

SAIF INDEPENDENT FUNERAL DIRECTORS Insight

GUEST OF HONOUR

PARALYMPIAN
HERO BOOKS HIS
PLACE AT THE
SAIF AGM
PAGE 21

PLUS

EXAMINING
THE CASE FOR
REFRIGERATION
PAGE 18

MAIN FEATURE:
FUTURE-PROOFING
YOUR BUSINESS
PAGE 22

IN DEPTH: SAIF'S
NORTHERN
IRELAND VISIT
PAGE 26

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CONTENTS

FEATURES



18

THE CASE FOR REFRIGERATION

Joseph Murren, a Quality Assurance Assessor for SAIF Scotland, examines the case for including refrigeration in today's modern funeral business



22

FUTURE PROOF

Every business has its eye on tomorrow. We speak to one funeral director who has turned thought into action



26

NORTHERN IRELAND

Representatives from SAIF and Golden Charter had a busy trip to Northern Ireland. In this issue, we look the points discussed

REGULARS

08

REPORTER

This issue is packed with all the latest news, including the John Weir remembrance celebrations, Kirkwall's custom-built premises and the 2017 Church in Wales burial fees

20

SAIF AGM

Sign up for the 2017 SAIF AGM and Banquet Weekend

29

AFFILIATES

A member of the British Institute of Funeral Directors examines the history of funerals in the Eastern Orthodox Church

34

POLITICS

We look at the political debates around the UK that could impact the funeral industry

37

BUSINESS MATTERS

Advice on reporting accidents, staff training and assessing your workplace for repetitive strain injury

40

DIRECTORY

Contact Golden Charter RSMs or BDMS, or find your local SAIF Associate, in our comprehensive listings section

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LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Stay focused

It is easy to get distracted by the clamour of everyday life and lose sight of what you are trying to achieve. For 2017, resolve to live in the moment and remain clear-minded



Distracton is a dangerous habit. Most of us will freely admit that we are obsessed with our electronic devices. We pride ourselves on our ability to multitask – read work emails, reply to a text, check Facebook, watch a video clip. Talk on the phone, send a text, drive a car and enjoy family dinner with a glowing smartphone next to our plates. We can do it all, 24/7. Never mind the errors in the email, the near-miss on the road, and the unheard conversation at the table.

Authors Adam Gazzaley and Larry Rosen – a neuroscientist and a psychologist – explain in *The Distracted Mind* why our brains aren't built for multitasking and how our brains are limited in their ability to pay attention. We don't really multitask but rather switch rapidly between tasks. Distractions and interruptions, often technology-related – referred to by the authors as "interference" – collide with our goal-setting abilities. We want to finish this paper/spreadsheet/sentence, but our phone signals an incoming message and we drop everything. Even without an alert, we decide that we 'must' check in on social media immediately.

Don't waste your time with resolutions this New Year. Instead, focus on something far better: resolve to be in the present, to live the moment and so avoid the pitfall of distraction.

Distraction is a poor habit of the western lifestyle.

The constant need to satisfy our quest for gratification, whether checking our mobile phones or watching news

updates, fuelling the restlessness and lurking anxiety within.

In the funeral sector, we have our fair shares of distractions going on, such as media scrutiny about funeral poverty and the escalation of pricing over the past decade. SAIF has been active in turning the tide of this narrative often directed at the funeral director, highlighting the reality that third party costs have increased exponentially over the past decade, while funeral directors' fees have largely increased in line with inflation. We need to address this narrative. Part of SAIF's Code of Practice covers transparency of pricing. Ours is the only code to include the directive to display the price of a simple funeral as part of a self-regulated professional society.

The distraction here is the alarm that are we on the slippery slope of driving the price to the bottom. Instead, we need to be judicious in our pricing structures, being fair and reasonable. Distraction would have us take our eye off the ball.

Debate about direct cremation produces more heat than light. Commentators refer to the impact over the pond in the USA, with a rapid increase to 30% of funerals now being direct cremations. In last month's *SAIFInsight*, I refuted that UK culture will leap at the opportunity and it will remain a single digit percentage in the next few years of funerals. Distraction would have us worry, so that we lose sight of what we excel at and lose market share.

It has been a privilege to meet members of SAIF in the past few

months who respond to the race to the lowest price; one member said to an enquirer about a cheap funeral: "Sir, we offer bespoke funeral services and excellence in quality of care. We charge fair prices, we are not the Poundland of funeral services."

Another funeral director had a parishioner visit his office to discuss the price of direct cremation. The funeral director politely remarked: "There are terms and conditions and if you want extras, the price soon adds up." Distraction disarms us from a confident and quality service.

Interference is the enemy of clarity of vision.

Be clear minded about your business plans for 2017.

Examine your training plans for your staff team this year.

Engage with SAIF at Regional Meetings and Webinars for you and your staff team to get input from experts.

It was the great US golfer Walter Hagen who lived in the moment and excelled, saying: "You're only here for a short visit. Don't hurry, don't worry. And be sure to smell the flowers along the way."

Warmest wishes. ●



terry@saif.org.uk

Focus on what you do best.

While SAIF promotes and protects your independent interests.

We know how much you value your independence.

The funeral industry may have changed but our passion for supporting our members has remained the same. We represent you on the issues that matter, from improving understanding of funeral pricing to influencing the legislation which affects your future. Let us take care of the big picture so you can focus locally on what you do best.

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

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



COMMENTARY



RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

Consolidation and regulation

The profession is on the cusp of significant change as two events – one commercial, one legislative – stand to usher in a new era for funeral planning

As we begin a new year, we are entering into a new era for the funeral profession. Many of the predictions and possibilities that have hung like mirages on the horizon for so long are suddenly materialising.

Two recent events will kick-start further change across the profession: the purchase of Funeral Planning Services (FPS) by Ecclesiastical Insurance, and the new Bill brought in by Neil Gray MP proposing that funeral plans be regulated by the Financial Conduct Authority (FCA).

That private members' Bill is in its early stages, and may not proceed, but it passed its first reading and is being worked on as I write this column. It is something that we have to acknowledge and keep an eye on to ensure that the profession is involved in the debate. As we show in this issue's coverage (see page 34), it has the potential to change the face of funerals, and it is vital that everyone with a stake in funeral planning works to ensure that any change is the right change.

But it is not just parliament that has an impact on the profession at large. The other recent event – the FPS purchase – is interesting because it could herald an unsurprising shift in the way funeral planning providers work.

Funeral planning is varied as it stands, and there are many providers of all sizes. After years of change, not least the market's growth, we would naturally expect the next stage to be a

“WORDS ARE TURNING INTO ACTION AND FUNERAL POVERTY REMAINS A CONCERN”

Ronnie Wayte

consolidation. With a notable takeover like Ecclesiastical's emphasising what is possible, it is fair to say we might see more of that kind of consolidation in future.

So no one currently expects the takeover of FPS to have a huge impact on the way you do business, but where it is important is the removal of choice and as a possible signpost to the future of funeral planning. If it was possible and desirable for those companies, there is certainly the potential that others could make similar moves in the future.

Then on top of that, consider the kind of regulation proposed in Neil Gray's Bill. The two forces could have leverage on other: tightening up the regulations may have benefits, but regulation is something larger plan providers are best placed to cope with and it potentially puts a new barrier in the way of the smallest providers. All

this would highlight that if we increase regulation it will have an impact on processes and, ultimately, costs for consumers. Funeral directors too are likely to face increasing demands on how they carry out administration around the funeral service they provide.

Between the impact of regulation and the first concrete signs of consolidation, only time will tell whether this is an entirely new era in the development of funeral planning – and therefore a new phase for funeral directors.

Golden Charter has an established compliance function that ensures we work to the standards of a fully regulated company that meets Independents' expectations, so regardless of what 2017 holds, funeral directors working with Golden Charter plans can take comfort in the knowledge that we are prepared for whatever comes along. The important thing is to keep ahead of the changes this year; words are turning into action and funeral poverty remains a genuine concern, so now more than ever we all have to be vigilant to ensure the best outcome for families and Independents. ●

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How to use the new SAIF branding



Our logo is a seal of reassurance, professionalism and quality

As featured in December's *SAIF Insight*, SAIF has refreshed its brand and logo for 2017 to make sure the organisation's marketing material continues to appeal to consumers.

SAIF is a trusted national organisation. We promote the message that by choosing a SAIF member, a bereaved family will receive a high-quality, personal and caring service from an independently owned company they can trust.

SAIF members were consulted on the new look, which was agreed by the SAIF Board in November. The new branding includes logos for members, associates and for Scotland. All SAIF's marketing materials will start using the new logos from 2017. However, they can be adopted gradually by members.

To maintain consistency and promote a clear message it is important for members and associate members to use the new logos in the correct way. To help, a set of guidelines have been produced. Some of the main points are set out below:

National logo

Reflecting our brand personality, our national logo is clear and contemporary, demonstrating that SAIF is the leading authority for independent funeral directors.

Members should use this logo (rather than the 'Member' logo) when referring to the wider SAIF movement, for example in national marketing material, when writing to Government or for presentations or events. Wherever possible, the logo should be



produced in full colour. The logo must be reproduced from the master artwork supplied by the SAIF PR and marketing team.

Scotland logo

The SAIF Scotland logo is for communications on behalf of SAIF Scotland members. The SAIF member logo is a seal of reassurance and professionalism, demonstrating to the public that as a member of SAIF, you are committed to a Code of Practice and the highest quality service.

Member logos

The SAIF member logo is for use by

individual SAIF members in the UK on stationery, marketing materials and websites. The SAIF Associate logo is for use by individual SAIF Associate members in the UK to show they hold Associate membership.

Clear zones

The logo must not be redrawn, re-proportioned or modified. The minimum size for the use of the logo is 27mm wide.

For more information, contact SAIF Business Centre on 0345 230 6777 or 01279 726777. Or email info@saif.org.uk



Tributes: staff from John Weir with the clergy, piper and Royal Marine Buglers who took part in the service

Special remembrance service for the recently bereaved

The annual event was organised by Medway funeral director John Weir and his dedicated team

More than 450 people packed Rainham's St Margaret's Church in December as families and friends who had lost loved ones over the past year took part in a special multi-denominational service of remembrance.

The annual event was organised by Medway funeral director John

Weir and his dedicated team.

The service was led by the Vicar of Rainham Judy Henning, assisted by Reverend James Harratt, also from St Margaret's. Also taking part in the service was Deacon Pru Cahill of Rainham Methodist Church and Peter Tongue, a Civil Life Celebrant. Father Sean O'Conner from Our Lady of Gillingham Roman Catholic

Church led the prayers. The Mayor of Medway, Councillor Stuart Tranter, was joined by staff from John Weir to light commemorative candles.

The Last Post and Reveille were played by Royal Marine Buglers Colour Sgt Andrew Cornish and Sgt Tom Charnley, and soloist Joy Dey sang *Time To Say Goodbye*. Piper Peter Tennant played laments for the visitors

during the beginning and end of the service.

Mr Weir said: "This was a very touching and emotional service, which gave people the chance to come together as they remember family and friends who have passed away during past year."

A retiring collection, which was made at the end of the service, raised £526.84 for St Margaret's Church.



Social media appeal for 91-year-old war hero

A social media appeal saw more than 100 people attend the funeral of a war hero.

Harry Arrowsmith, from Olton, passed away at the end of November at the age of 91. Survived by one sister, a family friend feared that

only a small gathering of people would attend Harry's funeral. The friend was determined to give him a good send-off and appealed to fellow veterans to come out in support.

According to the

Birmingham Mail and the *BBC*, Harry served in the RAF during the Second World War before becoming an engineer after active service. He was married to wife Joan for 60 years until her death in 2010.

Primetime viewing on The One Show

SAIF Associate Member David Homer featured on the BBC evening show after being named Gravedigger of the Year

S AIF Associate David Homer made his debut on national TV recently, with a guest appearance on the BBC's *The One Show*.

David was one of three industry award-winners who appeared on the primetime show on Wednesday, 4 January after he won Gravedigger of the Year in 2016. During his appearance, David had to mime his job for comedian Jack Whitehall to guess his career.

Speaking on the primetime show to co-host Matt Baker, David said: "It's someone's final resting place and I ensure they [the family] are not looking at a hole. You have to dress it nicely, put [out] flowers, sawdust at the bottom, and just generally do the best job you can."

David also brought his mum along to the show and there was much hilarity

as co-host Alex Jones mistakenly presumed he had also dug his mother's grave. David quickly cleaned up the confusion but Alex erupted into fits of giggles while Matt carried on with the show's next segment.

Nominated by many of the funeral directors he works with, David was the standout favourite to win Gravedigger of the Year.

David featured in November's issue of *SAIF Insight* (issue 182) and explained how he maintains impeccable standards and always puts families first.

He said: "All the jobs I've had, you've got to be respectful in everything you do. At the end of the day, I'm trying to provide a service for the families. You only get to bury your parents once, so I make the graves look as nice as I can, to take away some of the harshness. It is



quite a harsh environment - to look plainly it's just a hole in the ground. I don't see it like that though, I see it as somebody's final resting place."

David owns DTH Burial and Churchyard Services and has five members of staff to help to dig the 300-odd graves he digs every year. To view a clip of David appearing on the show, visit the BBC iPlayer at www.bbc.co.uk/iplayer where the clip will be available until the end of January.

✓ To contact DTH Burial and Churchyard Services, call 07912 855460 or email davidhomer67@gmail.com

A FESTIVE LIGHT TO REMEMBER

One Independent went the extra mile at Christmas by donating £1,000 to its chosen charity

A ll the families David Gallagher Funeral Directors has cared for in 2016 were remembered throughout the festive season. The Independent's staff say they understand what a difficult time this may be for the loved ones left behind.

As in previous years, a Christmas tree has been placed at the Keighley funeral director's Airedale House, each white light representing one of the deceased cared for throughout the year.

In their memory, the company donated £1,000 to its chosen charity for 2016, The Sunbeam Support Group Keighley & Craven, which offers support for anyone who has experienced a late miscarriage, stillbirth or neonatal death. It connects parents with other families and midwives who understand.

Adele Gallagher said: "We hope that our donation will help with the group's important work within our community



Pictured from left: Gemma Sayer, Adele Gallagher, Bev Beaumont, Suzanne Bairstow, Dawn Wright, Espn and Sarah Mansie

and wish them all the best in its growth and awareness."

The company added that it knows the importance of the support families

of young children require during their time of bereavement, and feel this added follow-on service will assist many families.

ADVERTISING FEATURE

Agony aunt will support people who have lost a loved one

Funeral Zone has unveiled an online advice column to help the bereaved. 'Agony aunt' psychologist Annie Broadbent will be answering questions on the website and supporting people who have lost a loved one.

Annie is the author of best-selling self-help book, *We Need to Talk About Grief (How to Be a Friend to the One Who's Left Behind)*, inspired by her own bereavement following the death of her mother, Caroline. A psychotherapist with her own practice, she also volunteered her counselling skills at London hospice St Christopher's.

Funeral Zone said the column, Dear Annie, is part of its continuing focus on helping the bereaved, no matter how recent or long ago their loss. Co-founder Ed



Gallois said: "We're delighted to have launched Dear Annie and think it will be a real support not only to the bereaved, but the family and friends who care about them. Whether people write in, or simply share her column with family and friends when her advice strikes a chord, as Annie rightly says, we do need to talk about grief."

Annie said: "I hope it will give the bereaved, and the friends and family who want to support them, a sense they're not alone."

✓ Annie's column features on Funeral Zone's blog www.funeralzone.co.uk/blog. Readers are invited to write to Annie at DearAnnie@funeralzone.com



Unusual coffin designs are causing a stir

Staff at Go As You Please have been dealing with various reactions to the funeral director's "unique" coffins and window displays.

After opening a premises in Edinburgh, staff say that some members of the public have even been coming in just to criticise the displays, which include colourful and unusual coffin designs.

Jason Ridley from Go As You Please told the *Daily Record*: "We want to look light and welcoming.

"We've had a little bit of negativity from people coming past because we're not what they're used to. I knew we would.

"A couple of people have come in and said it doesn't look good, or that it's slightly disrespectful.

"But our whole ethos is to be open and honest. People's perceptions are changing."



So far, the firm's unusual designs have ranged from Costa coffee coffins to those in the form of cigarette packs, cars and even shoes. Jason added: "If a family want to choose a unique style, they can. We can make pretty much any coffin, with photos and logos to give personal touches.

"The world's your oyster when it comes to what we would do."

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SAIF ASSOCIATE MEMBER



Community support from the independent funeral director



SAIF Scotland President Mark Porteous (r) visited the home

Kirkwall gains funeral home

New premises have been custom built for John G Corse with 700 visitors attending the opening weekend

Funeral directors across Scotland attended the official opening of John G Corse's newest custom-built funeral home.

The impressive new premises sits in the Independent's own grounds with a huge car park, and the building houses an office/arrangement room with state-of-the-art video system for family or

extra mourners to watch the service in comfort.

There are also two spacious viewing rooms and a service room, which seats 85, with windows paying tribute to Orkney's famous standing stones. The

whole building is furnished with locally crafted traditional Orkney chairs and tables, and also includes a state-of-the-art mortuary and a large garage for the vehicles.

Locals came out in droves to see the funeral home over the opening weekend, with 700 visitors in total. It had been a dream of John Corse's to build a funeral home on the island, and he and the family said they were delighted with the result.

Among the funeral directors present was SAIF Scotland President Mark Porteous, who said he and fellow SAIF Scotland members were delighted with the facilities created for the islanders.

He said: "The warm welcome and hospitality shown to all SAIF members was second to none. As our most northerly member, John should be proud he has set the benchmark for other SAIF members to follow. With sons Calum and Ross in the business, this three-generation family funeral directors is well placed for the future."

Family picture - Back row (l-r): Calum and Ross Corse; Front row (l-r): Etta, John and Iona Corse



Funeral director wins at the ROCCOs

Kenneth Keegan Independent Funeral Directors is celebrating after winning an Outstanding Performing Business award at Renfrewshire Chamber of Commerce's annual ROCCO event.

The award is a major milestone for the Scottish company, which was only opened in August 2014 by Kenneth Keegan Dip FD.

Speaking about the award, Kenneth said: "It's an honour and a privilege to have won such a prestigious award. We were delighted just to be nominated and get down to the final three businesses, but to actually win was recognition for all our hard work and the dedication we have shown to our clients and the community."

The firm offers a



Award winners - Kelly Keegan, Kenneth Keegan, Graeme Andrews, Elizabeth Andrews, the awards ceremony judge Guy Turnbull General Manager, intu Braehead, and host for the evening Fred MacAulay

complete, individual, caring and professional service to all families from the moment of first contact.

It covers Paisley and the wider Renfrewshire area, and Kenneth added: "We consider it a privilege when chosen to arrange a funeral, pre-paid funeral plan or memorial and guarantee the highest level of care.

From flowers, piper, order of service, bespoke coffins and hearses, we strive to listen to our clients' wishes to deliver a personalised funeral for a loved one at a fair and affordable cost."

Director Kenneth is a qualified funeral director with more than 12 years' experience, while fellow director Graeme Andrews is

a qualified funeral director with more than 30 years' experience in the profession.

The ROCCO ceremony is the largest business event in Renfrewshire and genuinely perceived as one of the top corporate events in Scotland, professionally managed and executed on the night with first-class AV and production.

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*Ofcom Research: Adults' media use and attitudes 2015



Coleman Milne's National Sales Manager Graham Clow and Kevin Heath on Kevin's last day at the office

FOND FAREWELL TO COLEMAN MILNE'S KEVIN HEATH

After more than 27 years' service, Kevin Heath, Coleman Milne's Area Sales Manager for the Midlands, has retired.

Kevin is the longest serving salesman in the funeral vehicle company's history. He has been a

key member of the sales team since 1989, and is an important figure in the funeral market.

Coleman Milne said: "During his tenure, Kevin built up a vast base of loyal and longstanding customers, some of whom have

continually bought their ceremonial vehicles from Kevin for more than 27 years. Kevin is looking forward to dedicating more time to restoring his Mini Cooper S. All at Coleman Milne wish him a very happy and long retirement."

Simplicity Cremations launched

A new service offering simple and unattended cremations

A new UK-wide direct cremation service has been launched by Dignity. Simplicity Cremations aims to provide simple, low-cost unattended cremations priced at £1,495.

A spokesman for Dignity Plc said: "The launch is in response to industry and consumer calls for alternative and lower-cost funeral offerings.

"We know that a direct cremation isn't for everyone. A funeral service is an important part of the grieving process and can help families achieve closure. But

consumers are now demanding more choice when arranging a funeral."

Slots will be made available at Dignity's 44 crematoria to all other funeral directors wishing to provide direct cremation. The cost of these slots will be £499 and they will be offered on a first-come, first-served basis to all funeral directors, including Simplicity Cremations.

Malcolm Flanders, Director of Funeral Director Sales at Golden Charter, said: "This development shows all types of funeral director are now looking at the disposal only option.

"A number of SAIFCharter members have been telling me of the revised options being advertised by

their local crematoria recently, meaning there clearly is a growing demand for this type of service."

The price tag of £1,495 applies across the country, includes a basic coffin and covers an unattended cremation at a time and date of the family's choosing.

THIS SHOWS ALL TYPES OF FUNERAL DIRECTOR ARE NOW LOOKING AT THE DISPOSAL ONLY OPTION

Malcolm Flanders



Malcolm Flanders

Free funeral service in Singapore

Ceremonies for seniors have been very popular

Demand for free funeral services from Nam Hong Welfare Service has exceeded the organisation's funds.

The service was launched two years ago, providing free funeral services to seniors which could include collecting the body, cremation and scattering the ashes at sea. It can also include any religious rituals and prayers.

Nam Hong General Manager Aaron Ng said the society's members realised from their house visits that many low-income seniors were bothered by how they may not get proper funeral rites and rituals when they died.

According to *Today Online*, Aaron Ng said: "For these elderly, by and large, they're rather superstitious. They're concerned about their spiritual status when they pass on because there is nobody to take care of it or conduct



There has been high demand for the ceremonies from seniors in Singapore with more than 100 enquiries made

ceremonies and they'll become 'wandering souls'" More than 100 enquiries have been made, although the funds originally raised could only cover funeral arrangements for 70 seniors aged 65 and above.

However, working with the Woodlands grassroots team, the organisation has now raised a further sum to cover the funeral arrangements of 40 elderly people living in the area.

CROSS-COUNTRY PROCESSION IN CUBA

Former Prime Minister and President of Cuba Fidel Castro was laid to rest in the city of Santiago de Cuba, following a four day, cross-country funeral procession that set out from Havana.

A Cuban flag covered the small coffin containing the ashes of the 90-year-old, and was placed into a flower-bedecked trailer pulled across the 500 plus mile journey by a green military jeep.

Thousands of people lined the streets, waving the country's flag and singing Cuba's national anthem to pay tribute to Castro as the cortege passed by.

However, on the third day as the jeep carrying Castro's ashes passed near Moncada Fort, the vehicle briefly broke down and had to be pushed along by soldiers.

FoxNews.com wrote:

"The breakdown of the jeep in the midst of adoring crowds chanting 'Long live

Fidel!' was symbolic of the dual nature of Castro's Cuba."

UK Foreign Office Minister Sir Alan Duncan and Shadow Foreign Secretary Emily Thornberry were among those to attend the service.



ASSISTANT DIRECTOR

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ADVERTISING FEATURE

Free professional photo offer

Independent funeral directors have been offered the chance to have professional photographs taken of their business for free.

Funeralbooker teamed up with a national photography supplier and will arrange for a professional photographer to visit the funeral director's premises for images of staff, vehicles and interior and exterior pictures of the premises.

The 12 best photos will be digitally remastered and supplied to the firm for its own use.

To qualify for this free offer, Independents have to register their business on Funeralbooker and complete their profile.

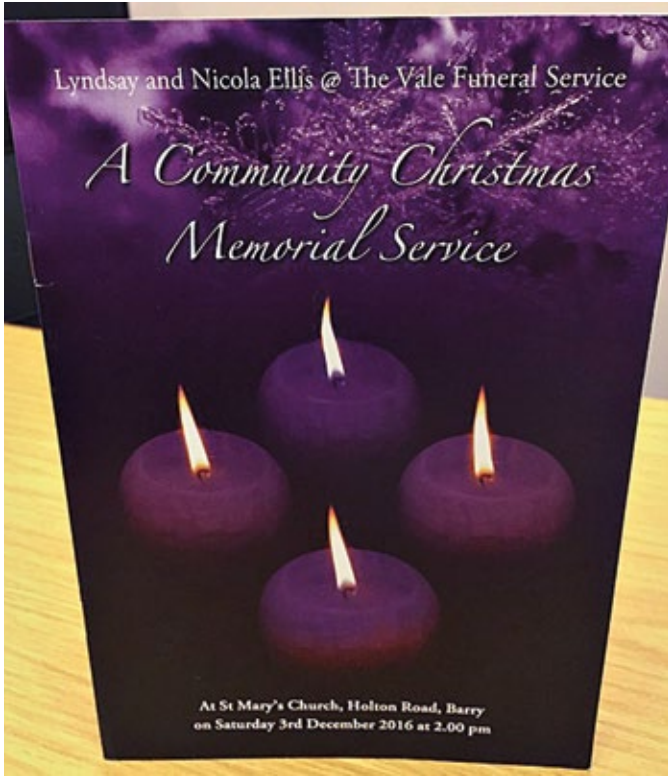
Angela Bailey of Harrison Funeral Home, London, used the service and said: "Wonderful, so happy with these photos. Now everyone can see how much care goes



into our business."

James Dunn, Founder of Funeralbooker, added: "Over the past year we've found that people using Funeralbooker really appreciate good photos. It helps people get a feel for which funeral director is right for them and funeral directors that have had really nice, high-quality photos of their business and team have tended to do better, so we've been thinking of ways to help. We're hoping that this offer will give Independents across the country a really easy – and free – way to show people how much better they are."

For more information and to sign up, visit www.funeralbooker.com/photos and enter your details.



Community unites to remember loved ones

More than 300 people attended the Welsh service

Popular husband and wife funeral director Vale Funeral Service invited the community to join them on 3 December to remember loved ones who have passed. More than 300 attended St Mary's Church in Barry. Funeral Manager Lyndsay Ellis said: "The service was very emotional, but we hope it brought a lot of comfort to the families who attended. Over the last six years, the service has grown and grown, becoming an important date for the community diary.

"The feedback on social media has been overwhelming, attracting more than 1,700 positive comments, and it is such a privilege to be able to do this for our community.

"This gesture from us both is to let families who have lost loved ones know we don't forget them at this time of the year. Soloist Llinos Haf Jones beautifully sang Eva Cassidy's *Over the*

Rainbow, which brought a tear to the eye of many."

The roll of honour this year consisted of more than 400 names. After the service, families were invited to place their messages on their memorial tags and place them on the Christmas trees.

Lyndsay and Nicola wish to thank Father Ben Andrews, Father Chris Seaton and their church family for accommodating this service and making it possible.

They added: "Thank you also to Shane Matthews and Ben Hartery, members of our team, for their continued and committed support, and to the community's popular radio presenter Dean Caldwell who made a great job of controlling the music and sound."

Finally, they offered special thanks to Alun Cairns, Secretary of State for Wales, uniting with the community to remember loved ones.

CHURCH IN WALES BURIAL FEES 2017

The Church in Wales has released its burial fees for 2017. The new costs came into effect on 1 January and include the Ministry and Church fees, the burial cost

for a body and cremated remains, the memorial charges and the rate to search burial registers.

The new charges have been included in a table below:

SERVICE	FEE
Ministry Fee (payable to the officiating minister)	£81
Committal* (payable to the officiating minister)	£21
Church Fee (payable to the PCC)	£100
Burial Fee in Church in Wales Burial Ground	
- Body	£454
- Cremated remains (payable to the PCC for the Churchyard Maintenance Fund)	£152
Memorial Fee	
- Plain wooden cross	£23
- Grave headstone	£172
- Cremated remains tablet	£91
- Additional Inscription (payable to the PCC for the Churchyard Maintenance Fund)	£41
Search of Burial Registers (payable to the PCC)	£20 per hour (or part thereof)

* For a committal following a separate funeral service elsewhere, at which a different minister has officiated.

The Ministry Fee covers attendance by the officiating minister at a funeral service, a funeral service followed by burial, or a funeral service followed by a cremation and the subsequent interment of cremated remains.

This applies whether the attendance is at a Church in Wales church or elsewhere.

The Ministry Fee also includes the signing of the Green Form by the officiating minister. Additional charges for travel costs outside the parish or ministry area may also be levied by the officiating minister.

The Church Fee covers use of the church for a funeral or memorial service. Additional charges can be made for organist, choir, sexton and the reasonable cost of additional heating.

The Burial Fee is for the burial of a body or cremated remains in the allocated

grave or cremated remains plot. An additional charge, set locally, will be made for grave digging. The fee is also applicable to a burial or interment in an existing grave or plot.

The Memorial Fee is for the grant of the right to erect a monument on the grave in accordance with the Churchyard Regulations. There will be no reduction for a total replacement of the memorial and a partial replacement will be charged pro-rata. The maintenance of the monument remains the responsibility of the family that erected it.

For further information, copies of the Churchyard regulations and churchyard forms can be downloaded from www.churchinwales.org.uk/structure/representative-body/publications/downloads/

Sleepover at Dracula's Castle

A Canadian brother and sister spent the night in coffins when they succeeded against 88,000 people to win an overnight stay at Bran Castle in Transylvania, apparently the home of vampire Count Dracula.

The competition, run by Airbnb, asked entrants: "What would you say to Dracula if you met him?"

Winners Tami Varma and her brother Robin are the grandchildren of Devendra Varma, a scholar of English Gothic tales and an expert in vampire lore who visited the castle in 1971.

Tami answered that their late grandfather "was the world's leading expert in Gothic literature, and was considered to be an expert in Dracula", adding: "We would do just about anything to stay as a guest with the original vampire who inspired him."

Light snow fell as the siblings arrived at the

castle in a stagecoach drawn by two black horses, adding to the already picturesque scene. They were greeted inside the castle by the guardian who repeated the words used by Count Dracula: "Welcome to my house! Enter freely. Go safely, and leave something of the happiness you bring!"

They were then invited to dine on chicken paprikash, the meal described in the 1897 horror novel. Afterwards, the guests curled up in red velvet-lined coffins for the night. It was the first time in 70 years visitors have been allowed to stay in the castle.

Recalling their grandfather's trip to the castle 45 years ago, Tami said: "He left before the sun had set, in the daytime, and he heard footsteps, somebody following him. So in a bizarre and interesting way, we are honouring him tonight and we know he's with us in the castle."

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The case for refrigeration

It is incumbent upon us all to ensure the deceased are treated in a dignified and respectful manner, as Joseph G Murren, Quality Assurance Assessor & Compliance Officer, SAIF Scotland, explains

Earlier in 2016, a decision was taken by the Scottish Executive that from early 2018 all Scottish members must have provision for refrigeration within their own premises to the capacity of one space per 50 funerals per annum.

To some, this may seem an unjustified interference in their business, and to others an unnecessary facility using hard-earned capital and an increase in operating costs.

I therefore wish to make the case for including refrigeration in today's modern funeral business.

I will first take you back to the NAFD Diploma in Funeral Directing. It clearly states the five functions of the funeral director. There may of course be more, but these have been recognised as the main functions and I know of no one ever taking issue with them:

- Master of ceremonies
- Contractor
- Technical advisor
- Agent
- Custodian of the deceased person.

And it is the last which this article is concerned with.

If we are to be entrusted with the care of a loved one, then it is incumbent upon

us to ensure that they are treated first, in a dignified and respectful manner, and second, maintained in such a state that should a mourner wish to see their loved one, they should be able to do so right up until we are discharged of what some would describe as a 'sacred duty'.

I know there will be times, due to the mode of death, or a considerable lapse of time before coming into your care, when viewing will not be possible. However, these will be the exceptions and do not remove our duty to care for the deceased in the best possible way.

At a recent regional meeting one member asked why he needs refrigeration as he is an embalmer and all of his deceased are embalmed.

This may be so; however, SAIF cannot make rules and establish criteria for individuals and must consider the membership as a whole. If all of the deceased are embalmed to a standard that ensures full preservation until the time of the funeral, then the embalmer has to be congratulated. However, in my experience not all are embalmed to such a standard and many are not embalmed at all.

I have been fortunate in my career to work at a senior level for two of the

largest funeral companies in the UK and have on many occasions observed embalmers, both in-house and trade, at work. As with many professions and trades, there are very good operators, there are adequate operators and there are some not-so-good operators.

Speaking as a qualified embalmer, the standards of embalming I have witnessed, in both corporate and independent companies, vary widely and as any embalmer will know there are many factors that may influence the end results, not least of all the time spent on the work. In many cases, the main objective is to enhance the presentation, with little thought being given to preservation.

For this reason, it is not possible for SAIF Scotland to accept embalming as a method to ensure the deceased remains in an acceptable condition until our responsibility to care for that person is discharged. The only sure method currently at our disposal is for the deceased to be kept in a temperature-controlled area, be it a refrigerator or cold room.

Recently, we have seen an advert from the Scottish Government for the appointment of an Inspector of Funerals.

This is no longer a desire for those of us who wish to be finally regarded as professionals and to stop just anyone opening up a funeral firm with no knowledge or experience; **it is a reality**. In two-plus years, legislation will be a requirement for funeral directors in Scotland, and for those of you south of the border, Westminster is taking notice.

Your Executive does not know the full extent of what will be required. However, it does have representation on the Government committees and it is the firm belief of your Executive that refrigeration will be a requirement. You also must recognise the views and perceptions of the public (I was once told that perception to the perceiver is reality). I firmly believe that if you were to ask a section of the public if funeral directors should have refrigeration, then the vast majority would answer in the affirmative. Should we not meet the aspirations and needs of our families?

Recently changes in registration and police procedures have meant the deceased is in our care for longer periods, sometimes for up to two weeks or longer, before the funeral takes place. Delays in issuing the certificate

for cause of death and possible delays in registering the death mean we are not able to carry out any last offices or embalming. The only sure way to ensure the deceased is cared for in a proper state is refrigeration.

Some of you may think the cost is prohibitive – not so. The cost of refrigeration has come down considerably and it is now possible to obtain a three-tier fridge at a reasonable price, and with proper management the operating cost need not be excessive. I have visited many small firms doing fewer than 50 funerals a year who have adequate refrigeration within their premises. If you have areas of concern then we are here to help. It is not our intention to cause members problems – talk to us; we have solutions. Phone either me or a member of the Executive; or better still, come to a meeting, let the Executive hear your concerns, let them hear what you think and let them help.

The majority of SAIF Scotland members have premises and facilities to be

“IF YOU WERE TO ASK THE PUBLIC IF FUNERAL DIRECTORS SHOULD HAVE REFRIGERATION, I BELIEVE THE MAJORITY WOULD ANSWER IN THE AFFIRMATIVE”

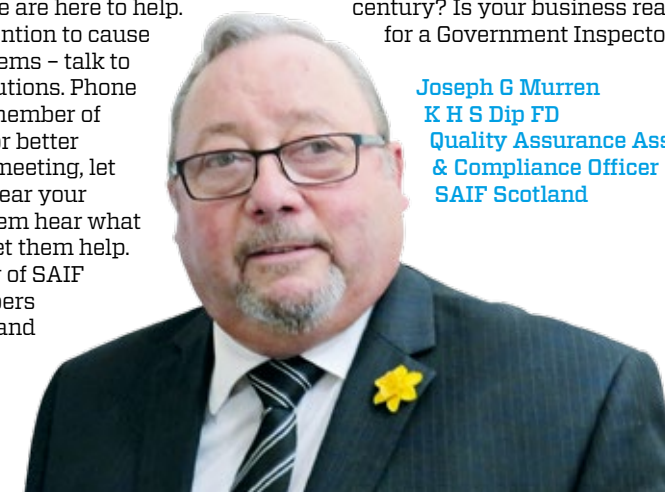
Joseph G Murren K H S Dip FD

proud of. However, I do find it sad when I visit some premises that would not be out of place in a Dickensian production. Your executive believes that all members should have a minimum facility which should include a private preparation (mortuary) area and refrigeration.

If we claim to be funeral directors and if we truly claim to be professionals, should we not ensure we provide adequate and modern facilities to perform one of our core duties, the care of the deceased?

I apologise for using an overused euphemism, but ask yourself; is your business fit for purpose in the 21st century? Is your business ready for a Government Inspector?

Joseph G Murren
K H S Dip FD
Quality Assurance Assessor
& Compliance Officer
SAIF Scotland



SAIF AGM & BANQUET WEEKEND

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

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■ 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 – Paralympic gold medalist, Gordon Reid

Friday evening 'Murder Mystery' event

Saturday SAIF AGM and business seminars

Saturday afternoon cheese & wine tasting

Saturday evening Banquet – dancing to The Mighty Persuaders

Sunday morning Installation 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 726 777 • Fax: 01279 726 300
Booking form downloadable from events on members area of the SAIF website.

PERSONALISED CELEBRATIONS

A New Zealand woman has launched an online directory aimed at helping the bereaved pay tribute to lost loved ones. After a personal tragedy, Wellington woman Annouschka Martinsen decided she wanted a career change from the corporate world to helping others.

Now, as Managing Director of Celebrate Me, she is helping to change the focus from traditional funerals to personalised life celebrations and her website includes hundreds of businesses that can offer things like bespoke coffins and even pet funeral services, according to the *New Zealand Herald*.

Celebrate Me helps and supports the bereaved during the grief process

Anouschka said: "Funeral directors are open to all sorts of suggestions to help you celebrate your loved one's life just the way you want – whether it's a service at home, at your local church, community centre or on a boat – perhaps a customised artwork coffin or scattering ashes at sea."

According to the company website: "Everyone at some time in their life will be faced with the loss of a loved one or indeed their own mortality. The way you choose to celebrate this life is a very personal thing."

"When developing this site, I took the time to speak to hundreds of people

about their experiences with grief and life celebration planning. Many people talked about the various stages of grief that they went through and the stress they felt at the time. They also reflected on the information that would have been useful at the time when they were making key decisions on how to celebrate a person's life, which Celebrate Me now provides.

"To know their loved one's wishes are being fulfilled and that their life is being celebrated in a personal and loving way is a healthy step in the process of grieving."

OVERCOMING
ADVERSITY

Wimbledon champion, Paralympic gold medalist and world number one tennis player Gordon Reid has been announced as SAIF's guest speaker at this year's AGM



DID YOU KNOW?
Gordon currently lives in Glasgow and trains between Glasgow, Stirling and London. He travels the world for 25 weeks of the year, competing on the world wheelchair tennis tour.

SAIF members attending the AGM and banquet weekend on 24 to 26 March will be able to meet inspirational athlete Gordon Reid. Born in Alexandria, Scotland, in 1991, Gordon was a fit, keen and talented tennis player until the week before his 13th birthday, when he was tragically struck down by a rare condition called Transverse Myelitis.

Despite being paralysed from the waist down, Gordon turned things around and started playing the game he loved, only this time in a wheelchair. Aged 16, he proudly wore the GB shirt at his first Paralympic Games in Beijing.

As a junior on the world wheelchair tennis circuit, Gordon was ranked number one and won multiple titles. He has represented GB at the Invacare World Team Cup for the past seven years and helped GB to gain promotion to the World Group One, and in 2015, Gordon led the team to become the first British team to win the World title, beating the French in the final.

Gordon's continued hard work and dedication was rewarded with his selection at the London 2012 Paralympic Games, where he reached the quarter finals of both the singles and doubles events.

A year to remember – 2016

Last year, Gordon won his first-ever Grand Slam singles wheelchair title at the Australian Open, followed by the doubles title at Roland Garros. In July 2016, he followed this with his second Grand Slam victory in the inaugural men's singles wheelchair event at the Wimbledon Championship, as well as winning the men's doubles. And at the Rio Paralympics 2016, representing GB, Gordon won the gold medal in the men's wheelchair tennis singles and the silver medal in the doubles.

FUTURE-PROOFED, THOROUGHLY PLANNED

With its local marketplaces oversupplied with funeral directors and limited in opportunities for expansion, one business has taken innovative steps to evolve and stand out from the crowd

WORDS: STEWART MCROBERT

Every business has its eye on tomorrow. Owners and managers, while grappling with day-to-day operations, are always thinking about what comes next and the steps they can take to future-proof their company.

One independent funeral director that has recently turned thought into action is P & S Gallagher of West Sussex. The company operates branches in Haywards Heath and Burgess Hill, with a second brand, Bowley Funeral Services, operating out of nearby Hassocks.

As Matthew Gallagher of the company explained, the move to develop the business involved creating a third brand (Bowley & Gallagher) and expanding to a different market environment. "Earlier this year we opened new premises under the new name at Preston Park in the northern suburbs of Brighton.

"The move was prompted by an examination of the marketplaces in which

we were already based and how they suited our goals. It was clear that, though our existing offices were successful, they were in locations that have attracted many new funeral director businesses; some independent, some large corporates. As a result, that market has become saturated."

The local oversupply limited the opportunities for the firm to evolve as Matthew and his colleagues wished. They could hope for some growth, to keep and slightly expand market share, but not achieve a more spectacular expansion.

"We believe we should be able to take advantage of rising population and death rates and our percentage share of the market will go up because we are good at what we do."

With restricted potential in existing locations, the company's gaze turned to Brighton. "It proved an interesting place for us since the north of the city is mostly residential and has little retail presence –

there are very few funeral businesses.

"The cemeteries in Brighton are comparatively close to the city centre, most are located just off Lewes Road. Traditionally, the funeral directors were clustered around that road because the cemeteries are also on steep hills. In essence, the site of many businesses was dictated simply by the ability of a horse to pull a hearse up a hill."

As well as that concentration in Lewes Road on the east side of the city centre, there is another cluster in the west close to Hove. "Meanwhile, with effectively just one funeral business in the north of the city we decided to open our own premises there," said Matthew.

The process of looking for the right site began in late 2014/early 2015 and, after a lot of searching, five targets were identified. The one eventually chosen is located in a prominent position on the trunk road into Brighton, opposite Preston Park and Preston Manor. "Our key criteria were an A1 retail



Matthew Gallagher, Sandy Gallagher, Pat Gallagher, Sue Vickery and Paul Bowley



The official opening



Paul Bowley, Paul Allcock and Alun Tucker



The waiting area is fresh and bright



Guests enjoyed visiting the premises

space that had rear access. After that we considered other factors such as location, cost, and build required.

"The premises we have ended up in are great because there's a high level of passing traffic – it's a really busy area."

Although the location was ideal, the building itself required a great deal of refurbishment. Every single internal wall was taken down and rebuilt, all the windows were replaced, there was a complete rewiring, and new heating and water systems and other facilities added.

This was the company's first chance to undertake such a comprehensive upgrading. "We were never previously in a position to design something from scratch, have the precise spec we wanted and get it all done in one go," added Matthew. "It's the first time we've really been able to go to town."

New brand

A key part of the whole process was the decision to create a new brand for the premises. The desire was to develop a brand that indicated a very different business from those already in place. "For one thing, this business, unlike our others, is in a city," said Matthew. "What's more,

it's in Brighton, which is a very individual city with a strong, independently-minded character and identity.

"We wanted a brand that was fresh and clean, modern, comfortable and reflected the quirkiness of the city. We also wanted something that did not look

focuses on distinctive local architecture, which has also been used as one of the foundations of the design. In addition, the principal colour reflects the colours used on Brighton seafront.

Matthew said: "It's a modern, contemporary look and people have responded really well to the environment we have created – we've had lots of positive comments. As times change so do people's expectations. Funeral directors must be like every other business and respond to that change."

There is the danger that any project like this detracts from the existing operations. However, in this case that risk was avoided. "We had a bit of capacity in the business that allowed us to give this the time and attention it needed," said Matthew. "What's more, we have an excellent builder which helped in a big way."

Initial signs indicate that the extensive and exhaustive preparatory work he and his colleagues put into planning, identifying and implementing the new business has paid off. In its first few months it has undertaken twice as many funerals as budgeted for. "We have come from a standing start so we are not looking to do massive numbers straight away. Instead, we're looking for a slow, steady build and to serve families across the city. Though our initial focus is on the north,

SPOTLIGHT

The company operates three brands: P & S Gallagher (Haywards Heath and Burgess Hill); Bowley Funeral Service (Hassocks); Bowley & Gallagher (Brighton).

The principals are Patrick Gallagher, Matthew Gallagher and Paul Bowley. All are respected figures in the industry and either current or past office bearers with SAIF.

like a traditional funeral directors or had a corporate feel. It had to be eye-catching from a distance, given our position on the road junction."

The starting point for the branding was the art chosen for the walls, which features work by local artists. Much of that

“IT'S A MODERN, CONTEMPORARY LOOK AND PEOPLE HAVE RESPONDED REALLY WELL TO THE ENVIRONMENT WE HAVE CREATED”

Matthew Gallagher

we are promoting ourselves city-wide through work with the local football club, bowls club and Dementia Alliance among other things.”

In terms of future-proofing the overall business, Matthew believes there is exciting potential in this new marketplace,

and that his company's approach will help them make the most of that. "I think we've moved ahead of the curve in terms of what we offer – we can even hold a small service on the premises here. This looks very different from other more staid funeral services and we are well placed to

serve the 'baby boomer' generation who are looking for something that's distinctive from what has gone before.

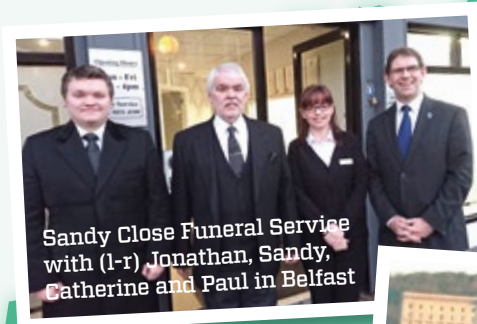
"I've no doubt this is going to grow our business and make it even more secure. The work we've done this year bodes well for the future.”

New Years Resolutions

- 1 Be the Best
- 2 Supply the Best (Colourful Coffins) ✓
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- 4 Buy another Colourful Coffins New Designed Rattan woven coffin ✓
- 5 ~~Lose weight!~~

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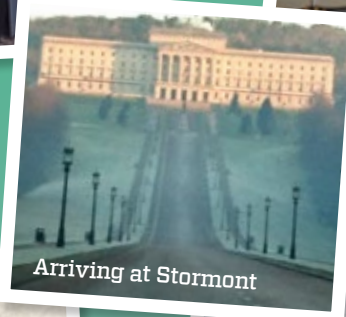
Colourful Coffins
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Sandy Close Funeral Service with (l-r) Jonathan, Sandy, Catherine and Paul in Belfast



A Service Room, Ken Gilmore and Paul Allcock, Comber, NI



Arriving at Stormont



Sandy Close Funeral Service chapel of rest



Paul Allcock, with Adam and Barry McBratney, and Terry Tennens in Bangor

SAIF MEETS PARLIAMENTARIANS IN NORTHERN IRELAND

WORDS: TERRY TENNENS

Representatives from SAIF had a busy trip to Northern Ireland at the end of 2016. In this issue of *SAIF Insight*, we look at the meetings with Independents and politicians during the visit

Phillip Logan MLA

SAIF President Paul Allcock and CEO Terry Tennens had the privilege of meeting Phillip Logan, MLA, the new Chairman of the All Party Political Group (APPG) on Funerals and Bereavement. Mr Logan was elected as a Northern Ireland Assembly member for the North Antrim constituency in May 2016.

We were impressed with Mr Logan's awareness of the funeral sector and were delighted to learn that he has a strong pedigree – his father is an independent family funeral director.

Paul Allcock discussed the unprecedented rise in third party costs since he opened his business in 2000; at that time, burial fees were £300 and now these costs can be £3,000 per plot. The significant increase impacts the affordability of funerals and the choices for clients.

Unique to Northern Ireland, funeral homes need to ensure their employees have a PSV (public service vehicle) licence, for which SAIF members have to organise annual training.



Terry Tennens, Philip Logan MLA (Chair of APPG on funerals, Stormont) and SAIF President Paul Allcock



GAVIN ROBINSON, MP FOR EAST BELFAST

SAIF was honoured to meet Mr Robinson who was elected in May 2015 to represent East Belfast in the Westminster Parliament. A barrister, he is a former city councillor for the Titanic district of Belfast and was Lord Mayor of the City in 2012-13.

On 14 September 2016, Mr Robinson led the debate in the House of Commons, articulately raising the question of the social fund payment being static since 2003, and highlighting the plight of low-income families who simply cannot save for or afford a funeral service.

In our discussion, Mr Robinson was acutely aware of how local authorities are carrying a burden with more than 3,500 public health funerals in 2015, while the contribution of the Government to funeral costs has diminished in real terms to 1993 figures.

He went on to advocate that the discretionary costs for a minister or celebrant and the hire of a place of worship or a hall are in fact non-discretionary, and the deceased have the right to a full funeral service, honour in death as in life.

Department of Communities

The Northern Ireland Department of Communities (equivalent of Westminster's Department for Work and Pensions) kindly hosted SAIF's Paul Allcock and Terry Tennens.

The DWP is keen for online pricing by funeral homes so that clients can understand the breakdown of fees and third-party costs. SAIF explained that it fully supported the first Fair Funerals Pledge, and 58% of pledges had been made by SAIF members.

However, we explained that while many members do include their pricing online, as Paul Allcock has done since 2000, there are many who do not have a website. SAIF is developing a web project to support smaller members with their digital presence, and so online pricing is not yet mandatory.

SAIF MEMBERS MEETING

More than 20 SAIF members attended the NI SAIF meeting which covered a broad range of topics and concerns, plus a SAIFCharter members' update with Golden Charter.



Golden Charter's Martin Smith and Richard Auchincloss with Paul Allcock, at Stormont



And a special event for SAIF Scotland

Scottish SAIF President Mark Porteous, Gavin Henshelwood, Honorary SAIF Scotland President Jim Henshelwood and SAIF President Paul Allcock enjoyed a special SAIF Scotland Executive event honouring one of the founders, Jim Henshelwood.



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Update

NEWS FROM KINDRED ASSOCIATIONS

EASTERN ORTHODOX CHURCH FUNERALS

When studying for your Diploma in Funeral Service with the British Institute of Funeral Directors (BIFD), one of the subjects covered is the different types of religions we may come across. Today, I thought I would tell you about the Eastern Orthodox Church.

As death approaches, a priest listens to the final confession and gives holy communion to the person. Once the person has passed, he will then lead prayers for the soul of the deceased to be released. Once embalmed, the deceased can be prepared, which entails washing and dressing them by close family and friends, with the priest usually in attendance. Before the deceased is placed in the coffin, the priest will sprinkle holy water on all sides of the coffin and then the wake begins and may last for up to three days. During

this time the priest will take a prayer service and family and friends will read from the Book of Psalms.

After this, the deceased is taken to the church in procession, with the cross at the front and the priest leading the coffin to church. The Trisagion, a standard hymn of the divine liturgy, is sung as the procession makes its way to church. It is believed that the Trisagion derives from Jesus being removed from the crucifix. It is said that Nicodemus saw Jesus' eyes open and shouted "Holy God", "Holy Mighty", "Holy Immortal", hence the Trisagion being referred to as a picture form of an icon of the Christ.

Upon entering the church, the coffin is placed before the altar by the pallbearers and the coffin is opened.

A bowl of boiled wheat and honey is placed on a pedestal near the head of the deceased to symbolise the sweetness of heaven, along with a lit candle. A crown is placed on the head with a picture of The Trisagion entwined within. An icon of Christ, the deceased's patron saint, or a cross is placed in the deceased's hand. Candles are lit and handed out to every mourner. A full service and holy communion then takes place, at the end of which the mourners all walk round the coffin to say a final goodbye. The priest anoints the body with oil while reciting verses from the Old Testament and the coffin is then closed.

As cremation is not allowed, burial then takes place and The Trisagion is recited again. Final blessing is given, and the coffin is

lowered with flowers and soil being thrown on top of it. All graves must face east in recognition of the belief that when Christ comes again he will come from the east. After interment has taken place, all mourners gather for Makaria (funeral tea) where fish must be included in the menu to symbolise the ancient Christian symbol, and no desserts are allowed.

The official mourning lasts for 40 days, symbolising the time between Christ's resurrection and ascension. During this time, mourners abstain from social life. On that last Sunday of 40 days, a memorial service is held to commemorate the soul ascending to heaven. After, family and friends gather together for coffee, brandy and cakes.

BY CLIVE PEARSON
IMMEDIATE PAST PRESIDENT OF BIFD



MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Mr N Scully/Mr L Solomon/Ms P Hall
Lilies Funeral Directors
10 Chester Road
Sutton Coldfield
West Midlands
B73 5DA

ACCEPTANCE INTO FULL MEMBERSHIP

Mr W Binder/Ms S Johnson
Binder & Sons
130 Petersfield Avenue
Harold Hill
Romford
Essex RM3 9PH

Mr N Brundish/Mr O Brundish/Ms C Brundish
Brundish & Son Ltd
154 Nelson Road
Central
Great Yarmouth
NR30 2HZ

Mr KG and Mrs J M Carré
Noyon's Funeral Services
Abigail Villa
Houmet Lane
Vale
Guernsey
GY6 8JF

ASSOCIATE MEMBERSHIP PENDING

William Quail/Helen Quail/Tim Knight
THW Refrigeration Ltd
Trafalgar House
325-327 London Road
Camberley
Surrey
GU15 3HQ

Mr T Curran/Mr P Firebrace/Mr C Jones/Four Times Enterprises Ltd
Kings Court Trust Ltd
Kings Court
Parsonage Lane
Bath
BA1 1ER

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Mr D Tonks
Thorley Smith Ltd
Britannia Mill
Clayton Street
Wigan
Greater Manchester
WN3 4DG

TRIDENT MARKETING, SEMER, IPSWICH, SUFFOLK IP7 6HL

FULL MEMBER NEW BRANCH

Trotman Funeral Directors (Branch of Forsey and Son)
Ashdene
Cranmore
Shepton Mallet
Somerset BA4 4QQ

Arthur Jary & Sons Ltd
137 Beccles Road
Bradwell
Norfolk NR31 8AB

Houghtons Funeral Directors
7 Church Road
Lymm
Cheshire
WA13 0QG

Houghtons Funeral Directors
31-33 High Street
Frodsham
Cheshire
WA4 7AJ

ASSOCIATES CHANGE OF ADDRESS DETAILS

Safety for Business (UK) Ltd
27 Campus Five
Letchworth Garden City
Hertfordshire
SG6 2JF
0845 6344 164
Formerly at Unit 19, Business Centre West, SG6 2HB

FULL MEMBER NOT RENEWED

Branch of G & L

Evans sold: Mr G Evans
G & L Evans Family Funeral Services
10 St Johns Road
Wroughton
Swindon SN4 9ED

W Williams & Son
342 Chester Road
Little Sutton
Cheshire CH66 1NL

W Williams & Son
Tarporley Road
Tarvin, Chester
Cheshire CH3 8NF

W Williams & Son
16 Chester Road
Whitby
Ellesmere Port
Cheshire CH65 6RU

Business now branch of Forsey and Son:

W J Trotman Funeral Directors
Ashdene, Cranmore
Shepton Mallet
Somerset
BA4 4QQ

FULL MEMBER NEW BRANCH SCOTLAND

Mr D Martin
David Martin
(Funeral Directors)
25 Newtown Street
Duns, Berwickshire
TD11 3AS

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 January 2017



ROLE OF THE CORONER

SAIF Insight takes a closer look at one of the most popular Education Day speakers

One basic point has to be made clear when explaining the coroner's work: despite what television repeatedly suggests, a coroner is not a forensic pathologist.

Although coroners deal with nearly 50% of all deaths in England and Wales, carrying out inquests on 13%, the idea of the TV coroner who also acts as a pathologist and, sometimes, a detective, is a hard one to dislodge.

At the 2016 SAIF Education Day, Catherine Mason, HM Senior Coroner for Leicester City and South Leicestershire, did just that in her very first slide. She instantly killed off the myth for those in the room, asking why a *Silent Witness* character would be given legal powers.

The coroner's job

Instead, Mrs Mason explained what actually goes into becoming a coroner in England and Wales, and noted how that has changed. Becoming a coroner now requires five years of post legal qualification experience; a change from the previous system, which allowed for "medical coroners" without a legal background.

Appointed and funded at local authority level, key to the coroner's role is that they remain

independent judicial officers. There are currently 96 coroner areas in England and Wales, a number which has been falling as full-time jurisdictions absorb part-time ones. Mrs Mason welcomed that for "avoid[ing] delegation of responsibility".

All of these coroner areas report to the chief coroner, not their local authorities.

Chief coroner

In addition to leading the local areas, the chief coroner's responsibilities include setting national standards for coroners, developing training – both for coroners and their staff – approving appointments, keeping a register of investigations which pass the one year mark, overseeing transferring cases between coroners, monitoring overseas military death investigations, and reporting annually to the Lord Chancellor.

This last point provides for two points which Leicester's coroner called particularly important: accountability and transparency. Mrs Mason said it was an improvement that coroners "don't work behind closed doors".

That is also the case with the one year limit for investigations – after that point, coroners must pass cases to the chief coroner, who in turn can pass them to the Lord Chancellor, bolstering accountability.

New rules

The chief coroner system is relatively new. Based on the Coroner & Justice Act 2009, it was not implemented until the summer of 2013. Aiming to "put bereaved people at the heart of the investigation", changes included the creation of the chief coroner and the office that goes with it to govern the service.

The Act also says coroners have a duty to investigate any death in their area where the death is suspected of being violent or unnatural, the cause of death is unknown, or the death occurred while in custody or state detention.

That was found to include those covered by Deprivation of Liberty Safeguards, which can restrict people if that is found to be in their best interests. Mrs Mason explained how that has led to investigations now being carried out in areas such as nursing homes where there would not previously have been need for one.

PMCT

Aside from legal changes, technology has had an impact on the coroner's work. Mrs Mason encouraged the availability and use of non-invasive post-mortem CT scanning (PMCT).

Among the benefits, she said, are a more detailed autopsy without the need to dissect. She pointed to benefits for families, coroners, and police investigations. However, she added that issues included

its expense, with a lack of state funding, and its limited availability.

Purpose

In her final points, Mrs Mason echoed the 2009 legislation by putting families first. After summing up the inquest system, she explained its purpose.

Quoting the Ministry of Justice, she said: "Trying to help bereaved people understand the cause of death, in order to help them come to terms with it, is one purpose of the inquest which, while not figuring in the rules, is acknowledged by all coroners."

Finally, Mr Mason's talk ended by returning to the more general question of what the coroner does.

She summarised the role as: "An advocate for the dead to safeguard the living." ●

ABOVE: Catherine Mason, HM Senior Coroner for Leicester City and South Leicestershire

LEFT: SAIF Executive Chairman Alun Tucker, Catherine Mason, SAIF President Paul Allcock and SAIF Chief Executive Terry Tennens



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Thank you

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It's not all about money – the true meaning of a prosperous new year

It's the relationships you have with your family, friends and clients that really make you feel good and make life worth living

As we all recover this month from the festive activities, I'd like to take this opportunity to wish every SAIF member a prosperous new year. Prosperity comes in many forms, and in my opinion the least important of these is financial prosperity.

So, when I wish everyone a prosperous new year, I really mean that I hope you have great peace and joy in your life, both at home and at work.

In my experience, making lots of money doesn't make you happy. It's the relationships you have with family, friends and clients that really make you feel good and make life well worth living.

This month, I will be continuing to represent SAIF at a Ministerial funeral expenses roundtable, meeting with Caroline Nokes, Minister for Welfare. The Minister is keen to engage with funeral directors to find solutions that are in the interests of

the most vulnerable. And, for my part, I shall ensure that the voice of the Independent Funeral Director continues to be heard where it matters most.

During December, my wife Alison and I had the pleasure of attending the opening of stunning new premises for O G Harries Funeral Director in Pontyberem, Carmarthenshire. Hefin Williams and his family welcomed us with great warmth and, following a tour of the premises, we enjoyed a dedication service which included a local male voice choir. It was also great event and was good to meet up again with a few other local SAIF members who were there to support Hefin and his family. I also visited Brighton for the 110th anniversary party of Bungard Funeral Directors where, again, I received a very warm welcome from Richard Whittle, the current Managing Director and his father James. This proved to be a very pleasant evening with many local associates of the company in attendance.

One of the advantages (or disadvantages, depending on your view – the weight is piling on) is that I get to enjoy plenty of nice dinners in my role as President. During November and December, I attended no fewer than six Christmas dinners, not including

my own family Christmas dinner at home. One of these was the

Christmas party of West & Coe, and I must thank Jeremy and all the West family for a wonderful evening of food, music and laughter – just as it should be on a night out with friends.

As I think about enjoying

ourselves and as we move into the New Year, I realise that the AGM weekend in Harrogate is getting ever closer.

I will be arriving in Harrogate on two wheels instead of the usual four this year. Together with Scottish SAIF President Mark Porteous and second Vice President Gary Staker, we will be cycling from the Scottish border, a distance of approximately 150 miles, which we intend to do in three days. This was initially mentioned by Mark one evening after a drink or three, and it has evolved to become a reality which we are looking forward to with a degree of trepidation.

Obviously we're not doing it for the fun of it, but will be endeavouring to raise more money for my chosen charity MIND. At the moment, we need about £1,000 to reach my £5,000 target for the year, so please think about the suffering of those of us making this effort and dig deep to support those who suffer with mental illness. You can donate online at justgiving.com/SAIF1989

If you haven't been to an AGM weekend, then this year is the year to come. Not only is it in the heart of the UK, and in a wonderful spa town, but this year we have a full agenda with business, education and most importantly, socialising and enjoying the company of friends, old and new.

PAUL ALLCOCK,
SAIF PRESIDENT

“I HOPE YOU HAVE GREAT PEACE AND JOY IN YOUR LIFE, BOTH AT HOME AND AT WORK”



LEARNINGS OF A LIFETIME

No one is given a 'good' life. Life is the gift – it is what we do with it that defines whether we regard it 'good' or 'not so great'. So, what are your priorities for 2017?

Happy New Year! On my birthday in November, I wrote a piece on my Facebook page based on some of the lessons I have learned in my life thus far that I felt were important:

We learn more from struggle than from success

I think my biggest life lessons have come in the midst of struggle and challenge. While I can honestly say I have had a good life, I am also aware that I have known my fair share of heartaches and disappointments.

But while it was not easy going through it, I am honestly thankful for the struggle, which helped me to find the determination and even stubbornness to keep going. Life is never without struggle, and courage only comes in the midst of it. As Mary Tyler Moore said: "You can't be brave and courageous if you've only had wonderful things happen to you."

But in the struggle we find strength, and in the triumph we find our true selves.

Even more important than that, I have refused to let my life be defined, derailed or destroyed by negative events, circumstances or even people I have faced, or when life didn't work out the way I had expected or hoped.

It's not what we gain, but what we give

I have had the great privilege of being able to assist literally tens of thousands of people with grief support over the years, personally and through our resources. Realising one's life has in some small way made a difference to people is really the greatest satisfaction.

All of which helped me conclude that life is defined not so much by what you get as what you give. No one is given a 'good life'. Life is the gift – it is what we do with it that defines whether we regard it 'good' or 'not so great'.

A Henry David Thoreau saying, often quoted by Leo Buscaglia, has inspired me for years: "Oh, to reach the point of death, and realise you never really lived." From that I learned that death is not the greatest tragedy in life; a life unlived is the greatest loss. Everyone dies, but not everyone fully lives. I have come to believe that at the point of death, we will be more disappointed by the things we didn't do than the things we did.

It's all about priorities

So what is really important for you in 2017?

You and I hear many eulogies. Never have I heard anyone at the end of life say "Gee, I wish I had spent more time at the office!" More often than not, they wish they had done more with their family or taken more time

to stop and smell the roses.

So spend time with the people you care about. Make dates with your spouse. I know this goes without saying, but that is exactly the point. All too often, life goes without saying or doing. You make appointments with your clients and you would never dream of cancelling or not showing up. So make an appointment with your spouse, friends, kids or grandkids. Don't let stuff crowd out what really matters.

Grandparents have so much life experience and history to share within a short window of opportunity, so I make it a priority to visit my grandchildren often – four times last year, and I plan even more in 2017. So what if I have to fly 3,000 miles to visit them. Air fares are not cheap, but believe me, the rewards are priceless – and I am not talking about Air Miles here.

All too quickly the people we care about grow up, grow old and are gone, and you will wish you had done more with and for them. We have to live 2017 like it were our last, but learn as if it was just the beginning.

And so, as Christopher Robin said to Winnie the Pooh:

"Promise me you'll always remember: 'You're braver than you believe, and stronger than you seem, and smarter than you think.'"

Promise that you will try to remember that for yourself in 2017. ●

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



Dr Webster

FUNERAL PLAN REGULATION PROPOSED

Neil Gray MP has suggested that pre-paid funeral plans should be monitored by the Financial Conduct Authority (FCA)



A Bill calling for funeral planning to be regulated has passed its first reading in the House of Commons.

Neil Gray MP, the SNP Member for Airdrie and Shotts, proposed that pre-paid funeral plans should be regulated by the Financial Conduct Authority (FCA).

Gordon Swan, Golden Charter's Director of Communications, said: "There is plenty of debate still to be had on this subject, and we welcome the Bill for bringing these issues into focus. Regulation through the FCA could have benefits if it encouraged trust in regulated plan providers, but at the same time it would most likely increase prices and reduce consumer choice.

"As this Bill is discussed, the important thing is to ensure that the expertise within the profession is

consulted throughout. That means the involvement not just of plan providers, but of the Funeral Planning Authority (FPA) and independent funeral directors. Neil Gray acknowledged that the FPA is doing good work already, and that has to be taken on board."

In proposing to bring in the Bill, Mr Gray noted that he had met with the FPA, and particularly acknowledged the work it does to deal with complaints.

He said: "I spoke to the Chief Executive of the FPA and he understands my concerns and those raised by Citizens Advice Scotland (CAS). I also appreciate that he is not responsible for all funeral plans sold and that the FPA does all it can to satisfy complaints when they arise, but a debate is necessary on whether the current system is the best to ensure consumer confidence in what is going to be an ever more important area of the market in coming years."

During the course of his speech, he also called himself "an advocate

of funeral plans as the best means of avoiding funeral poverty". He emphasised rises in funeral costs, which pre-planning can help families avoid.

Mr Gray added: "I am proposing this Bill in the context of a 90% rise in the cost of funerals over the last decade. In my area, North Lanarkshire Council increased burial and cremation charges by 39% last year – the steepest rise in Scotland – and the average funeral cost has risen 7% in the last year in Scotland as a result. After paying for an average funeral in the UK today, there is unlikely to be much change from £4,000."

The issue has already crossed party lines. In proposing the Bill, Mr Gray mentioned a number of MPs who had raised the issue previously, including Gavin Robinson, DUP MP for Belfast East, and Carolyn Harris, Labour MP for Swansea East, who he said supported it.

After the motion was agreed, the second reading of the Bill was set for Friday 24 February 2017.

CITIZENS ADVICE REPORT CREDITED

Citizens Advice Scotland (CAS) played a large role in Neil Gray's proposed Bill. He opened by crediting last year's *Funeral Poverty in Scotland* report, written by CAS and Scottish Funeral Poverty Working Group Chair John Birrell, for leading to the Bill's creation.

Mr Gray said: "The Scottish Government have accepted this excellent report, which has a series of recommendations, including the need to address the regulation of prepaid funeral plans."

The recent Scottish Government conference on funeral poverty focused extensively on the role local Citizens Advice Bureaux could play in helping people plan ahead for funerals. Cabinet Secretary Angela Constance said that new funding would train advisors to help give more information and support in accessing funeral payments.

She said: "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."

That focus on Citizens Advice could begin to spread outside of Scotland, if discussions around the new Bill lead policy makers in that direction.



Local burial fees scrapped

Swansea Council has announced it will put an end to child burial fees in the area, following political pressure kick-started by a local MP.

The recent focus on child burial fees came after Swansea East MP Carolyn Harris recently spoke out about her struggle to afford funeral costs in 1989, after her eight-year-old son Martin died in a road accident. She had to take out a loan in addition to accepting friends' help to pay for the funeral.

Ms Harris called for Government funding to cover the costs in every case, while the Government said that social fund funeral payments were available to assist.

The Labour MP said: "Local

authorities' budgets have been slashed and they still have to keep cemeteries and crematoriums open, they still have to tend graves and have grave diggers.

"These people are working class people who need to be paid, so I'm not asking local authorities to do this."

She previously told *BBC Radio Wales* that while "the church, [the] vicar and the undertaker" waived various costs, "there was a rigid cost that had to be paid to the local authority".

Swansea's Council Leader Rob Stewart said the charge would end in February, when the new budget is decided, calling it a minor cost and "very much the right thing to do".

POPPY CHARITIES ACKNOWLEDGED

A motion reflecting on the work of remembrance charities has been published by Maurice Corry, who visited the Golden Charter office recently, discussing The Royal British Legion and Poppyscotland.

"That the Parliament recognises and thanks The Royal British Legion Scotland, which is also known as Legion Scotland, for its work with veterans; notes that it was founded in 1921 to bring together the increasing number of organisations that had been formed after the First World War so that a consistent and unified approach could be made

to assist veterans in need and to ensure those that those who never returned from the conflict would always be remembered for their sacrifice to the nation; understands that, today, it has around 30,000 members, both veterans and non-veterans, and 164 branches, and notes that it supports veterans and their families by working with others, particularly Poppyscotland, to focus on remembrance of the fallen in all conflicts, comradeship and befriending, to improve community spirit and tackle isolation and loneliness, and educating young people to help create lasting legacies."

Annual Review is now available

SAIFCharter members can benefit from an in-depth look at the organisation you own, with the *Golden Charter Annual Review 2015/16* now available.

To read the review, look for last month's SAIFCharter email for a direct link. Alternatively, simply log in to the SAIFCharter.co.uk

website with the instructions featured at the bottom of this page. On SAIFCharter.co.uk, you will then find a link at the top of the homepage.

If you would like to receive a hard copy of the 2015/16 review, please make this request by emailing field.support@goldencharter.co.uk

2015/16 was another ground-breaking year for your business. Golden Charter achieved record profitability levels and record pay outs to shareholders during the 12 month period, and many of you took the chance to offer the benefits of legal services to your families.

Price survey complete

The pricing survey which the SAIFCharter Executive asked you to carry out towards the end of 2016 has now been closed. Thank you to the SAIFCharter members who took part; the results will be used to inform work to combat competitors' pricing claims.

A NEW YEAR MESSAGE FROM YOUR CHAIRMAN

A request from your funeral director representatives

Firstly, I'd like to wish you all a very happy new year. I hope you had the opportunity to rest and spend quality time with friends and family as we now enter the busiest time of year for our businesses.

2016 was a year where clear predictions and conventional insight counted for little. Clearly, the long-term impact of the vote for Brexit is yet to be felt and there is limited understanding of how it will impact on our profession. However, what is clear is that 'business as usual' is not a mantra for 2017.

Governments in Holyrood and Westminster were prompted to challenge some of the activities of the funeral and funeral planning industry, while online sales of funeral plans, particularly by intermediaries, proliferated alongside the emergence of new non-FPA brands of funeral plan. Internally at Golden

Charter, work continued throughout the year to articulate a new long-term strategic plan particularly focused on the long-term protection of the

independent members of SAIFCharter.

This year, more than any other, will bring significant challenges to our industry, the independent sector and Golden Charter selling funeral directors, through three emerging threats that will have a direct and measurable impact on us all:

- The emergence of a focused, coordinated and committed Co-op
- The proliferation of regional and national direct cremation services
- The impact of online aggregation and so called 'comparison' websites

Your colleagues at SAIFCharter and Golden Charter have been busy developing responses to these and other challenges to enable us to maintain the passion for our profession and the levels of service our families expect.

With SAIFCharter growing stronger, it is clear that the association remains the biggest and most influential group of independent funeral directors in the UK, with its enduring aim to protect the future of those Independents. As an owner of Golden Charter, you have the ability to advance the commercial success of

your business and influence the future of the independent sector through active participation in SAIFCharter events, culminating with our AGM in September. You are also invited to serve as a representative on the SAIFCharter Executive, a number of whom also represent you on the Golden Charter Board.

Membership is free, but that doesn't make its value any less significant. Please complete your SAIFCharter declaration and pay your SAIF subscription fee without delay – we will be following the accepted rules and immediately removing all membership benefits from those who do not renew.

On your behalf, I offer thanks to all members of the Golden Charter staff for their work in supporting our business interests and our families and I look forward to a challenging and successful year in partnership throughout 2017.

Best wishes



JULIAN WALKER, SAIFCHARTER CHAIRMAN

Create a SAIFCharter.co.uk account

- Go to the site and click 'log in' at the top right
- Click 'create new account'
- Enter the username and password you use to log in to mygoldencharter.co.uk
- Have your membership number on hand for the set up process



Business Matters

COUNTDOWN TO THE FUNERAL PLANNER OF THE YEAR AWARDS + RIDDOR REPORTING + REDUCING WASTE + ASSESSING REPETITIVE STRAIN INJURY

THE BENEFITS OF PLANNING

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

What is your view on funeral planning?

Funeral planning is an integral part of our business. As a company we put as much time and effort into funeral planning as we do to our at need funeral services. We feel funeral planning gives the client peace of mind, is a sensible financial decision for the client, and also secures our business for future generations.

What are your goals this year for funeral plan volumes?

Myself and my colleagues do not set targets. We don't see ourselves as funeral plan sellers; we see our role as funeral plan advisors, helping clients to make the best choice to suit their needs. We aim to use every opportunity to promote funeral planning and raise awareness of funeral planning. By doing this, there has been a natural rise in the number of plans we have provided over the years. We intend to continue investing this time and effort and therefore envisage funeral plans rising over the years.

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

We treat our pre-need clients in the same manner as our at-need clients. We spend as much time with our client discussing funeral planning as we do arranging an at-need funeral. We believe more time spent with the client explaining the options creates a better understanding of the need to plan, and therefore makes them happier to recommend our services to friends and family.

How do you promote funeral plans locally?

As a company, we use every opportunity to promote funeral planning awareness, in local press advertisements, church magazines and our own in-house literature. We also use our website; we generate traffic through additional at-need services such as Memory Giving (the online donation service), Facebook and



J T Byrne Funeral Directors was a winner in the West Lancashire & Merseyside 150-399 Category

also targeted leaflets drops with the help of Golden Charter.

What planning advice would you give other funeral directors?

I believe that as funeral directors we need to treat our pre-need and at-need clients in the same manner, spending as much time as necessary to explain the benefits of planning. Funeral plans will continue to grow, and time, effort and money needs to be invested now to ensure the security of your company for future generations. Also, don't be afraid to try something new to promote funeral planning.

What difference did your win make?

Winning the award gave us the advantage of promoting it as a benefit of choosing our company when a client decides to funeral plan. We had the benefit of local media coverage and also were able to use this when promoting our funeral plans through social media, on our website and in our in-house literature.

How do you envisage the planning market looking in five years' time?

The funeral planning market will continue to grow and I believe as time goes on, that growth rate will increase. With the

larger corporate funeral directors putting more effort into funeral planning, if we as Independents do not promote our funeral planning services there will be fewer at-need funerals to be gained. Funeral planning is a way of protecting our future as Independents.

How has Golden Charter assisted you?

Over the years we have been very satisfied with the level of support received from Golden Charter. We receive regular support from our RSM, who is always on hand to offer input in strategic decision-making, and the head office offers support in many ways through the different departments. Also, through marketing initiatives and merchandise, Golden Charter helps us to promote ourselves in the best way we can.

What is your vision for your company in the future?

J T Byrne Funeral Directors is proud to be an independently owned company. We will continue to strive in every aspect of funeral planning and at-need funeral services. As a company we are constantly looking for new ways to improve and to offer better services to our clients. This will not change, and we look forward to protecting our future with the help of Golden Charter. ●

SAIF
BUSINESS
CENTRE
UPDATE BY
LINDA
JONES

SAIF SENDS NEW YEAR WISHES TO ALL READERS

Here we are, at the start of another year with perhaps thoughts on what happened in 2016 and what your aspirations and dreams are for this year, be it business or personal. SAIF would like to take this opportunity of to wish all its members and readers of *SAIF Insight* a very healthy, successful and productive 2017.

It has become somewhat a tradition that, in place of sending out Christmas cards, SAIF makes a donation to charity. We can confirm that £250 has

been donated to the President's chosen charity, MIND.

Interesting statistics on the MIND website (available at www.mind.org.uk) revealed:

- One in 10 millennials (25-34 year olds) had no one to spend Christmas with compared to one in 20 older people (65+)
- Half of millennials worried about their finances at Christmas compared to only one in five older people
- Over a third of millennials dwell on things they failed to achieve in the year, compared to one in 10 older people.

Do you use plastic cups?

An amazing 4.73 billion plastic cups are used in France every year and not surprisingly, with France gaining the reputation for 'firsts' when it comes to environmental legislation, it is looking to ban plastic cups, plates and cutlery. Seemingly the new law will require all disposable tableware to be made from 50% biologically-sourced materials by 2020, rising to 60% in 2025.

Thankfully, a ban on disposable tableware is a long way off, even for France, and it is very unlikely to happen in the UK any time soon. However, this doesn't mean you should ignore the matter. It's worth encouraging your staff to use metal cutlery and ceramic crockery, it will help stop filling up your bins and reduce your waste costs. What will they think of next?



RIDDOR reporting

SAIF Business Centre recently had an enquiry regarding accident reporting and whether or not the funeral director was liable to make such a report.

So, for clarification, please note it is the employer's responsibility to report certain accidents suffered by their employees which would include over seven-day accidents, specified injury (broken limb) or even death. You should also report incidents, such as a collapse of scaffolding, if this happens on your premises.

For self-employed contractors, you should act as though the contractor were a member of your staff.

If an employed contractor is injured at work, it is their employer who should report to RIDDOR. Dangerous occurrences should also be reported.

For more information on this and accident reporting, visit: www.hse.gov.uk/riddor/reportable-incidents.htm

The simplest things could improve your business

While looking at the New Year, have you stood back and looked at your funeral home with a critical eye? Could the front of your premises do with a fresh coat of paint? How about the carpet in the office, could that do with a clean? Or even freshen the furniture in your reception area?

You don't need to spend a fortune to freshen up your premises, but the outcome could be more pleasing to the eye and even reassuring to

your clients. The simplest of things could help improve your standing in the community.

Your staff are the backbone of your business, so doesn't it make sense to have them trained? Look at the IFD College website www.ifdcollege.org and check out the forthcoming courses. Certificates on display showing that your staff are trained – surely that has to be the way forward for 2017.

Update on Glyceryl Trinitrate (GTN patches)

Last month, we reported the potential explosive hazard of GTN patches. We can now advise that the Federation of Burial and Cremation Authorities is investigating

and awaiting a response from the respective pharmaceutical departments. SAIF will, of course, keep its members updated with any further advice on this matter.

RSI – WHAT'S IT ALL ABOUT?

Someone comes to you and says they think they have RSI – just what are they talking about?



What is Repetitive Strain Injury? (RSI)
RSI is a condition which affects the muscles, tendons, ligaments, nerves and joints in the upper limbs such as the neck, shoulders, arms, wrists, hands and fingers. Various factors have the potential to cause RSIs, such as:

- Repetitive work
- Uncomfortable working postures
- Sustained or excessive force
- Carrying out tasks for long periods without suitable rest breaks
- Poor working environment and organisation.

What are the symptoms?

There is a wide range of symptoms, such as tenderness, aches and pain, stiffness, weakness, tingling, numbness, cramp, or swelling.

Assessing the risks of RSIs in your workplace

There are two main approaches you can use to assess and identify if you have a problem in your workplace. You can look for any signs of problems or symptoms in the workforce or you can observe work tasks to see if there are factors that could lead to RSIs.

Factors likely to cause RSIs include:

Repeating an action – This uses the same muscles over and over again. The more a task is repeated, the more potential for developing RSI. Also consider the speed at which the job is carried out.

To control this, break up prolonged work periods involving repetition with changes to activity instead of one break at lunchtime or mid-shift.

Using a lot of force and handling heavy objects – This may include using excessive force or having to overcome friction. Handling or carrying heavy items may have an impact.

Working with equipment and tools that vibrate can increase the risk of RSIs. To control this provide levers and lifting aids and, if possible, reduce the weight of items, e.g. reduce the size of an item (for unpacking/loading tasks), reduce the distance an item needs to be carried, or slide the item instead of lifting it.

Uncomfortable positions – These include moving the arm to an extreme position, e.g. working above head height, working with a very bent elbow, or holding something in the same place for a long period of time. To control this, design workplaces and equipment with the employee in mind. Consider providing platforms, adjustable chairs and footrests, as well as suitable tools.

Arrange the position, height and layout of the workstation so it is appropriate for the work.

Carrying out a task for an extended period of time – Work linked to shift patterns and production with limited scope for job rotation may present problems. To control this, share a high-risk task among a team by rotating people between tasks.

Poor working environment – Working in uncomfortable temperatures or handling hot or cold items. Working in dim light, in shadow or glare which causes a worker to adopt an awkward position to see better. To control this, look at the conditions as it should be obvious what to do to correct matters.

And remember:

- Changes do not necessarily need to be expensive. Simple and low-cost changes can often be effective, such as introducing job rotation
- Consider risks when setting up new workstations. It is cheaper than redesigning them or purchasing more suitable equipment at a later stage
- Tackle the serious

risks or those that affect a large number of employees first

- Trial any new work practices before rolling them out across the workplace

Dealing with RSIs

It may not be possible to prevent all cases of RSIs, because employees respond differently to risks. Encourage employees to report any signs and symptoms to you, at an early stage, before they become too serious, so medical help can be sought by you or the individual.

People with RSIs can recover if the problem is recognised early and treated appropriately. The approach in most cases is for the affected person to rest their arm/hand to reduce inflammation. Physiotherapy may help. If you find that a task is causing or contributing to a RSI, you should stop employees doing that task.

If an employee has been off work suffering from a RSI, the timing of their return depends on medical advice. The employee's GP and, if available, an occupational health specialist will determine the best way for the employee to return to work.

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

You can talk to a safety professional at Safety For Business simply by calling 08456 344164.

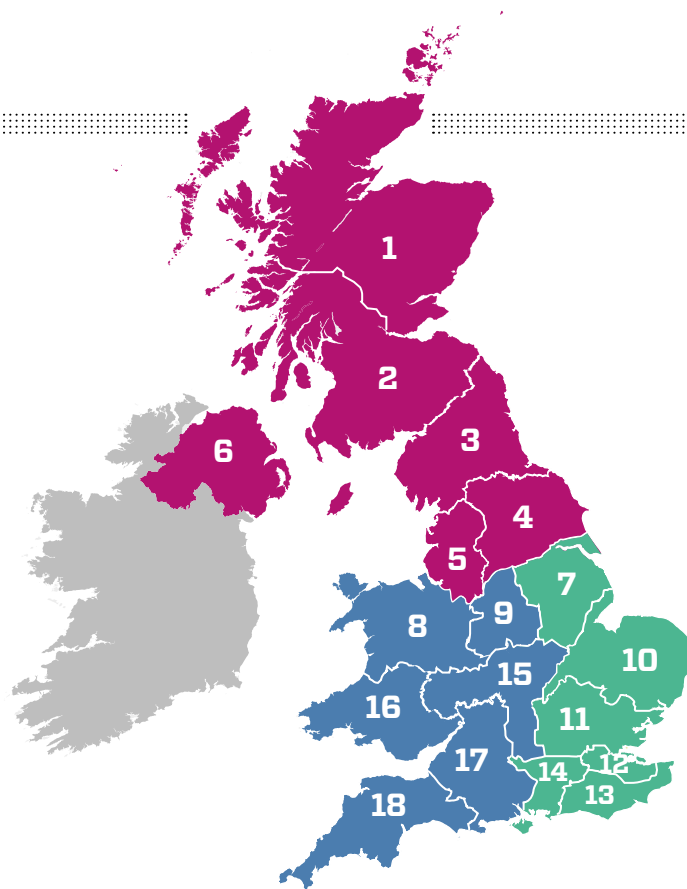
You are also entitled to a discount on our fees when we help you with your health and safety needs.

We can visit you to see how you are doing when it comes to compliance. This is free of charge apart from travel costs. So what do you have to lose? ●



YOUR RSMS

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



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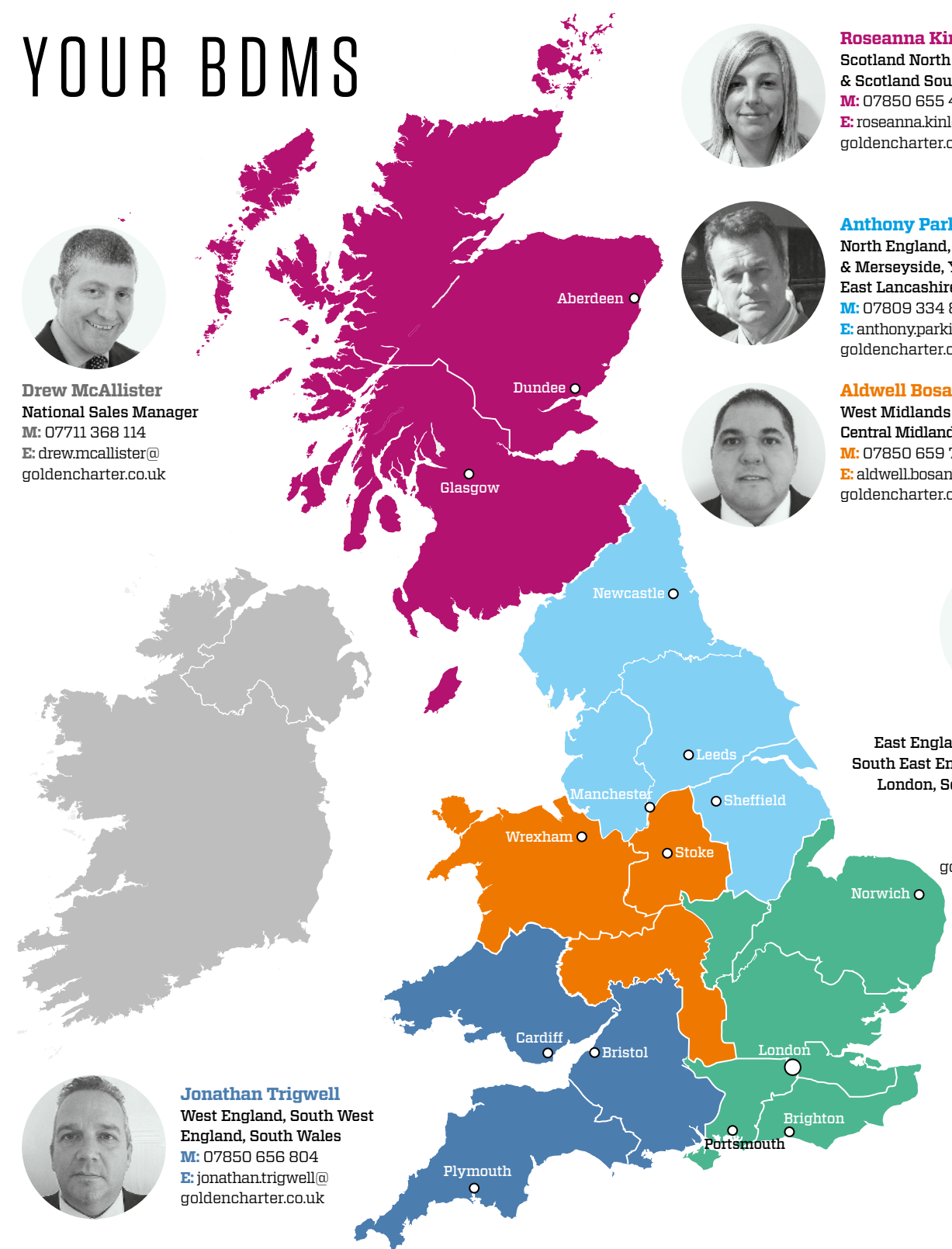


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If your business doesn't have an assigned Regional Sales Manager, speak to Golden Charter's Business Development Managers (BDMs) about growing your business. Your local BDM can help you to identify your business requirements. To get in touch with the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



SAIF Associates Directory 2017

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Prestige Carriages

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Superior UK Automotive Ltd
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Woods Garage (Carriage Masters)

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