to members.

The packs contain the following:

- Invoice – pay this by BACS or call SAIF Business Centre on 0345 230 6777 to pay by credit card or cheque
- Declaration of ownership – to confirm your independence as a hallmark of SAIF membership
- Database update form – to ensure SAIF has up to date contact and website information

Any questions can be directed to 0345 230 6777.

SAIFCharter declaration

SAIFCharter members' declaration forms are included with the SAIF renewal pack outlined above and also must be completed by the year's end.



Michelle (left) and Anne-Marie, with Scottish SAIF President Mark Porteous in Perth

ABERDEEN STAFF AWARDED IFD COLLEGE CERTIFICATES

IFD College certificates have been awarded to two staff members from Mark Shaw Funeral Services.

The awards were given out at the Scottish SAIF meeting in Perth. Michelle Nicol received a Certificate

in Funeral Practice, and Anne-Marie Freeland was presented with a Funeral Operative Course Certificate. After completing her Administration module, Anne-Marie hopes to achieve her Certificate in Funeral Practice.

LETTER

DEVELOPMENT OF GUIDELINES FOR CREMATION AUTHORITIES

The Cremation Associations, namely the Federation of Burial and Cremation Authorities (FBCA), the Institute of Cemetery and Cremation Management (ICCM), the Association of Private Crematoria and Cemeteries (APCC) and the Cremation Society of Great Britain (CSGB) wish to make it quite clear that they are in the process of developing guidelines for Cremation Authorities, whether publicly and privately operated, on the operation of Coffin Accreditation Schemes.

This process is still in the early stages and all that has been issued to date is an initial draft which has yet to be approved by the appropriate groups in each organisation and therefore it is anticipated that further suggestions and changes will be incorporated into

the final document. However, every effort is being made to complete the exercise in the shortest practicable timeframe. All relevant parties throughout the sector will be fully consulted and legal advice obtained prior to the finally agreed version of the guidelines being published.

In addition the associations also wish to make it clear that they have only endorsed the test protocols not the operation of the accreditation schemes themselves. Ultimately, it will be up to Cremation Authorities to decide whether they accept both schemes currently available or not."

In closing we would just like to emphasise that the associations' overall objective is to ensure that all their members have adequate

guidance in relation to the safe handling and cremation of coffins at their crematoria.

Yours sincerely,
Rick Powell, The Federation of Burial & Cremation Authorities
Stephen Wright, The Association of Private Crematoria & Cemeteries
Tim Morris, Board of Directors ICCM National Office & Training Centre
Miriam Deacon, The Cremation Society of Great Britain

**This letter also appeared in the November issue of SAIFInsight but the associations' details were labelled incorrectly. We apologise profusely for any confusion caused.*

MERRY CHRISTMAS AND A HAPPY NEW YEAR FROM COLOURFUL COFFINS

Tel: 01865 779172
 Enquiries@colourfulcoffins.com
 www.colourfulcoffins.com

@colourfulcoffins

Colourful Coffins
 International Patents Pending

New look for SAIF

SAIF Chief Executive Terry Tennens unveils the updated brand and enhanced SAIF website

If you've been online recently you may have noticed that SAIF has enhanced its website. The move is part of a programme of marketing activity which includes updating the SAIF branding. Here, Chief Executive Terry Tennens explains the reasons for the changes and the benefits he hopes they will have for SAIF members and the wider public:

Updating the SAIF brand

The SAIF logo has become well recognised within the industry but, as we progress SAIF's marketing in 2017, we want to make sure that the look and feel of SAIF's website and leaflets are appealing to today's consumers.

Our consumer-facing marketing promotes SAIF as a trusted national organisation. We are getting across the message that by choosing a

SAIF member, a bereaved family will receive a high-quality, personal and caring service during a very difficult time – from an independently owned company they can trust.

A quick look at the history of some household brands (e.g. BT, Virgin, Coca Cola) will show you that successful brands keep up with the times by updating their logos from time to time, and SAIF is no different.

Of course, any change needs to be given the utmost consideration. SAIF consulted members to hear their views on updating the logo (with the majority saying 'yes' or 'maybe') and our marketing and PR agency, Genesis, worked with us on the design process. We considered many options before deciding on the new look, which was agreed by the SAIF Board in November.

We are now delighted to reveal our updated SAIF branding:



This is evolution, not revolution. The new logos are fresher, cleaner and more modern. The chain, representing independent funeral directors working together, is maintained in an

updated design. There are new logos for members, associates and for Scotland.

Using the new logos

Members and associate members now have their own logos to show they are part of SAIF.

The national SAIF logo is for use in England, Wales and Northern Ireland. Member firms can use it if they wish when referencing SAIF as a national entity rather than their specific firm.

The SAIF Scotland logo will be used by SAIF Scotland for regional and national media, government and community PR to promote SAIF at large, as opposed to a specific firm. As with the national logo, member firms can use the Scotland logo if they wish when they are referencing the national entity rather than their specific firm.

How the logo will be introduced

At this point, I want to stress that the new logo can be adopted gradually by members – it doesn't have to happen overnight. We'll be circulating some guidelines and a high-resolution version of the new logo for you to introduce when ready. All SAIF's marketing materials will start using the new logo from 2017.

THE UPDATED SAIF WEBSITE...

To complement the new logo and branding, the SAIF website has also been significantly enhanced. As well as improving the content and service for members, our aim is to provide useful information and support to members of the public and a better search function to help them find their local SAIF funeral directors quickly and easily.

We have also created several new information and advice pages on planning a funeral service, covering the role of a funeral director, preparation for a funeral, why to use a SAIF member, how to pay for a funeral and other topics.

The member pages have also been overhauled to make it easier to navigate and find relevant information. Events are now organised by category to help members find the ones most relevant to them, and the news and views page has a live Twitter and Facebook stream to provide real time updates.



We have also added more resources and information to support funeral directors and their businesses.

Give your feedback

We welcome feedback on how we can further enhance the SAIF website to support your needs. For more information, please contact tim.miller@genesisprr.co.uk

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EVOLUTION NOT REVOLUTION - HOW THE SAIF LOGO HAS EVOLVED



Member of
**The Society of Allied and
Independent Funeral Directors**



Ex-Disney boss offers a sensory experience

The former Vice President of Disney's Epcot theme park has brought the idea of selling the "experience" to the funeral industry.

Brad Rex's new firm, Foundation Partners Group, is offering "multi-sensory experience rooms" as part of its service, which includes giant projection screens, hand-picked audio and, most notably, scents.

The use of smell is well known at Disney's parks, and the funeral firm is now looking to use it as part of the process of saying goodbye to loved ones.

Families are able to choose a pre-made themed backdrop, based on memories they would like to discuss during the memorial service, to play personal videos and show pictures against. They can have their loved ones' favourite songs

played, as well as having a customised scent cast around the room.

Foundation has reportedly fitted multi-sensory rooms in its 14 funeral homes.

It has been suggested that introducing these high-tech add-ons is in response to the number of Americans now choosing cremation, but it also comes at a time when many people are opting for the non-traditional funeral and would like a more personal send-off.

New services have also been introduced for those unable to make the service, such as live web streams and recording services to make into a DVD keepsake.

Foundation has even done away with traditional casket sales floors, with customers browsing options on flat screens, described by Rex as: "Just like Amazon"



Bristol Aquarium will host the first event in December

Masterclasses make waves

The latest marketing techniques and possibilities will be explored at two exciting new events

New Marketing Masterclasses are rapidly approaching, after Golden Charter received excellent feedback from the first round in October.

To meet the demand for more sessions, Independents will be able to attend two events this month.

One will be in Birmingham, following on from the successful Custard Factory event in October, and the other will be the first Masterclass in Bristol.

However, there is limited time left to secure a space, as the events will be taking place shortly.

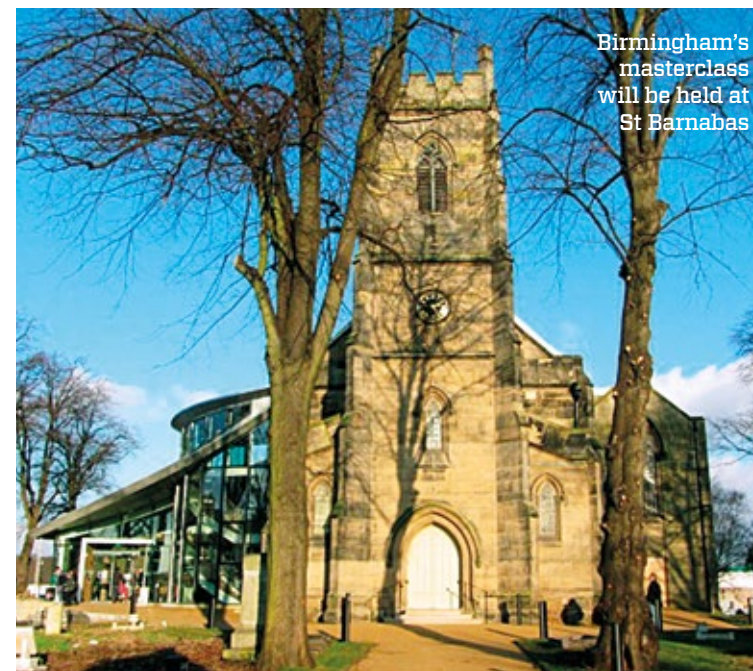
Both events cover the

latest marketing techniques and possibilities open to independent funeral directors. These include a guide to building an online presence and advice from a fellow Independent about the approaches which have worked for them.

Please speak to your local Golden Charter representative now to find out more and book a space.

MASTERCLASS DATES

- Tuesday 13 Dec, Bristol Aquarium, Bristol
- Wednesday 14 Dec, St Barnabas Church Centre, Birmingham



Birmingham's masterclass will be held at St Barnabas

Clair Harper and Son in the driving seat with fleet upgrade



Pictured with the Coleman Milne Mercedes E220 Hearse is (left) Coleman Milne's Tony Kerr and (right) Clair Harper

Clair Harper and Son Funeral Directors have upgraded their fleet with Coleman Milne E220 Hearse.

Clair Harper and Son, trading as Sinclair Funeral Directors, has served the Caithness area since 1850. The business is family owned and their professional and discreet service has had unrivalled reputation

for many generations.

To enhance their Colman Milne fleet, Clair Harper recently took delivery of a Mercedes E220 Hearse. This hearse offers an unparalleled specification and features electric, height-adjustable heated front seats, climate control, self-leveling suspension and a full size, lined underdeck.

challenge SUPPLY CO. LIMITED

Donation Boxes for Funeral Directors

SELF-ASSEMBLY DONATION BOXES

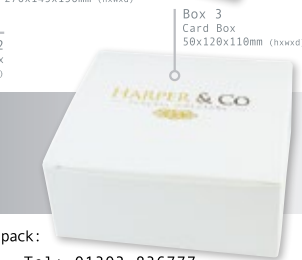
Supplied with your Company Name printed in either gold or silver, distinctive foil blocking. Boxes come flat-packed complete with easy-to-follow assembly instructions.



Box 2 Small Donation Box 145x145x130mm (hswxd)



Box 1 Large Donation Box 270x145x130mm (hswxd)



Box 3 Card Box 50x120x110mm (hswxd)

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Twenty-two extraordinary women whose vision and tenacity have driven their entrepreneurial success have been named as this year's finalists in the 14th annual NatWest Everywoman Awards.

Jo Loveridge of Albany Funerals from Maidstone has been chosen as a finalist in the Athena Award category – this award will go to the most inspirational woman running a business which has been trading between six and nine years.

Following her divorce, Jo acquired a funeral business and her steely determination helped turn it into a thriving company.

According to the award organisers: "Jo had just £50 in her bank account, but she had a vision for a pioneering funeral business, one that offered a community service to those suffering from grief and innovative celebrations of life at beautiful venues alongside more traditional cremations and church burials."

In just three years, Jo has more than doubled turnover and invested back in the business through more staff, as well as running social and

Jo shortlisted for Everywoman Awards

Maidstone funeral director a finalist in the Athena Award category

community events such as friendship coffee mornings for the recently bereaved and an annual balloon release in memory of friends and relatives.

The prospect of lighter regulation, lower Corporation Tax, an enviable pool of talent and venture capital funding makes the UK one of the easiest countries to launch and grow a business. Yet the rate of women-led business start-ups remains significantly lower than that of men – 5.7% versus 10%.

Speaking about the finalists, Everywoman Co-founder Maxine Benson MBE said: "The ambition, success and humility of our finalists make them all strong, accessible role models for other women and girls considering

starting their own business. Gender has never been a barrier to great ideas or initiatives and this year's finalists bear that out. We live in one of the best countries for entrepreneurship and there is no better place for enterprise to flourish, as our finalists prove. We wish them continued success and good luck."

The awards were judged by 19 of the country's most successful businesswomen including Chrissie Rucker MBE, Cath Kidston MBE, Julia Hands MBE, Amanda Wakeley OBE and Rosaleen Blair. The winners will be announced on Wednesday 7 December at a lunch reception at The Dorchester Hotel attended by more than 300 leading figures from business, politics, the media and the city.



SECURE HAVEN RECEIVES AWARD AT THE ICCM

The ICCM Learning Convention and Exhibition welcomed 125 delegates, speakers and invited guests to attend the event in Oxford last month. More than 80 exhibitors represented 38 companies from all aspects of the industry.

Members of public and private sector cemeteries and crematoria picked up the latest information on topics from new environmental forms of disposal to the financial



cost of unaddressed grief in the workplace. Papers covered major issues facing the industry, such as funeral

poverty and changing needs. The event was sponsored and presented by Blue Donnebaer of Blue Audio Visual Ltd. During The ICCM Awards Ceremony there was much delight that Cheryl Yarwood, Managing Director of Secure Haven, was called up to receive the award for Best Exhibition Stand.

The vote was held by the delegates who agreed that Secure Haven had provided not just a warm and friendly welcome,

but their diverse range of cremation products inspired the Crematorium and Cemeteries Managers with new innovative ideas and greener concepts for helping the bereaved lay their ashes to rest. Many delegates were also delighted to see the beautiful range of keepsake jewellery which allows for immediate interment of ashes into very discreet, contemporary, yet affordable pieces, for of all ages.

Advertising feature

Call for brochures or to arrange product training



Secure Haven.
INNOVATIVE CREMATION PRODUCTS

www.securehaven.co.uk/shop/trade 01277 353776
cyarwood@securehaven.co.uk



Explore the key factors and issues facing the funeral sector

Cremation and Burial Communication and Education event has been booked for 2017

As the funeral sector prepares for possible legislative changes, the Cremation and Burial Communication and Education (CBCE) 2017 will provide the latest progress reports on the key issues facing the industry.

Taking place in Stratford-upon-Avon in July, the speakers will ensure you are up to date with changes that can impact on your service.

Organised by the Cremation Society of Great Britain and the Federation of Burial and Cremation Authorities, it is open to owners and operators of private sector cemeteries and cremation, to all dealing with local authority cemeteries and crematoria, and all funeral directors and representatives from other kindred organisations.

Benefits of attendance

- CPD (continuous professional development) and certificates awarded to all attendees.
- New legislation that will bring about Death Certification changes

and amendments to the Cremation Regulations. These legislative changes will impact on all local authority service providers and the private sector.

- Network with the industry-leading practitioners.
- View the most up-to-date technology and tools available.

Delegates' fee is £440 (+ VAT) and includes two nights' accommodation at the event including all meals, event banquet, admittance to all working sessions and the exhibition, plus event documentation.

A day delegate's fee is £160 (+ VAT) and includes all event documentation, admittance to all working sessions and the exhibition, buffet lunch and refreshments between working sessions. It excludes accommodation and dinner.

The CBCE takes place between Monday 3 July and Wednesday 5 July at the Stratford Manor Hotel, Stratford-upon-Avon. To attend or book an exhibition or stand space, visit www.cbce.org.uk email info@cbce.org.uk or call 01543 439714.

MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Mr Bobby Palliser
Mr A Goodhand/Mr S Platt
Palliser Platt & Sons Ltd
36 Broadway
Sheerness, Kent ME12 1TP

Mr P Carroll
Carroll and Carroll
Independent Funeral Services
125 Easterly Road
Leeds LS8 2TP

Mr D Wilkinson & Ms C Newland
Newland and Wilkinson
Independent Funeral Directors
311 Hesketh Lane
Tarleton, Preston,
Lancashire PR4 6RJ

ACCEPTANCE INTO FULL MEMBERSHIP

Mr P McAtee
McAtee Funeral Directors
Mullanboy House
163 Edergole Road
Fintona, Co Tyrone BT78 2NQ

ASSOCIATE MEMBERSHIP PENDING

Ms F Stinton/Mr N Kendall/ Mr J Neale/Mr S Willey
Dead Right Ltd
62 Dean Street
Soho
London
W1D 4QF

Mrs V Beswick/Mr R Pearce/ Ms Y Pearce
Trident Marketing Anglia Ltd
Trident House
Cosford Rise
Somer, Suffolk
IP7 6HL

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Mr D Rees
Pentagon Design Ltd
No3 Waterton Park
Bridgend
Mid Glamorgan CF31 3PH

FULL MEMBER NEW BRANCH

West & Coe t/a H L Hawes & Son Ltd
106 Tanners Lane
Barkingside
Essex IG6 1QE

West & Coe t/a H L Hawes & Son Ltd
153 Station Road
Chingford
London E4 6AG

West & Coe t/a Peter S W Musgrave
883 High Road
Leytonstone
London E11 1HR

Daniel Robinson & Sons Ltd
4 Market Square
Waltham Abbey
Essex EN8 1DL

Holmes & Family Ltd
197 Laleham Road
Staines TW18 2NS

J Howell & Daughters Ltd
36B Main Street
Alrewas
Staffordshire DE13 7AA

Walkers Funeral Directors
Chapel Street
Appleby-in-Westmoreland
Cumbria CA16 6QR

Deborah Ingham Inc Huddersfield FS
8 Radcliffe Road
Millsbridge
Huddersfield HD3 4LX

ASSOCIATES CHANGE OF ADDRESS DETAILS

Civil Ceremonies Ltd
Unit 1, Shield Office Centre
186a Station Road
Burton Latimer
Kettering, Northamptonshire
NN15 5NT (Formerly at
Cambridgeshire PE28 0LF)
01480 276080

FULL MEMBER CHANGE OF DETAILS/ ADDRESS SCOTLAND

John G Corse Funeral Directors Ltd
Funeral Home
Old Scapa Road
Kirkwall
Orkney KW15 1BB

BUSINESS SOLD:

Member No: 655
H L Hawes & Son Ltd
106 Tanners Lane
Barkingside
Essex IG6 1QE

H L Hawes & Son Ltd
153 Station Road
Chingford
London E4 6AG

H L Hawes & Son Ltd
4 Market Square
Waltham Abbey
Essex EN9 1DL

Peter S W Musgrave (Branch of H L Hawes)
883 High Road
Leytonstone
London E11 1HR

FULL MEMBER NEW BRANCH SCOTLAND

Mark Porteous Funeral Directors Ltd
Kirkbrae House
43a Lasswade Road
Edinburgh EH16 6TD

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 31 December 2016.

SAIF AGM & BANQUET WEEKEND

Friday 24 to Sunday 26 March 2017
The Old Swan, Harrogate, HG1 2SR

BOOKING
FORM

DELEGATES NAME:

COMPANY:

ADDRESS:

.....

.....

.....

.....

..... POSTCODE:

TELEPHONE:

EMAIL:

■ Single rooms are **£85 per single occupancy, per night** ■ Double rooms are **£155 occupancy per night**

■ More details about the banquet ticket will follow in future issues of *SAIFInsight*

WEEKEND ITINERARY

Friday lunch Associate members Luncheon (by invitation)
Friday afternoon guest speaker to be announced/confirmed
Friday evening 'Murder Mystery' event
Saturday morning SAIF AGM
Saturday evening Banquet - dancing to The Mighty Persuaders
Sunday morning inauguration of the Officers

The Old Swan is one of the most famous hotels in Harrogate, with a history going back nearly 200 years. Guests will enjoy splendour with contemporary luxury. With several reception rooms, capacity for up to 300, and ample complimentary parking, The Old Swan is the perfect spot for the SAIF AGM and Banquet Weekend.

Return form to: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire, CM21 9DB
Alternatively, please email linda@saif.org.uk to reserve your place • Telephone: 01279 726777 • Fax: 01279 726300
Booking form downloadable from events on members area of the SAIF website.



Golden Charter
CEO Ronnie
Wayte

DEATH RATES ARE ON
THE RISE YEAR-ON-YEAR

Dignity has called 2016 'stronger' - and 2017 looks similar

Death rates have increased in the third quarter according to Dignity, with the company reporting year-on-year improvements in its results.

Chief Executive Mike McCollum said: "Our expectations are that 2016 will be a stronger year than previously expected and remain positive and unchanged for 2017 and beyond."

He directly linked the increase in the company's revenues and operating profit to the higher number

of deaths, which suggests that similar results should be found across the funeral profession.

Golden Charter CEO Ronnie Wayte said: "Given the variety across the UK, it will be interesting to see how various Independents see the results of this increase."

"There have been similar results in recent years, and these trends are something worth reflecting on, given their inextricable link to the whole funeral profession."

Doing something
for others can
be the perfect gift

During the festive season, offering support, guidance - or even just your time - can make a big difference to the people who need it most

I was asked last week what I wanted from Santa this year. To be honest, as I get older, I find the best presents are those which don't come with wrapping and a bow. By this, I mean that I prefer to do something than receive something. And the best feeling of all is when you do something for someone else. You may just find that you gain much more than any present could ever give you by giving your time for the good of others.

Last week, I attended a conference on funeral poverty in Edinburgh, where many ideas were discussed regarding ways to ease the passage for those in need of financial support at the time of bereavement. And this is all the more poignant at this time of year as we approach Christmas.

There were attendees from various groups, all concerned with the increasing number of people who find themselves in this extremely difficult position. This of course also has a

knock-on effect on each of us as funeral directors, and we often find ourselves with the dilemma of what the best course of action is to help people in this situation.

Focusing on the bereaved

Regardless of the hopes that we all have over reforms of the current system, we have to address these situations today. With this in mind, I hope that you will think of the bereaved before yourselves.

It is often difficult to know what's best to do for the sake of your business and also your client. With the current criteria of the funeral benefit payment, it is also impossible to know, within a reasonable time frame, whether your client is going to be successful with a claim. There often isn't any available money to put down as a deposit towards the expenses either. So what to do?

Sadly, there have been an increasing number of funerals being handled by local government and health authorities. And for some this is the only option. However, for those that do call on our services, I'm sure that you are all aware of the support that is available to them at this time, but what is your stance morally?

It is certainly sensible to guide and even help them complete all necessary documents to achieve a successful application for

funeral benefit. In doing this, you not only get an insight into the credibility of the application, but you will undoubtedly speed up the process as well, resulting in faster payment.

There is also a

helpline to call for guidance and applications on 0345 606 0265.

In addition to this, there are a number of charities who may also be able to help. One source of information you can point your client in the direction of is www.charisgrants.com who can be reached on 01733 421021.

Every little helps, as they say.

First contact

As funeral directors, we are in the unique position of often being the first contact for the bereaved. We then need to act in a caring and supportive manner from that point onwards, to guide, advise and physically help people achieve the best possible send off for their loved ones, regardless of their financial situation.

We can also be there for people to talk to about happier times and to remember their loved ones, because Christmas just doesn't feel right and is never the same without them. So let's make every funeral a memorable event for all the right reasons.

With a little thought and effort, you can make a difference to someone's life this year when they are at their lowest ebb.

You might just find that you are the best Christmas present your client could possibly have.

Merry Christmas

PAUL ALLCOCK,
SAIF PRESIDENT

“THIS IS A
POIGNANT
SUBJECT,
PARTICULARLY
AS WE MOVE
NEARER TO
CHRISTMAS”





SAIF EDUCATION DAY

This year's event was packed with exhibitors and speakers outlining the very latest in updates for the funeral profession



This year's SAIF Education Day took place last month on Wednesday 2 November, with the funeral directors who attended hearing from an eclectic group of speakers.

Last month's *SAIF Insight* gave a brief description of the people who presented, but there was plenty more to see during a packed day of presentations, exhibitions and networking.

This month, the magazine will take a look at what else the day had to offer. Skip to page 24 to learn more about the role played by the SAIF associate members who exhibited on the day; see page 26 for a review of the IFD College and Preston's College talks, including the presentation of awards to successful IFD College students; or take a look over the next few pages for a recap of the day's topics and speakers.

WORDS:
MICHAEL FERN

PHOTOS:
STEVE PHILLIPS

Resomation SANDY SULLIVAN

Resomation is a water-based alternative to cremation that involves "high pressure alkaline hydrolysis". The company Resomation Ltd is directed by its founder, Sandy Sullivan, who used his slot at SAIF Education Day as an opportunity to emphasise the recent steps resomation has taken, particularly in the area of regulation, and the advantages the process has to offer.

He said: "Resomation is out there, it is tested, it is available, and you get white ash back at the end of the process."

In emphasising its growing acceptance, Sandy said: "The UK Cremation Society and the Cremation Association of North America have now made rule changes to allow it. It is accepted now in 13 US states. And most

recently, a Scottish law change in 2015 opens up the ability to regulate there. We can now definitively install and begin to regulate in Scotland."

He also noted that the process had been recognised with a win at

the Observer Ethical Award 2010, and more recently with a John Logie Baird Award, citing that attention alongside its American growth as evidence of the process' growing acceptance.

Coroners CATHERINE MASON

As the Senior Coroner for Leicester City and South Leicestershire, Catherine Mason has seen plenty of recent change, and outlined it to funeral directors over almost two hours, answering more questions after her speech than any speaker.

Mrs Mason focused on many of the changes made to the coroner's service in recent times. These included extensive change implemented in 2013, which aimed "to put the bereaved at the heart of the investigation" through various updates, from changing jurisdictions to increasing accountability.

She said: "Coroners are moving from part time to full time jurisdictions, which avoids the delegation of responsibility – delegation which ultimately should not be happening. The Chief Coroner provides support and sets up a national framework; a difficult job, given that not everyone has the same provisions and facilities."

In discussing accountability, Mrs Mason emphasised the importance

of reporting to superiors and increasing transparency, which the new rules helped encourage.

"Coroners are now accountable and don't work behind closed doors in the way they may have in the past. If cases remain open beyond 12 months, they must be reported to the Chief Coroner, who can ultimately report to the Lord Chancellor."

In addition to various changes over recent years, Mrs Mason spoke more generally about what powers coroners have, and the actions they must take in different situations. She went on to outline what coroners can do when a death is reported, explained enquiries that can be made, what goes into the decision to hold a post mortem, and what the law requires.

Additionally, Mrs Mason said that she welcomed advances in post mortem CT scanning (PMCT).

She said: "I'm all for this, but if a family wants it they currently have to pay for the service themselves."

"I want a staged approach, currently we are too comfortable in what we know, and the advances in treating the living are not reflected in the dead."

Compliance and risk ALISON WILSON

Golden Charter's Director of Risk & Compliance, Alison Wilson, covered several areas during her presentation: rules around cash handling, the requirements of the Data Protection Act, and upcoming mystery shopping plans.

During her talk, she said: "Cash handling rules are important as, looking at the demographics of who funeral plans go to, we know many of these people may want to deal in cash, and that requires real caution. That can involve various steps, like ensuring you have something to give them that acts as a receipt, or a rule like the one Golden Charter introduced to its sales staff to say that cash must be banked the same day it is received."

Alison went on to summarise how data protection issues could affect funeral directors, giving a general overview of areas such as the role of the Information Commissioner's Office (ICO).

She said: "Individuals and organisations may need to register as data processors if they process any personal information. The ICO website (ico.org.uk) allows companies to perform a self-assessment to see whether that affects them."

2016 event:
Attendees
enjoyed a
packed day of
presentations
and
exhibitions

Health and safety SIMON BLOXHAM

Regular *SAIF Insight* contributor Simon Bloxham (see page 39) spoke about SAIF Education Day, looking at the new focuses and rules followed by the Health & Safety Executive (HSE).

Two particular changes were emphasised: the shift from a focus on 'safety' to a focus on 'health', and the introduction of 'fee for intervention', which means the HSE can now charge organisations if it carries out an inspection and is forced to "put pen to paper".

Simon illustrated the HSE's health focus by talking about various issues, from general threats such as asbestos to the kinds of sickness caused by chemicals that funeral directors could come into contact with.

Simon added: "Stress is also an issue, with 27.3 million days lost between the two issues of stress and manual handling."

Colleges

See page 26 to find out about the presentations given by the IFD College and Preston's College.

Right: Sandy Sullivan and Catherine Mason

Left: Alison Wilson and Simon Bloxham



SAIF Education Day was the perfect place for associates and funeral directors to meet and share ideas

In-depth

Keeping compliant

Following her presentation at Education Day, Golden Charter's Alison Wilson spoke to SAIFInsight about the event.

As Director of Golden Charter's Risk & Compliance function, and with more than 15 years of experience in the field of regulation, Alison covered several different areas, explaining how adopting the best practice could keep independent funeral directors safe from risk and compliant with the laws that might affect them. Alison explained: "The areas I covered were things

that we know funeral directors do - regulated areas like handling cash and processing people's data. "These come with the territory for many funeral directors, and Education Day is great for sharing knowledge as often an Independent might be doing something that Golden Charter has brought in a process for in the past. "Cash handling is a good

example of that: sometimes the people you work with want to deal in cash, and you simply need a process for that. Golden Charter addressed it by introducing the rule that cash must be banked on the same day it is received, for example. "Bringing in those kinds of systems lets funeral directors work in the way they need to, while keeping themselves safe and

compliant with regulations. This is less about telling people what not to do, and more about making sure it is done in the right, safe way" Alison's talk also covered new work Golden Charter is doing to begin mystery shopping on all of its sales channels. Funeral directors will be contacted with more details about that in the coming months.

ASSOCIATES SPARK IDEAS AT EDUCATION DAY

Education Day is not simply about experts giving lectures to funeral directors. Equally important is the opportunity for Independents to discuss their businesses with each other, with SAIF, and with associates.

SAIF membership is a broad church, and in addition to the funeral directors in attendance, the associates who took a stand gave Independents the opportunity to consider all aspects of their businesses.

The exhibitors were as varied as ever. Familiar faces were of course in attendance, such as Allsops, offering linings, soft goods, containers, fittings and more, or Polstead Press, the design and print company which has worked with funeral directors for years and displayed its rich history at its stand.

As the funeral profession continues to develop, newer names were also exhibiting. Those included Genesis PR, which provides public relations work for SAIF itself and recently won gold at the Chartered Institute of PR's Anglia, Thames and Chiltern regional PRide Awards; as well as various online focused associates.

SAIF's Terry Tennens said: "We have nearly 100 associates, providing all means of products and services for our members, and SAIF Education Day is one of the

best chances for funeral directors and associates to meet.

"It is really a win-win for the profession. From the funeral director's perspective, we would hope that associates spark ideas that prompt action that might have been on the back burner otherwise. While for associates, the opportunity to meet funeral directors and spark that action at SAIF Education Day is just one of many benefits - from updates and information directly from SAIF, to an advertising discount here in SAIFInsight."

WE HAVE NEARLY 100 ASSOCIATES... EDUCATION DAY IS ONE OF THE BEST CHANCES FOR FUNERAL DIRECTORS AND ASSOCIATES TO MEET

Terry Tennens

Exhibitors present

- Allsops CTF Ltd
- Association of Independent Celebrants
- Braemar Finance
- Clarke & Strong Ltd
- Child Funeral Charity
- Colourful Coffins
- Frontline Communication
- FuneralBooker
- Funeral Map
- Funeral Zone Ltd
- Genesis PR
- G T Embalming
- Guy Elliott Ltd
- Institute of Civil Funerals
- Love2Donate Ltd
- Musgrove Willows
- Polstead Press (Ghyll House Publishing Ltd)
- Professional Help
- SAIFInsure
- The Much Loved Charitable Trust

CLOUDBERRY FUNERAL MANAGEMENT SOLUTIONS

For every 100 funerals you will have to manage approximately 1,400 donations

Before choosing a donations system, here's some simple questions to ask your prospective supplier:

Do you:

- deduct anything from each donation?
- deduct anything from any Gift Aid added?
- brand your system in any way?

Cloudberry

Absolutely not
Absolutely not
Absolutely not

Other supplier:

Can I:

- easily manage cash donations?
- easily manage all types of cheques donations?
- send an automatic personal e-mail acknowledgement?

Absolutely
Absolutely
Absolutely

Do:

- card donors stay on my website when donating?
- I retain complete control of the whole process?

Absolutely
Absolutely

Cloudberry - absolutely the right choice for complete donations management

01803 229467

www.funeralmanagement.net

info@funeralmanagement.net



EDUCATION AT EDUCATION DAY

Every year, SAIF Education Day has updated funeral directors on the funeral profession's latest news and innovation. Beyond

that, though, the day has also focused more directly on the education of people working in the profession.

This year, that focus on learning came in two forms:

through the IFD College, which awarded certificates to successful students, and through Preston's College, which had two speakers on the day.

PRESTON'S COLLEGE

Simon Galley and Amy Bishop, both from Preston's College, took part in the day, with Simon speaking about the new funeral apprenticeship offered by the college.

Outlining the development of the 'funeral operative apprenticeship', he said: "We went on to build it up based on the business model of the funeral profession. So that means we have online learning and assurance visits."

Simon also talked through funding for funeral directors interested in the scheme.



Matthew Gallagher

IFD COLLEGE

At SAIF Education Day, funeral director Matthew Gallagher discussed developments within the IFD College, saying that it was "looking towards lifelong learning and connecting to others in the profession".

He outlined the College's new 'Member of the IFD College' membership category, which was open last month for holders of the Certificate in Funeral Practice, NAFFD Diploma or BIFD Diploma.

The College said it was delighted at the response, and welcomed the following students who have recently gained the MIFDC status:

EXCEPTIONAL STANDARDS: Those involved in the IFD College were credited for all their hard work

- | | |
|--------------------|----------------------|
| ■ Luke Allum | ■ John Hogg |
| ■ Arran Brudenell | ■ Nicola Jarman |
| ■ Paul Buddin | ■ Jill Johnson |
| ■ Andrea Button | ■ Robert Johnson |
| ■ Darren Carpenter | ■ Thomas Johnson |
| ■ Kathryn Caunce | ■ Dominic Lister |
| ■ Robert Caunce | ■ Nicholas Maggs |
| ■ Thomas Caunce | ■ Jamie Manson |
| ■ Calum Corse | ■ Andrew McClure |
| ■ Gareth Crane | ■ Christine Parker |
| ■ Elizabeth Davies | ■ Jo Parker Prescott |
| ■ Stephen Davies | ■ Kim Parr |
| ■ Tom Dilnot-Smith | ■ Stewart Treharne |
| ■ Lyndsay Ellis | ■ Gordon Wallace |
| ■ Nicola Ellis | ■ John Wells |
| ■ Lesley Fielding | ■ Mark Woollard |
| ■ Simon Hall | ■ Mark Worley |

The MIFDC invitation is open to students who hold the Cert. FP, NAFFD Diploma or BIFD Diploma. Members are entitled to use the letters MIFDC after their name, will receive an annual Membership Certificate and will be offered free entry to SAIF's Education Day 2017. Membership

for the introductory year costs £30. To apply, members must provide evidence of 12 hours of Continuing Professional Development (CPD) to continue their membership after the first year. Membership of the College demonstrates that members are actively maintaining

and developing their knowledge to perform to the highest standard within the profession.

If you have any questions, please call the IFD College Administrator, Corinne Pengelly, on 0345 230 6777 or email her at corinne@saif.org.uk



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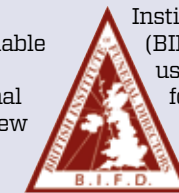
Update

NEWS FROM KINDRED ASSOCIATIONS

HISTORY OF EMBALMING (PART TWO)

A deceased that has been embalmed well using good quality embalming products can make all the difference to the end result.

There are many manufacturers available to our profession. However, my personal preference are the new low formaldehyde Dodge fluids, and the use of their pulsating machine for placing the fluid into the deceased which gives better preservation and presentation and leaves



the deceased with a "nice colour" that lasts a lot longer than products of old.

The profession is also blessed with the British Institute of Embalmers (BIE) which has been with us since 1927 and was formed by a group of 15 funeral directors who recognised the need for a separate organisation for the professional embalmer.

Once you have passed your qualification, you can apply for membership of this institution and then

include the letters MBIE after your name.

It is important in our profession to use a qualified embalmer. "Why?" I hear some of you ask. Well, what about if you had a problem with a deceased and the family complained and then decided they would sue your company? When you went to court and the judge asked what qualification the embalmer had and the answer was none the judge would be unlikely to rule in your favour.

For anyone wishing

to take their embalming qualification or find out more, the BIE has a list of qualified tutors on their website, of which I am one.

So after a quick look back at the history of embalming, I am glad the processes and techniques available have changed since Egyptian times. No doubt in the future, technology will advance even further, giving us even more choice of products and equipment.

CLIVE PEARSON
PRESIDENT
BRITISH INSTITUTE OF
FUNERAL DIRECTORS

OBEYING HOLY ORDERS

Funeral directors and crematoria staff will need to rethink the advice given to some clients as the Catholic Church issues a ban on the scattering of ashes

The Roman Catholic Church has banned the scattering of ashes of the dead, insisting that, in some circumstances, those who request it for themselves should even be denied a "Christian funeral".

Strict new Vatican guidelines forbid a list of popular means of commemorating loved ones, from scattering ashes at sea to having them turned into jewellery or put in a locket, dismissing them as New Age practices and "pantheism". A formal instruction, approved by Pope Francis, even forbids Catholics from keeping ashes in an urn at home, other than in "grave and exceptional



The Vatican has issued strict new guidelines about cremation

cases". It also rules out the increasingly common practice of dividing people's ashes between members of the family.



The document, issued by the Vatican's doctrinal watchdog the Congregation for the Doctrine of the Faith (CDF), claims many modern cremation practices increasingly reflect non-Christian ideas about "fusion with Mother Nature".

For centuries, the Catholic Church forbade cremation

altogether, primarily because of the teaching that Christians will be raised from the grave ahead of the Day of Judgment. The ban was finally lifted in 1963 in a landmark Vatican document which accepted that there were often pressing social and sanitary needs for cremation, but urged Catholics to choose burial wherever possible.

The new guidance accepts cremation in principle, but signals a clampdown on increasingly varied uses for ashes,

insisting instead that they should only be kept in a "sacred place", such as a cemetery.

It goes on: "It is not permitted to scatter the ashes of the faithful departed in the air, on land, at sea or in some other way, nor may they be preserved in mementos, pieces of jewellery or other objects." It then adds that if someone has asked for their ashes to be scattered "for reasons contrary to the Christian faith" then "a Christian funeral must be denied to that person".

Cardinal Gerhard Mueller, Prefect of the CDF said there had been an "unstoppable increase" in cremation and that it would soon be the "norm" in many countries.

But he stated: "The dead are not the private property of the family."

"The ashes of the deceased must be kept in a sacred place, either in a cemetery or in a church. Death is not the end our of our existence."

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

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President Paul: My life in the industry

In August, the focus of SAIF's webinars turned to President Paul Allcock. The session, led by SAIF Chief Executive Terry Tennens, centred on Paul's background in the funeral industry and the future of the profession.

Paul's life as a funeral director started by chance when his lifelong ambition to be a footballer was suddenly ended.

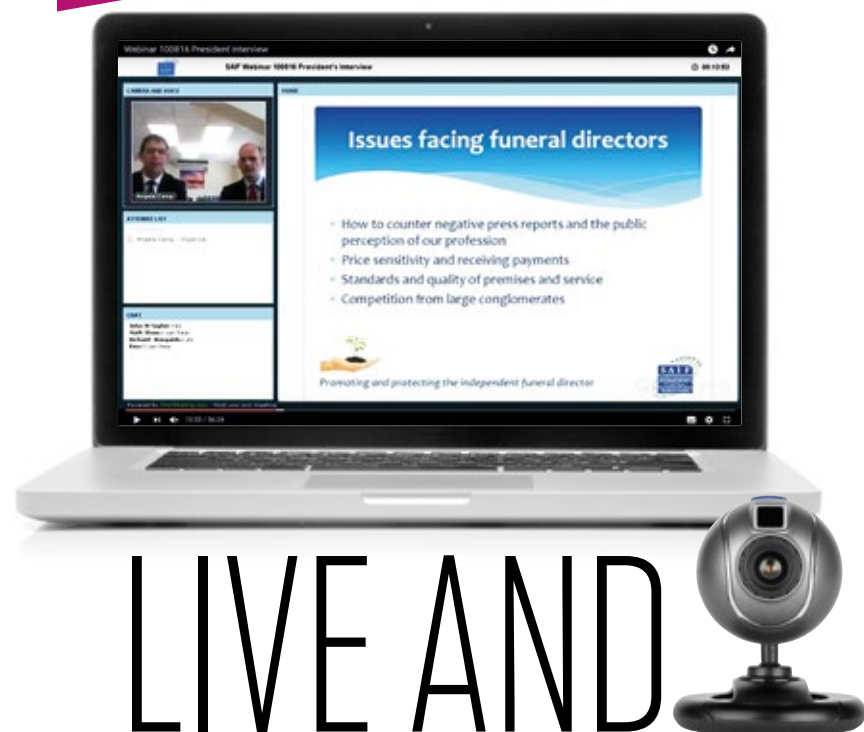
"My father was a professional footballer and all through my schooldays I was geared towards going into the football profession rather than the funeral profession," said Paul. "Unfortunately, after a short period in the professional game, it didn't work out and I found myself out of work at 17 years of age."

That same day Paul went into the job centre in Norwich and one of the few positions available was for a trainee funeral operative. Dressed in jeans and without any time to change, Paul was sent along for an interview and given the job that same afternoon.

He quickly worked his way up the profession, becoming a fully qualified funeral director and then starting his own family business, Allcock Family Funeral Services, in 2000.

Paul, pictured below, is keen for the profession to grow and spoke to Terry about the issues facing funeral directors: "Historically, funeral directors have had a bad press. There are sadly occasions when funeral directors bring bad press on themselves and I think it is very difficult in those cases to justify and argue the case. However, how to counteract these negative reports is essentially in our standards, both in facilities and in service, and that will give us a positive response."

"The biggest and most appropriate form of advertising is very much word of mouth and recommendation. Every funeral that we attend there may be two or three people, or 200 to 300, and every one of them sees the work that you put in. It is not just the families you deal with directly who get that very personal relationship with you and the care and support you offer, it is also all the friends and family who see what is happening at the time – a smooth funeral. It can be as simple as ensuring all staff have polished their shoes that can make all the difference."



LIVE AND ON-DEMAND

SAIF's handy webinars offered a wealth of invaluable information – and all without leaving the home or office

A SERIES of online seminars has provided SAIF members with exclusive tuition in the comfort of their home or office. As the industry faces new rules and regulations, many funeral directors decided to join in the process of digital learning through the monthly webinars that were organised and led by SAIF during 2016.

Attendees heard from experts offering information and advice on a wide range of subjects, including training, new policies and procedures and guidance from SAIF's President. It was all conducted without the expense and hassle of travel or leaving work.

Earlier this year, SAIF was given full approval to award CPD (continuing personal development) points from the nationally recognised body, CPD UK. As the funeral profession moves towards authorised learning and development, it has been decided that 18 hours of CPD per annum is the norm for individuals to keep their professional status.

When SAIF secured the authorisation from CPD UK it was ahead of the

game and now awards points to members who attend the regional meetings, AGM, Education Day and the webinars.

Speaking to *SAIF Insight*, SAIF Chief Executive Terry Tennens said: "The CPD approval adds further value to SAIF members. It shows customers that all our members are educated and are taking professional development as a continuous career path in order to be up on the legal, professional and operational responsibilities of being a modern funeral director."

The webinars included a question and answer session with SAIF President Paul Allcock; an in-depth discussion with Matthew Gallagher, from P&S Gallagher Funeral Services, on design and marketing of new premises; and Douglas Houton from Irwin Mitchell LLP on dealing with difficult families from a legal perspective.

Other sessions included SAIF's PR team at Genesis reviewing the benefits of social media marketing and John Helps, SAIF's Accountant, discussing pension auto enrolment.

This issue offers key information on three of the webinars, giving SAIF members a flavour of what the sessions involve. ●

THE NEXT STEP
Due to the popularity and success of the 2016 webinars, SAIF is currently looking to roll out the sessions during 2017 with more information to follow in future issues of *SAIF Insight*.

Make sure your pensions and finances add up

"Pensions are the biggest thing that has happened to small businesses and employers in general in recent months." That's according to Chartered Accountant John Helps from Skingle Helps & Co.

The 'Pension Auto-enrolment Explained' session examined the changes that have taken place and that will impact on every business, especially small family business such as independent funeral directors.

John, an ACA accountant and SAIF Treasurer, explained: "Every employer in the UK must put staff into a pension scheme and contribute towards it. If you employ at least one person,

you are an employer and you have certain legal duties." He revealed that while employers can decide on what pension schemes they choose, there are steps that employers need to go through to prepare for automatic enrolment:

1. Plan
2. Decide
3. Change
4. Inform
5. Setup
6. Enroll
7. Process
8. Declare

John also provided some helpful information and words of wisdom on selling your business.

"Don't leave it too late. It can take several years to get to the stage where a business is

ready for sale," he explained. "It is important to get your business straight. We all know there are things that could be better. When I look at my business, I realise there are some aspects that could be better and, if I wanted to sell, I would need to sort that out."

"If you are a funeral director you want to make sure the number of funerals you are telling your potential purchaser actually reconciles with the figure in your accounts. It is no good saying you do 550 funerals a year and that is not reflected in £1.2m of turnover. It has to tie up."

DID YOU KNOW?

ONLY HALF TO TWO-THIRDS

of UK family businesses actually have succession plans in place. They're often not updated or reviewed, and often vague and ill thought through. One in three junior generation family business members have no knowledge of their senior generation's transfer plans.



THE BENEFITS OF A TWEET

Tim Miller and Craig Robertson, from Genesis PR, held an informative session on 'How to get started with social media', looking at why it is important and offering some practical advice and tips.

"There are 38 million active social media users in the UK and that number is growing every day," said Tim. "When you think about reaching your target audience there are the more traditional ways, with newspapers and advertisements, but there are so many people using social media that it really is a fantastic opportunity to raise your profile and help members of the public find out more about your firm."

The main networks Tim and Craig focused on were Facebook and Twitter, two of the most dominant social media outlets in the UK and the world.

But why is social media relevant to funeral directors? According to Tim and Craig, the average amount of time people spend on social media is two hours and 13 minutes per day and it could make a real difference to your business

reputation. "Social media helps promote what you do in your communities and builds your reputation in your community and your customer base," explained Craig.

"If used as part of a marketing pool, social media can help promote you to customers and become engaged with other organisations you might be using, such as churches and ministers."

Tim added: "Members of the public are using Twitter to look for funeral directors and are looking for recommendations."

Tim and Craig were also keen to point out some pitfalls for social media users, including not posting relevant content, arguing with other users, using abbreviations such as 'gr8 day' and not posting for a month.

Those businesses who use social media should see five main benefits: increasing awareness; highlighting the business' personality; increasing website traffic; reducing advertising costs; and engaging with your community.

CONTINUING PERSONAL DEVELOPMENT

CPD is used across all industries to ensure that individuals are up-skilled and remain proficient to change in practice. In the UK alone, there are more than 40 professional bodies that require their members to

complete regular CPD activities.

The CPD Certification Service evaluates all learning activities that SAIF runs to ensure the CPD symbol is a qualitative benchmark that reflects high standards of learning.

A GIFT FOR YOUR FAMILIES THIS CHRISTMAS

In an especially difficult season for the grieving, your thoughtful support and encouragement can make an incalculable difference

Did you realise that the families you have served throughout this year may be having a hard time over the Christmas season? Well, duh! It hardly takes a grief counsellor to tell you that, right?

So what are you going to do about it? That is an important question, because from a business perspective, if you can walk people through the toughest time of their lives, you will have their loyalty for life, and probably that of their family and friends too.

So the Christmas season gives you the opportunity to reinforce that perception which you first earned with the excellent service you offered them at their time of need.

But how, you ask? You may feel that people don't want to hear from their funeral director at the Christmas season – and in some cases you may be right! But not all the time, and indeed I would be willing to guess that the majority of people would be glad to receive some encouragement or help from you. Maybe a card, perhaps a booklet on coping with Christmas, or possibly even a phone call. People in crisis are usually open to receiving help wherever it comes from and whenever it is offered. And I find this works especially well after a

loss at this particularly difficult season.

1. Why Christmas is particularly tough for grieving people

Christmas is often a time when people get together with family and friends. When you have lost someone you love, Christmas can be a pretty stark reminder of the fact that this special someone will not be there.

While everyone reacts differently, a lot of people find Christmas can cause them to be more sensitive to everything; or become detached from those around them.

Everyone will have a different way of coping, but however someone reacts to Christmas, it's important that they look after themselves and be encouraged to find what is meaningful for them when they are feeling really low.

2. What can you do to help?

Let me give you all a challenge that may be a bit outside the box!

Why not, in the month of December or even earlier, contact every family you have served in the past 12 months. Have a staff member call and just tell your people you are thinking about them at this season of the year; or if that is too big a demand on your staff, hire someone who is looking for part-time work before Christmas;

or even get volunteers from your support programmes who would like to help others going through their first Christmas.

Have a 'plan' of what you want to say. Maybe the 'script' could go something like: "We just wanted to let you know that we are thinking about you at this difficult time, and wondered how we could be of assistance." Offer to send them some information on coping with Christmas, or invite them to a memorial service you are organising in the community. Perhaps you can ask if or how you can assist – can you let them know about grief support in the community, or recommend a local counsellor if they need one? Perhaps this family needs some assistance with food, that single mum could use some toys or gifts for the children, or that elderly person would be grateful for a ride to your memorial service. These things come at a cost, of course, but the difference you can make? Priceless.

Don't wish them a 'merry' Christmas, because this Christmas may seem to be anything but jolly. Instead, may I suggest: "I wish you a meaningful Christmas, and a happier New Year."

Make a specific offer of help. While it is important to take the initiative and be there, it is also important to make a specific offer of assistance. Remember, the griever may be

in shock and not functioning too well. So avoid vagueness. "If there's anything I can do, don't hesitate to let me know," is a well-intentioned offer, but people usually don't respond, because grieving people may not even know what they need. Make specific offers to assist with whatever tasks, responsibilities or challenges you feel they may be facing. They will find it easier to respond with a simple "yes" or "thank you" rather than asking you for assistance.

3. Give them some ideas for coping.

Ask what their plans are for the Christmas season. If you are being effective, you will be listening 80% and talking 20% of the time. As appropriate, throw in some ideas and suggestions for coping:

Remind them that Christmas may have been a time they spent with someone they have lost, so it's completely normal to feel sad that they're not there this year. They may find it difficult to celebrate when missing someone they loved, and many people report experiencing a range of conflicting feelings such as sadness, guilt and anger intermingled with excitement and enjoyment. They may even wonder if they should have Christmas at all! Remind them that getting together with family and close friends may be a chance to remember the good times. It's important for them to know that it's okay to relax and even have

a laugh – it does not indicate that you miss the person any less if you have some fun. It may help to take some time out, giving themselves permission to grieve and feel sad when they think of the person they love. Things they can do include:

- Find a quiet spot to remember all the good things about the person
- Do something you used to do together
- Write a letter to the person
- Revisit that favourite spot you went to together
- Share some of the memories
- Go to the beach
- Go for a walk
- Listen to music
- Go shopping
- Have a massage
- Spend time with friends

Reduce the pressure: There is always a lot of pressure around Christmas with a thousand and one things like shopping, baking, cards and more. This year they may not feel like they have the energy to do very much, and frankly just aren't excited about it. Tell them to ask: "How much can I do?" and "What do I want to do?" – to figure out what they should do, compare it with what they can do, divide it by what they want to do, and stick to it.

Redefine expectations: This involves realising that you are responsible for your own happiness, and acting rather than

“IT WILL MAKE A WORLD OF DIFFERENCE WHEN YOU SHINE A BIT OF LIGHT INTO THEIR DARKNESS”

Dr Bill Webster

reacting. Not waiting for others to decide what to do, hoping to be included. Deciding what would be a meaningful way to spend this difficult holiday. Doing the things that are important and special to you, and feeling free to do whatever is right for you.

Relive memories: Christmas is always a time of many memories and it is important to relive them. People may find that no one seems to want to mention the fact that someone has died, or that there has been a loss or a change. After all, they surmise, "someone might get upset or emotional". Yet denying the reality of the situation is often harder than facing up to it.

If someone has died, can we find a way to celebrate the person's life as well as acknowledging their death? Perhaps lighting a memorial candle at the dinner table, or taking some time to share special memories or stories. Humorous incidents recalled can have a special healing quality.

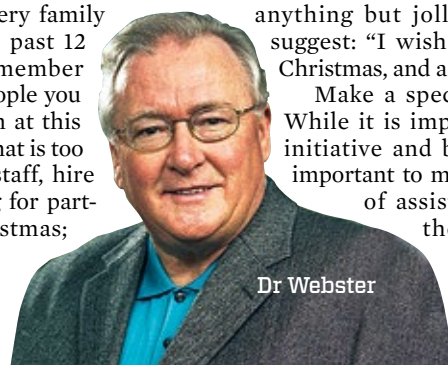
To pretend that nothing has happened is so unnatural, it actually increases the tension.

Suggest they might find it useful to talk to someone they trust about how they're feeling. This could be a family member, friend or social worker. If you hear that after a few months they are still finding it hard to cope with day-to-day stuff then it may be helpful to suggest they talk to someone like a counsellor.

The Christmas story tells us wise men came to the baby Jesus and his parents with gifts. That tradition goes on today in our commercial world, of course. The gifts I am suggesting you give to your families will cost something, but not much. And they will mean much more because you will be giving to yourself – the appreciation you will receive is incalculable. Believe me, it will make a world of difference when you shine a bit of light into their darkness.

To again quote one of my heroes, Maya Angelou: "People may not remember what you say or what you do, but they will always remember how you made them feel." ●

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



Dr Webster

CONFERENCE ON FUNERAL POVERTY

Welcome for Scottish Government announcement of funding to train Citizens Advice Scotland advisors to help people in planning ahead for funerals

Representatives from across the funeral profession, the Government and charity organisations came along to last month's National Funeral Poverty Conference arranged by the Scottish Government.

During the conference in Edinburgh, Cabinet Secretary Angela Constance announced that funding would be freed up to train Citizens Advice Scotland (CAS) advisors to help people in planning ahead for funerals. It was also confirmed that a funeral director licensing inspector would be appointed, and that role is expected to be filled early in 2017.

Golden Charter's CEO Ronnie Wayte, who attended the event, said: "A huge proportion of people who work in the funeral profession, from Scotland and beyond, turned up to engage with the Government consultation."

Responding to the CAS news, he added: "We welcome anything that helps people understand the profession, and the nature of the work Independents do every day."

"But funerals are a complex area and affect everyone, so there is much more to think about, and I hope the Government remains engaged with us all as its funeral costs plan comes together."

"Golden Charter will continue to meet with decision-makers and make the vital case for Independents and for the increasing importance of pre-planning."

The Citizens Advice plan is based on similar work being carried out by local Citizens Advice Bureaux (CABs). Work will range from e-learning and training

events for CAB staff, to giving people more information and support to access funeral payments.

Ms Constance said: "Funerals are very personal, wrapped up in family and tradition. But they can also be stressful, especially when money is tight."

"It is important that people are able to organise and pay for a funeral which meets their needs within their budget. But it can be difficult for bereaved people to compare funeral prices and get the full picture of the options that are open to them."

"CAS advisers already play a vital role in providing advice and support around funeral planning and this new initiative will ensure the very best advice and support is available to people across Scotland when they are faced with planning and paying for a funeral."

"Devolution of funeral payments provides an opportunity to set up a new system which is more predictable, processed more quickly and joined up with Scottish policy."

"We will use our new powers over funeral payments to reach more of those in need, reducing the need for borrowing and the stress that this can cause."

The Scottish Government said the conference would inform the funeral costs plan it intends to publish in 2017.

“WE WILL USE OUR NEW POWERS TO REACH MORE OF THOSE IN NEED”
Angela Constance



Angela Constance

Social security co-operation

Following the news that some aspects of welfare devolution will continue as far as 2020, the House of Commons Scottish Affairs Committee and Holyrood's Social Security Committee have confirmed that they will work together more closely.

Sandra White MSP, who convenes the Holyrood committee, said: "The transfer of some social security powers from Westminster to Holyrood is undoubtedly extremely complex and something that has never been done before."

"But at the heart of what both Committees want to achieve is that people are able to receive what they are entitled to and that they are treated with dignity and respect."

The Committees are expected to look at how the two Governments can work together around social security.



Sandra White

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Why the Citizens Advice Bureau?

Citizens Advice Scotland's increased role has come from its place at the forefront of those engaging with the Scottish Government consultation.

That has not been the case outside of Scotland at this point, but with Citizens Advice Bureaux to be found elsewhere, it is a future possibility. While things are currently done differently outside of Scotland, as these changes become the new normal, it is possible that they will be taken up elsewhere.

There have been similar results from past initiatives, so the role of Citizens Advice is worth monitoring in Scotland and beyond.

FOCUS ON MONEY AND TRANSPARENCY

A key focus at the conference was on the need for transparency in pricing.

That is an issue which has been addressed in the past. SAIF joined with the Fair Funerals pledge campaign in the summer of 2015, with Executive Chairman at the time Alun Tucker encouraging funeral directors to commit to helping people on low incomes or facing financial difficulty by "presenting the low-cost options in a clear and straightforward way".

Since then, an enhanced pledge has been created, which SAIF has left it to individual firms to support as they see fit.

Now, the Funeral Poverty Conference's discussion of the issue indicates that the caring sector and the

Government are strongly in favour of such transparency.

With representatives of the NAFD present, that association's stated commitment to readily accessible pricing was one area of discussion. Paul Cuthell, NAFD President for Scotland, confirmed that a quarter of members' funeral homes offer online prices, 19% more plan to do so for 2018, and the aim is to have pricing information for all Scottish funeral homes online by 2020.

Citizens Advice Scotland, Age UK and the Scottish Government are all keen on enhancing transparency. It appears 'shopping around' is not common when arranging a funeral, making clear pricing information more important.

An event of national importance

Visiting Edinburgh's Norton Park Conference Centre for the national conference on funerals, the feel of the event truly was national in every sense.

A glance at the guest list shows attendees from all around the UK, reflecting the leading role Scotland is playing in examining and potentially leading reform in the funeral market. Those guests' attendance has an obvious logic to it: if changes do come, it would be far from the first time that Scottish decisions have been replicated elsewhere in the UK.

Representatives from Scottish SAIF were joined by those from the NAFD, as the associations tried to get a clear feel for their members' future.



Gordon Swan

They were not disappointed, as the CAS announcement outlined on these pages makes clear. But there are more decisions still to come.

The conference took place just weeks after the Scottish Government's funeral consultation closed - a consultation which I know received input from SAIF, the NAFD and Golden Charter among many others. That feedback, and views from the conference itself, will all go into the overarching 'funeral costs plan' being published next year.

That is why it was so important last month that the whole funeral profession came out and showed its engagement and willingness to work with Government. We will all need to keep up that level of enthusiasm and participation if we are to ensure that the debate is informed by your experience and that both future families and funeral directors gain from that solution.

BY GORDON SWAN,
GOLDEN CHARTER DIRECTOR
OF COMMUNICATIONS

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live with confidence

Website check urged to ensure marketing compliance

SAIFCharter members gain a range of benefits as owners of Golden Charter, from additional commission and marketing assistance to a voice that can influence the profession's direction. There are a small number of conditions required in exchange, including

exclusively promoting Golden Charter products.

One role of the SAIFCharter Policing & Compliance Working Group is to ensure that members are in compliance with membership conditions, and the group is set to contact members about auditing their websites.

It has been discovered that some SAIFCharter members may be promoting other providers on their websites.

These letters will be going out early this month. The SAIFCharter Executive would encourage all members to review their sites to ensure that they

meet the requirement of exclusive promotion, as it is possible for this kind of oversight to be made on a website.

If you have any questions, you can contact SAIFCharter through saifcharter.co.uk or speak to Working Group Chair Helen Wathall.

PRICE SURVEY: URGENT ACTION REQUIRED BY ALL SAIFCHARTER MEMBERS

A request from your funeral director representatives

You will all have been invited to confidentially supply some funeral pricing figures in order to build solid evidence of the cost of funerals through our independent network.

This does require some work by every member – it certainly did for my business – but I would ask each and every member to tackle it as soon as possible in order to reinforce our efforts to support the SAIFCharter network in the coming months. It is in fact the most important request for a collective response for some considerable time.

There are some members who have concerns about confidentiality; please be reassured that all data is being handled by a third party and only aggregated figures are being supplied to SAIFCharter.

If you believe you did not receive the personal link for the survey, please contact your RSM today. It was highlighted that we might not hold the personal email address of the key contact for each member firm – please pass this to your RSM immediately to ensure we can capture the right person to communicate with.

We all know that the true value of our service to a family cannot be defined by what we individually charge, however having this information enables SAIFCharter to create a very strong message about why a family should choose a SAIFCharter independent.

Remember, we are stronger by acting together and every member must play a part in protecting our heritage, our values and the facts about what we do.

JULIAN WALKER,
SAIFCHARTER CHAIRMAN



SAIFCharter website's scope and content still evolving

As the new year approaches, more content will increasingly be added to the SAIFCharter website at saifcharter.co.uk

That will include everything from updates from SAIFCharter Executive meetings, to news which will communicate and archive updates usually reserved for your SAIFCharter newsletter or *Goldenews* emails.

In recent months, content has been added to the site

which will last long into 2017, such as a meeting diary showing upcoming events from SAIFCharter, SAIF and Scottish SAIF. Items like that will appear invisible to anyone not logged in to the site, however. To learn how to log in for the first time, see the instructions later in this article.

Also available on the site is a forum for general discussion, which has already been used to allow for communication

between the SAIFCharter Secretary and members, as well as items like the association's constitution and contact details.

The site was designed to act as another way for members to make their voices heard within the SAIFCharter community, so among other uses it can be viewed as a contact hub that allows you to easily speak to the SAIFCharter Executive.

To access much of the site's content, you must be logged on as a SAIFCharter member. Click the log in button at the site's top right to do so. To log on for the first time, first click that log in button then select the 'create new account' tab. The details you are then prompted for are the same ones you use to access the mygoldencharter.co.uk portal. Have your membership number on hand to create your account.

Business Matters

COUNTDOWN TO THE FUNERAL PLANNER OF THE YEAR AWARDS + BE PREPARED
SCAM ALERT + CHRISTMAS DATES + THE COST OF FIRE EXTINGUISHERS

A PLAN FOR PEACE OF MIND

With less than a year until the Funeral Planner of the Year Awards, *SAIFInsight* is catching up with 2016 winner Fosters Funeral Directors

What is your view on funeral planning?

My view on pre-planning has been that upon passing, the distress lifted from the family of the deceased has been greatly reduced due to knowing that the right decisions are being made and there are no ifs and buts. A well-documented plan can mean nothing less than explaining the deceased's wishes and organising a date for the funeral; in essence, peace of mind.

What are your goals this year for funeral plan volumes?

When I attended the awards ceremony in March this year I was blown away that we received the award for Funeral Planner of the Year in Scotland South. However, that made me think: I never really spent a huge amount of time promoting plans, so what could I do if I put my mind to it? So I employed Karen Bain and trained her to deal with enquires. A member of the team solely dealing with funeral planning allows the rest to continue with day-to-day funeral arrangements. Karen has so much more time to concentrate on being efficient at responding to telephone calls, emails and walk-ins to our head office. I think funeral directors can often push pre-planning to the side as we think bereaved families come first. However, this is not correct, and pre-paid clients can often lead to at-need clients if dealt with correctly. We have now sold over three times what we achieved last year with just a few small changes.

Why do you think your company has excelled in funeral planning?

Now more than ever, technology has seen my company move forward at a pace I could not even comprehend. Clients spend more time on mobile devices searching for information, and that's all ages. I have promoted planning through our social media streams, and when we receive leads we deal with them as a top priority. Having time-efficient systems in place has also helped so much.



Fosters Funeral Directors were Regional Winners in the Scotland (South) 400+ Category

How do you promote funeral plans locally?

Funeral directors have always been seen as a figure of strength in those difficult times. I have always freely given support back to the community at fundraising days, community councils, bowling and tennis clubs to name but a few. People are often in a different frame of mind when you're not wearing your formal work wear, and can open up about their wishes – which often leads to them popping in at a later date to document those wishes.

What planning advice would you give other funeral directors?

The advice I would give to other funeral directors is simple: when asked about a funeral plan, whether by phone, email or walk in, ensure it is dealt with immediately. Make sure you have all leaflet packs ready to give to your clients. Lastly, make sure you have your username and password for the Golden Charter portal, so you have an exact monthly figure if a client wishes to spread their costs.

What difference did your win make?

These sales led to strength and security,

and peace of mind for colleagues that they work for a company with a very bright future. Here at Fosters we have a real sense of being part of a team working together to help families. My work mates mean everything to me, and collectively winning this award meant we were all very proud to be recognised for our efforts.

How has Golden Charter assisted you?

My star, Jacqui Johnston has helped us every step of the way, going above and beyond. When we need help she has always been on the other side of the phone. When we looked for support at fundraising days, she was there with the goodies. When we needed support on creating our own funeral brochure, she made sure the planning section was legally correct. Golden Charter has been instrumental in the success of my company.

What is your vision for your company in the future?

To continue providing the highest customer care at the lowest prices, to really make a difference within Scotland. ●

SAIF
BUSINESS
CENTRE
UPDATE BY
LINDA
JONES



Asbestos scare in the Square

EastEnders was in the news again recently, but nothing to do with the usual storylines. Asbestos had actually been found on set and a concern was escalated into a major Albert Scare!

We are all aware that asbestos can be very dangerous, but only if moved. If it is not disturbed the likelihood

of risk to those in the area are reduced considerably.

If your funeral home was built or refurbished before 2000 the likelihood that asbestos was used is high. For more information on how to deal with this situation please go to the HSE website: www.hse.gov.uk/asbestos/detail.htm#decide

Be prepared... scam alert

It's that time of year again when ever-annoying scams are rearing their ugly heads.

The latest from a member in Hertfordshire, who received a telephone call from a gentleman claiming to be from the bailiffs' office, demanding to be paid immediately. Failure to do so would result in the bailiffs visiting at 5.30pm to collect the alleged monies due.

Needless to say there was no visit at 5.30pm and as the call was received after 4pm the bailiffs' office was closed. The member telephoned SAIFResolve for guidance, and of course no monies were paid. However, these callers are sometimes very convincing. Don't be swayed by their tone or insistence. If in doubt put the phone down. There is also the chance that if you ask to call them back, their telephone number may well be an extremely high charge rate.

Unexplained crematorium explosion

SAIF has been advised of a number of unexplained explosions at crematoria in the UK. Seemingly these have been caused by the presence of a glyceryl trinitrate (GTN) skin patch present on the cadaver. Glyceryl trinitrate is a variation of TNT, which explains the explosions and should be removed before cremation. The matter has been referred to the Medicines and Healthcare Products Regulatory Agency (MHRA) who it is hoped will make a statement in the not too distant future.

Meanwhile, funeral directors are advised to ensure that cadavers are inspected, and if a skin patch is present to ensure its removal.

Warmest
seasonal greeting to
all SAIF members
and readers. May
2017 be healthy and
your businesses
reach your
expectations

DIRECTORS AND MANAGERS BEWARE

Big increase in prosecutions for health and safety offences

Recent figures obtained by a law firm identified that, up to March this year, a significant number of directors and managers had been prosecuted for health and safety offences

Some 46 company directors and managers were prosecuted for health and safety offences; an increase of 35 compared to the previous year.

Admittedly, almost all of the prosecutions followed the injury or death of an employee, many of whom were in the construction workplace. Of those prosecuted, 12 received prison sentences, although a number of the custodial sentences were suspended.

However, the message is clear:

even though the culpable member of staff may be duly chastised, the HSE will go to the top, hence managers and directors must be fully aware of their commitments.

So, be warned. In the event of an accident or incident, senior staff must be able to demonstrate that they are in support of what has been written down and are doing what is required of them, ensuring safety risks are being managed.

Failure could result in the HSE seeking the person at the top, so it makes sense that directors and managers are aware of their duties, supervision levels are adequate and non-compliance with rules isn't accepted. ●

Christmas dates

As Christmas Day and Boxing Day this year fall on a Sunday and Monday, Tuesday 27 is deemed a bank holiday.

Likewise, New Year's Day falls on a Sunday, meaning that Monday 2 January 2017 is also a Bank Holiday.



FIRE EXTINGUISHERS COSTING A FORTUNE

Simon Bloxham, Health & Safety Strategist for Safety for Business, answers your questions on what you really need to stay compliant

All Your Fire Extinguisher Needs
Catered For Limited' have just been in and said you need to refurbish some of the extinguishers in your premises. What does this mean, and why if you haven't used them?

Why do you need them?

You need them because the law says you do. It falls short of making you use them, so if you decide not to you are within legal requirements, but if you ask me it makes business sense to use them anyway. If you think the fire service will save the day you could be in for a shock.

Yes, if you call them they will come out. But by the time they get there, get all their equipment ready, then make a start, that small computer fire has turned into a major blaze.

Article 13 of the Regulatory Reform (Fire Safety) Order says you should have measures in place to fight fire when necessary. So yes, you need them – and if you ask me, you need to be able to use them safely too.

How many?

That depends on the size of your premises and the type of risk. The main risks might just be electricity (computers, printers, fan heater) and combustible materials such as paper, cardboard and furniture. Then the duo of water and CO₂ are typical.

Although water extinguishers are good, foam spray is gaining favour – mainly due to the electrical safety properties of using foam as opposed to water. I wouldn't advise foam spray for electrical fire, but if the foam comes into contact with something electrical accidentally, there is only a very low risk of a shock.

Generally, I would recommend a water/foam spray and a CO₂ extinguisher placed to cover an area such as the main office, and the same again to cover the viewing area if it is separate.

Refurbishment?

This may just be because the original extinguisher has come to the end of its usable life or is due its discharge test (where the extinguisher is emptied so it can be examined). To make it quicker, the engineer will exchange the original for a newly serviced type, so you should get a similar extinguisher in exchange.

Don't be talked into extra extinguishers. Having a new office computer or small extension needn't mean a further extinguisher. Your extinguisher service engineer should be able to justify any need, so ask

them why. And if you aren't sure, tell them you will get back to them and give me a call.

How much?

That depends on your service company. If you go for a well-known name, expect to pay for it. I have known some such companies charging over £200.

New water or foam extinguishers should be around £60, service/exchange types around £50. Servicing is usually done per extinguisher and should be around £10 each, and watch out as there may be some travel to add on.

Anything else?

Absolutely: get some training for key staff. You need to have extinguishers around and they will pay dividends in the right hands, so get training done. Talk to your extinguisher engineer or the local fire service, they might be able to help.

Know what your extinguishers are for as well. They are designed for certain types of fire. For example, a dry powder fire extinguisher is ideal for flammable liquid fires, so is great for the garage in case a car catches light.

Still confused? Well...

Help is at hand. If anything in this article has given you cause for concern, you can always talk to a safety professional at Safety For Business free of charge; call 08456 344164.

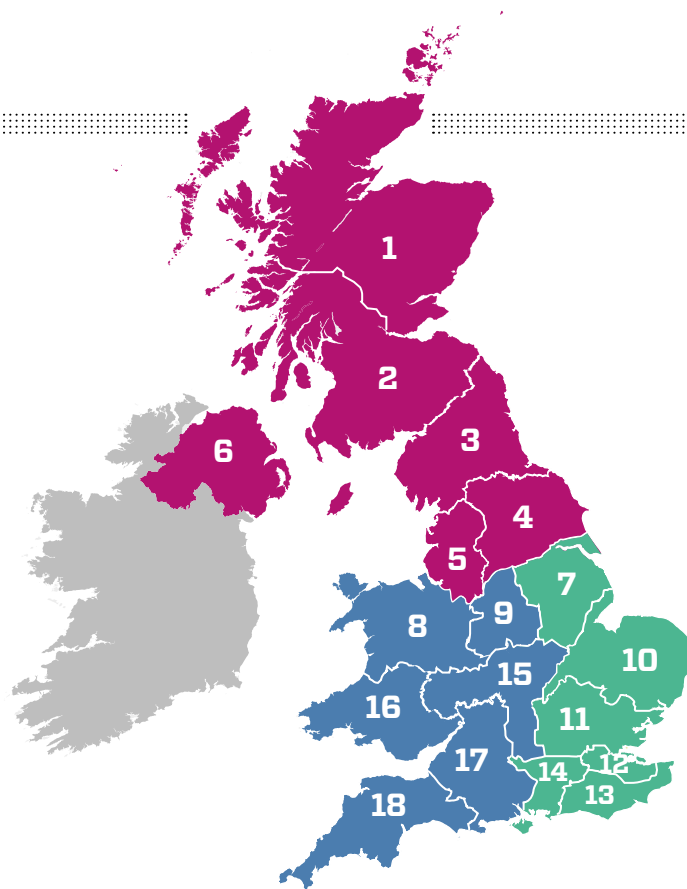
You are entitled to a discount when we help with your health and safety needs. We can also visit you to see how you are doing when it comes to compliance.

What you will get is a full and frank report that details just what you need to be compliant. This visit is free of charge apart from the cost of the travel. So go on, pick up the phone – what do you have to lose?



YOUR RSMS

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



NORTH

Richard Auchincloss
North National Sales Manager and Ireland
M: 07801 853 222
E: richard.auchincloss@goldencharter.co.uk



1 Linda Harvie
North Scotland
M: 07900 557 850
E: linda.harvie@goldencharter.co.uk



2 Jacqui Johnston
South Scotland
M: 07900 580 611
E: jacqui.johnston@goldencharter.co.uk



3 Paul Hodgson
North England
M: 07834 417 315
E: paul.hodgson@goldencharter.co.uk



4 Amy Smithson
Yorkshire & East Lancashire
M: 07711 368 112
E: amy.smithson@goldencharter.co.uk



5 Terry McIlwaine
West Lancashire & Merseyside
M: 07718 358 443
E: terry.mcilwaine@goldencharter.co.uk



6 Martin Smith
Northern Ireland
M: 07850 659 711
E: martin.smith@goldencharter.co.uk



EAST

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



7 Nicholas Dawson
East Midlands
M: 07921 066 740
E: nicholas.dawson@goldencharter.co.uk



10 Jon Briggs
East England
M: 07717 882 955
E: jon.briggs@goldencharter.co.uk



11 David Oliver
North London
M: 07711 368059
E: David.Oliver@goldencharter.co.uk



12 Iain Catchpole
South East London
M: 07568 100 555
E: iain.catchpole@goldencharter.co.uk



13 Neil Hodgson
South East England
M: 07718 706 311
E: neil.hodgson@goldencharter.co.uk



14 Russell Cooper
South West London & Southern England
M: 07720 095 204
E: russell.cooper@goldencharter.co.uk



WEST

Daniel Hare
West National Sales Manager
M: 07717 696 683
E: daniel.hare@goldencharter.co.uk



8 Steffan Davies
West Midlands & North Wales
M: 07740 239 404
E: steffan.davies@goldencharter.co.uk



9 Amanda Hodson
Central Midlands
M: 07714 923 342
E: amanda.hodson@goldencharter.co.uk



15 Stephen Heath
South Central Midlands
M: 07809 320 838
E: stephen.heath@goldencharter.co.uk



16 Paul Firth
South Wales
M: 07720 097 534
E: paul.firth@goldencharter.co.uk



17 Rob Antonelli
West England
M: 07718 358 440
E: rob.antonelli@goldencharter.co.uk



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



YOUR BDMS



Drew McAllister
National Sales Manager
M: 07711 368 114
E: drew.mcallister@goldencharter.co.uk



Roseanna Kinley
Scotland North & Scotland South
M: 07850 655 420
E: roseanna.kinley@goldencharter.co.uk



Anthony Parkinson
North England, West Lancashire & Merseyside, Yorkshire & East Lancashire, East Midlands
M: 07809 334 870
E: anthony.parkinson@goldencharter.co.uk



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

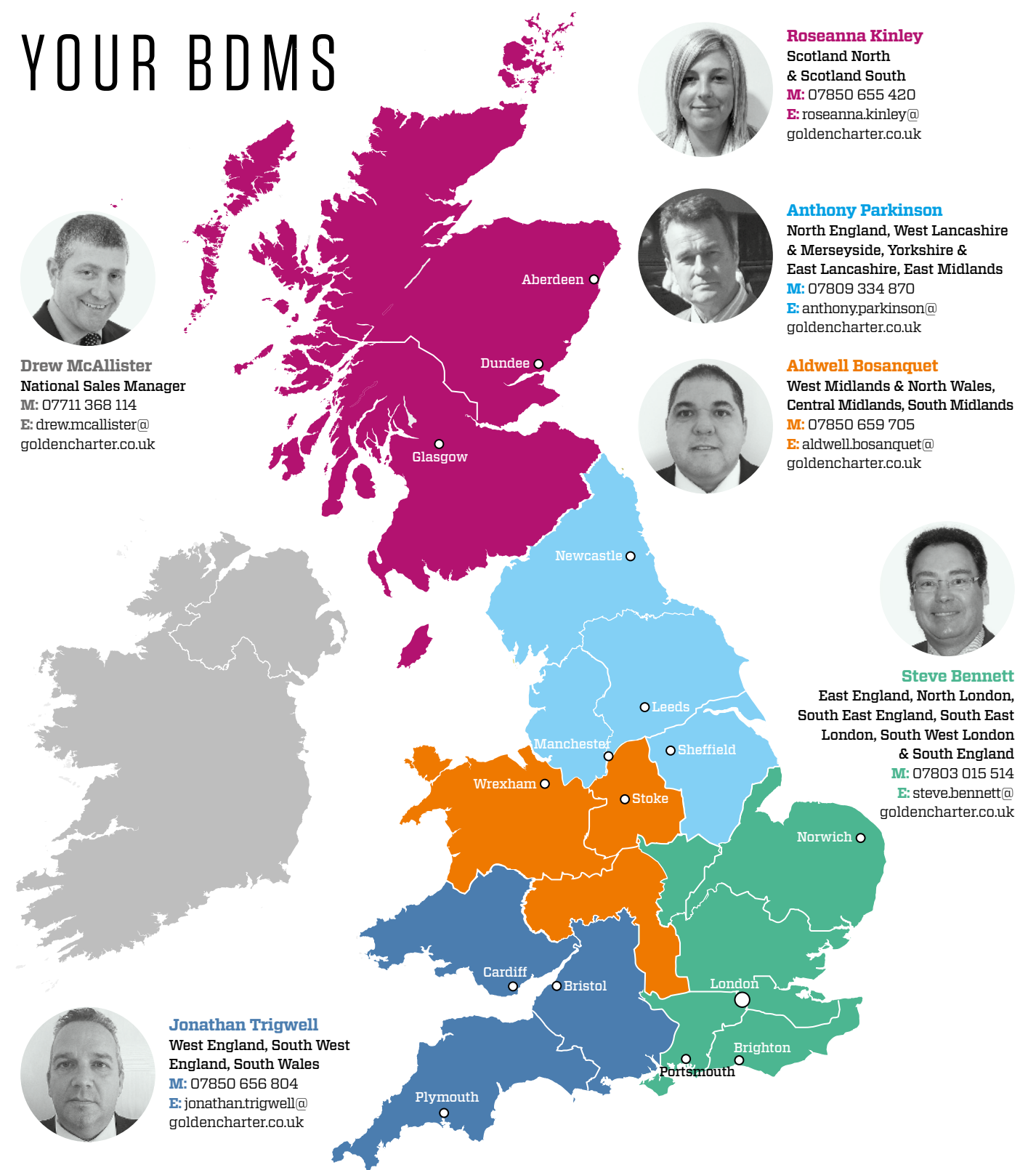


Steve Bennett
East England, North London, South East England, South East London, South West London & South England
M: 07803 015 514
E: steve.bennett@goldencharter.co.uk



Jonathan Trigwell
West England, South West England, South Wales
M: 07850 656 804
E: jonathan.trigwell@goldencharter.co.uk

If your business doesn't have an assigned Regional Sales Manager, speak to Golden Charter's Business Development Managers (BDMs) about growing your business. Your local BDM can help you 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 739111 • info@corporatehorse.co.uk
www.corporatehorse.co.uk

D A Gathercole Funeral Carriage Masters

Mr D Gathercole (Wisbech, Cambridgeshire)
01945 583974

Prestige Carriages

Mr W McKechnie (Kilbirnie)
07931 309172 • prestigewedding@aol.com
prestigecarriage.co.uk

Superior UK Automotive Ltd

Mr Peter Smith (Aldermaston)
0118 971 4444 • info@superioruk.com
www.superioruk.com

Woods Garage (Carriage Masters)

Mr D Wood (Sevenoaks)
01732 453256 • 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 779172 • enquiries@colourfulcoffins.com
www.colourfulcoffins.com

DFS Caskets

Mr Martin Smith (Annan, Dumfries & Galloway)
01461 205114 • dfscaskets@aol.com
www.dfscaskets.co.uk

W Gadsby & Son Ltd

Mr P Gadsby (Bridgwater, Somerset)
01278 437123 • coffins@gadsby.co.uk
www.gadsbywickercoffins.co.uk

J & R Tweedie

Mr R Tweedie (Annan, Dumfries & Galloway)
01461 206099 • www.jrtweedie.co.uk

J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne, Derbyshire)
01335 345555 • sales@jcwawalwyn.co.uk
www.jcwawalwyn.co.uk

Leslie R Tipping Ltd

Mr J Tipping (Stockport, Cheshire)
0161 480 7629 • sales@lrtipping.co.uk
www.lrtipping.co.uk

Musgrove Willows Ltd

Mrs E Musgrove (Westonzoyle, Somerset)
01278 699162 • info@musgrovewillows.co.uk
www.musgrovewillowcoffins.com

Natural Woven Products Ltd

Mr A & Mr D Hill (Bridgwater, Somerset)
01278 588011

contact@naturalwovenproducts.co.uk
www.naturalwovenproducts.co.uk

P & L Manufacturing Ltd

Mrs S Leighton (Gloucester)
01684 274683 • sally@pandlmanufacturing.co.uk

Passages International Inc. Ltd

Mr R Crouch (Maidenhead, Berkshire)
01628 633 730 • passages@tiscali.co.uk
www.passagesinternational.co.uk

The Somerset Willow Co Ltd

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

Tributes Ltd

Mr S Hoare (Poling, West Sussex)
08453 888742 • info@tributes.ltd.uk
www.tributes.ltd.uk

Urns UK Ltd

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

01707 645519 • info@umsuk.com
www.umsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodland Burials

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

GreenAcres Woodland Burials Chiltern

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

GreenAcres Woodland Burials Colney

Ms Sam Curtis (Norwich, Norfolk)
01603 811556 • info.colney@greenacreswb.co.uk
www.greenacreswoodlandburials.co.uk/colney

GreenAcres Woodland Burials Epping

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

www.greenacreswoodlandburials.co.uk/epping

GreenAcres Woodland Burials Rainford

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

www.greenacreswoodlandburials.co.uk/rainford

GreenAcres Woodland Burials

Heatherley Wood

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

www.greenacreswoodlandburials.co.uk/

heatherleywood

Herongate Wood Cemetery

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

Westerleigh Group Ltd

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

CLOTHING

ACS Clothing Ltd

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

Keltic Clothing

Mr D Barry & Ms L Murcott (West Midlands)
08450 666 699 • louse@kelticclothing.co.uk
www.kelticclothing.co.uk

Waterfront Manufacturing Ltd

Mr A Jenkinson (East Harling, Norfolk)
01953 718 719

alan@waterfrontmanufacturing.co.uk
www.waterfrontmanufacturing.co.uk

EDUCATION AND TRAINING

Independent Funeral Directors College Ltd

Corinne Pengelly
0345 230 6777
corinne@saif.org.uk • www.ifdcollege.org

Training2Care (UK) Ltd

Mr G Knight (Colchester, 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@djmacneice.com • www.djmacneice.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 693772 • gtembalming@btinternet.com
www.gtembalming.com

Hygeco Lear

Ms H Lockwood (Leeds, West Yorkshire)
0113 277 8244
info@hygeco-lear.co.uk • www.hygeco-lear.co.uk

Roftek Ltd t/a Flexmort

Mr S Rothwell (Gloucester)
0845 5333561 • info@flexmort.com
www.flexmort.com

FINANCE & PROFESSIONAL SERVICES

AM Specialists Group Ltd

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

Close Brothers Ltd

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

Frontline Communications Group Ltd

Mr D Jones (Portsmouth)
01489 866630 • david@wearefrontline.co.uk
www.wearefrontline.co.uk

Goldray Funeral Consultancy Ltd

Mr R Barradell (Beverley, East Yorkshire)
01964 503055 • richard@goldray.co.uk

Huxley Corporate Finance Ltd

Mr R Huxley (Tarporley, Cheshire)
01829 730062
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 (Letchworth Garden City, Hertfordshire)
0845 634 4166 • info@safetyforbusiness.co.uk
www.safetyforbusiness.co.uk

The Probate Bureau

Mr D Hartley West (Ware, Hertfordshire)
01920 443590 • info@probatebureau.com
www.probatebureau.com

The Probate Department Ltd

Ms I McCleave (Pevensey)
01323 741204 • 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 312737 • 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 850000 • www.seib.co.uk

SAIF DIRECTORY

Templegate Recoveries Ltd

Ms A Rogers (Walton-on-Thames)
01932 269412 • jo@templegaterrecoveries.co.uk
www.templegaterrecoveries.co.uk

Trust Inheritance

Ms M Macaulay (Somerset)
01934 422994 • www.trustininheritance.com
michaelamacaulay@trustininheritance.com

UK200group.co.uk

Ms S Wise (Aldershot, Hampshire)
01252 401050 • admin@uk200group.co.uk
www.uk200group.co.uk

Zebra Finance Ltd

Mr A Snape (Derby)
01332 680400 • www.zebrafinance.com
enquiries@zebrafinance.com

FUNERAL OFFICIANTS

Association of Independent Celebrants

Mr P Spicksley (Northampton)
07783 323324
president@independentcelebrants.com

www.independentcelebrants.com

British Humanist Association

Mr A Copson (London)
0207 079 3580 • ceremonies@humanism.org.uk
www.humanism.org.uk

Civil Ceremonies Ltd

Anne Barber (Kettering, Northamptonshire)
01480 276080 • info@civileremonies.co.uk
www.civileremonies.co.uk

County Celebrants Network

Mr Eric Gill (Wiltshire)
07770 625378 • ericgillcelebrant@outlook.co.uk
www.countycelebrantsnetwork.com

Fellowship of Professional Celebrants

Mrs T Shanks (Worthing, West Sussex)
01903 602795 • terrishanks@ntlworld.com
www.professionalcelebrants.org.uk

Institute of Civil Funerals

Barbara G Pearce (Kettering, Northamptonshire)
01480 861411 • info@iocf.org.uk • www.iocf.org.uk

FUNERAL PLANNING

Golden Charter Ltd

Mr M Flanders (Glasgow, Strathclyde)
0141 931 6300

malcolm.flanders@goldencharter.co.uk
www.goldencharter.co.uk

Golden Leaves Ltd

Mr S Rowlands (Croydon, Surrey)
0208 684 3464 • info@goldenleaves.co.uk
www.goldenleaves.co.uk

GRAVEDIGGER &

EXHUMATION SERVICES

DTH Burial & Churchyard Services

Mr D Homer (Measham, Swadlincote)
07912 855460 • davidhomer67@gmail.com

IT & WEBSITE

Cloudberry Funeral

Management Solutions Ltd

Miss A Bieri (Brixham, Devon)
01803 225101 • info@funeralmanagement.net
www.funeralmanagement.net

EMCOM Software Services

Kat Adams (Derby)
01332 587740 • katadams@emcomsoftware.co.uk
www.emcomsoftware.co.uk

Eulogica

Mr D I Wright (London)
0845 351 9935 • diw@eulogica.com
www.eulogica.com

I-NETCO Ltd

Mr G King (Newcastle Upon Tyne)
0845 431 0463 • gerry@i-netco.co.uk
www.funeraldirectorwebsites.co.uk

Oak Technology Ltd

Mr S Richardson (Wakefield, West Yorkshire)
0844 414 2199 • enquiry@funeralssoftware.co.uk
www.funeralssoftware.co.uk

MEMORIALS & REMEMBRANCE

Acorn UK (2006) Ltd

Mrs Wendy Owen (West Kingsdown, Kent)

01474 853672 / 07956 143049
enquiries@acorn-uk.co.uk • www.acorn-uk.co.uk

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www.clevspen.co.uk

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pclarke@telex-net.com

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Mr A Govind (Leicester)
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