



Insight

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

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As the united voice of independent funeral directors we have led the way in setting the highest standards of professionalism and conduct within the industry. By joining SAIF you too can demonstrate that you uphold this same commitment.

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



LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Journey begins

As Scottish legislation with far-reaching consequences for the funeral profession comes into force, SAIF has been working hard to ensure compliance to the highest standards

In March 2016 the Scottish Government brought legislation that will change the funeral profession in Scotland – The Burial and Cremation Act (Scotland) 2016.

In 2015, Scottish Ministers appointed an Inspector of Crematoria. While existing cremation legislation enabled Scottish Ministers to appoint this Inspector, there were no similar powers to appoint Inspectors of Burial or Funeral Directors. From 28 December 2016, Scottish Ministers will have these powers, although there are no immediate plans to appoint an Inspector of Burial.

At the time of writing, the recruitment of an Inspector of Funeral Directors has taken place. This role will have powers to set standards, regulate and penalise, to the extent of closing funeral businesses for breaching standards. The appointment has two phases: the first 18 months will be reviewing the practices of funeral directors and the second phase, a further 18 months, will develop the licencing, compliance and standards scheme for funeral businesses – the regulatory environment, from how one applies for a licence to monitoring and professional competencies.

Part 6 of the legislation also gives Scottish Ministers powers to limit the costs for funeral services.

These are far-reaching changes for funeral professionals including those in the rest of the UK; this regulatory framework is likely to be captured and enacted within a handful of years across England, Wales and Northern Ireland.

SAIF is a collective voice for independent funeral directors. Consequently, we have been at the forefront with initial discussions led by the officers of SAIF Scotland and

National SAIF, attending preparatory meetings with civil servants charged with these changes. This is the beginning of the journey.

SAIF reflects your values to be part of a society that has very high standards of self-regulation. The SAIF Quality Assurance Programme has eight Assessors who now inspect premises for compliance every two years. These inspections are to benchmark professional services to the public, and this positions us in readiness for compliance, dispute resolution and professional standards.

What is clear to us is that there is no time for hesitation; we need to work strategically with our colleagues in the National Association of Funeral Directors (NAFD) so that together we stand strong in assuring the Scottish Government and subsequent parliamentary executives in the UK that we can formulate a joint code of practice, a common quality assurance programme with aligned competences and redress processes for members that fall short of these standards.

In this vein, I know SAIF's Presidents have forged a constructive and collaborative working relationship with the NAFD's Officers, and with NAFD CEO Mandie Lavin and I both new in post, we have forged a highly valuable and effective working relationship, from matters of challenging local authorities offering funeral services, to Medical Examiners/death certification reforms across England and Wales. These relationships of trust will be vital as together we lead to ensure the regulatory environment where our clients, the deceased and bereaved, continue to receive the highest standard of service without expensive regulatory instruments that will

only add to funeral costs unnecessarily.

With this in mind, the NAFD and SAIF are hosting a joint meeting, free to our members and available to non-affiliated trade association funeral directors (at cost), on Saturday 1 April 2017 in Stirling, Scotland.

We invite you to this meeting no matter where you reside in the UK, as this legislation begins with Scottish members but will affect those who do business in Scotland who are from outside of it!

We will confirm details of the venue, timings and how to reserve your place at this joint event on the website, monthly emails, and future SAIF *Insight* issues.

Other dates for members to diarise, for briefings:

- SAIF Scotland's AGM: Thursday 23 February 2017, 6.30 for 7.00pm, Perth
- National SAIF's AGM: Saturday 25 March 2017, 9.00 for 9.30am at The Old Swan Hotel, Harrogate

If you have any questions, please do not hesitate to contact the team in the SAIF Business Centre and I want to assure you that the SAIF Executive Committees in Scotland and National SAIF are attending to this issue, bringing their full focus and professional expertise. ●

Warmest wishes,

terry@saif.org.uk

NEW
TV advert
February
2017



Golden Charter and independent funeral directors – as seen on TV!

Golden Charter is delighted to be back on TV this month, building on the success of our *do something amazing* funeral plan advert.

Featuring a brand new scene shot in Glasgow, the advert highlights the service and value that independent funeral directors provide for their communities and customers.

Golden Charter
Funeral Plans

To find out how you can make the most of the TV campaign, contact your local Golden Charter representative or call 0800 833 800

COMMENTARY



RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

Who wins?

In reality, nobody gains from driving value out of the market

Last week the Co-op revealed its trading figures for the last quarter – and unveiled its best results for some years. Undoubtedly this growth was driven by the aggressive price cutting introduced last year, supported by a huge advertising investment.

That marketing focuses on a single price point, the Co-op's Simple Funeral Plan cost, and compares this to other providers' more comprehensive products. This headline number has lured families away from Independents. Many have argued that funerals and pre-paid plans are not price sensitive, but we all have to reassess that opinion in light of this success.

Others are on the same page. In December, Dignity launched the Limited Plan, priced at £2,995, mirroring its Basic Plan for Age UK. Both offer less choice and control to families and are only offered through a restricted number of their funeral homes.

The pattern is set: no frills funerals are becoming mainstream and those who offer them report increasingly frequent requests. I can only conclude that those firms resisting the trend must be losing out.

Some argue this discounting will pass, suggesting that 'the Co-op has always been more expensive' and will revert to type shortly. The Co-op has generally been more expensive than Independents, and still is. Research among our shareholders demonstrated that, on average, Independents charged 13% less than the £3,817 quoted by the Co-op as its average funeral invoice in 2015.

However, the truth is that the Co-op is not winning business today on price, it is winning on the perception of headline price. It attracts the enquiry and then upsells when the family comes in. If you doubt that, re-read James Daley's scathing report in the *Telegraph* last July

“THERE IS ONGOING MEDIA DEMAND FOR FUNERAL INFLATION TO FALL BACK TOWARDS CPI”

Ronnie Wayte

as he recounted his experiences when organising his mother's funeral. He firmly outs and condemns that strategy, but it's a model that is succeeding and is here to stay – and if it is, can Independents operate effectively as margins are squeezed?

There is ongoing media demand for funeral inflation to fall back towards the consumer price index (CPI). Fuel prices are on the rise and there is a drift towards simpler funeral services. None of these developments will enrich margins, so life will get tougher for everyone. Will smaller firms continue to prosper if prices are frozen for a lengthy period? The Co-op has not embarked on this trail lightly and may be deflecting its own pain by its aggressive upselling, a tactic most Independents regard as distasteful. Is a bigger strategic play unfolding here? Who has the deeper pockets? Who can gain if an undertaker's business is less profitable? Someone seeking to acquire such businesses, for one.

Dignity has been slower to join this rush to the bottom. It has occupied the middle to premium position, but it too has introduced a bargain basement pre-need plan. If the Co-op has also progressed significantly at need, then Dignity, which is commercially astute, will also slash

prices for funerals. At that crossroads, some Independents may find themselves transformed overnight from value-leading local providers to the most expensive game in town.

What could the conglomerates do to wipe out the independent sector? Firstly, they would have to split the strong ties between independent funeral directors and Golden Charter. Together we have protected the majority share in funerals and won the lion's share of future funerals, so there is a huge prize for a corporate to go after.

Golden Charter must respond and average plan prices will fall, with resultant reductions in maturity values, but do not doubt that Independents will continue to receive larger maturity returns from Golden Charter than from any other provider. Aligning ever more closely together as conditions become more adverse is the only way to continue our joint success.

In reality, nobody gains from driving value out of the market. Independents don't, and the public may see lower costs for now but the price for that win will be reduced choice in years ahead. I've never seen a market where lower competition drove prices in the same direction.

The sad reality of a competitor destroying value in a market means everyone is going to share the pain. Our shareholders through reduction in pre-need income, and Golden Charter through even tighter financial control. ●

ronnie.wayte@goldencharter.co.uk

Grandfather Ken wins his funeral

Cancer sufferer takes comfort in having arrangements in place

Oxfordshire grandfather Ken Stevens has won a pre-paid funeral plan in a prize draw organised by A B Walker.

Ken, a 71-year-old from Sonning Common in South Oxfordshire who was diagnosed with prostate cancer in 2015, said he wanted to "minimise the admin" at a difficult time for his wife.

He added: "I cannot be certain how much time I have left to save up for [a funeral]."

"It is comforting to know that this major aspect of advance planning is now already settled."

He had already set up a Will and prepared an information pack for after his death, including draft notification letters to the bank, utilities and pension company.

Ken chose a cremation at Reading Crematorium. He also suggested his ashes could be scattered in Shetland where he used to live, or Hampstead Heath, where he proposed to his wife in the 1960s.

A B Walker Director Julian Walker said: "Death is something that no one wants to think about, and that's natural. But for many people planning



their funeral has brought peace of mind. It also allows you to save money by purchasing a funeral at today's prices rather than what

they may be in the future."

Pictured above are A B Walker Director Julian Walker (left) and A B Walker General Manager Cynthia Townley (right) with Ken Stevens.

Plan processing guide - help Golden Charter help you

Golden Charter has released an online guide to completing plan applications, to help Independents avoid delays in processing.

Katie Shannon, from the Golden Charter processing team, said: "Our goal is to get your documents - and

planholders' - on their way more quickly. The number of plans delayed by errors has grown - now over 20% of plans come in with errors, many in the same areas."

Those areas include:

- Applications not signed by plan holder and/or

the funeral director

- Application plan costs not added up correctly
- Funeral Director Arrangement Fees not included in deposit
- Cheque or card details written incorrectly
- No funeral director stamp.

The online guide provides explanations and images to show how these types of issues can be avoided, leading to less delays for Independents and for families. See the guide at <http://saifinsight.co.uk/processing>

The tour de force

SAIF's leading lights saddle up for 166-mile charity cycle challenge to Harrogate AGM

SAIF President Paul Allcock is excited about the forthcoming Annual General Meeting in Harrogate in March, but he asks you to forgive him if he doesn't have his usual spring in his step - he will be recovering from cycling 166 miles to raise money for charity.

The idea of the cycle challenge all started with a conversation in a pub back in October between Paul, SAIF Scotland President Mark Porteous and incoming Vice President Gary Staker. Paul was talking about raising funds for MIND, the charity which campaigns for mental health support. As Gary and Mark are keen cyclists, the idea of a charity bike ride was discussed - and then, emboldened by a few pints, the idea developed into a three-day epic cycle ride from the Scottish border to Harrogate in time for the SAIF AGM and Banquet Weekend, which starts on Friday 24 March.

Since then, the intrepid three have roped in David Fry and Lisa Platts, from funeral supplies company Clarke & Strong, to join them in their 166-mile cycle challenge.

Gary, who is based in Whitley Bay, near Newcastle,

“IT'S GOING TO BE A CHALLENGE AS WE ARE NOT IN THE PRIME OF OUR LIVES AND THESE THIN SADDLES TAKE SOME GETTING USED TO”



Charity fundraiser Gary Staker

has already started training for the event by cycling the 20-mile journey into work every day. In the evening, he puts his bike on a 'turbo-trainer' to get another two hours of cycling in, and he's also cycling 20 miles at the weekend.

"It's going to be a challenge as we are not in the prime of our lives and these thin saddles take some getting used to," joked Gary. "I think we are going to be very sore by the end of the trip!"

The team plan to meet up at Berwick-upon-Tweed, then set off down the Northumberland coast, using the National Cycle Network route and B-roads, down to Newcastle

“WE PLAN TO GET AS MUCH CYCLING DONE AS POSSIBLE IN THE FIRST TWO DAYS”

on the trip down south in the support van is Arran Brudenell, Past President and Managing Director of Anstey & District Funeral Services based in Leicester. Arran has provided logistical support on other SAIF-inspired charity fundraising adventures, such as the West Highland Way, from Glasgow to Fort William, and the Three Peaks Challenge, which involves the ascent of the UK's highest mountains - Ben Nevis in Scotland, Scafell in the Lake District, and Mount Snowdon in Wales - within 24-hours.

Gary added: "We plan to get as much cycling done as possible in the first two days so we have time to get into Harrogate in the afternoon on Thursday, and then we can enjoy the socialising with members in the evening. However, we might be a bit saddle sore by then!"

If you would like to support the team's fundraising for the charity MIND, please visit www.justgiving.com/fundraising/SAIF1989

Considering selling your business?

Would like a view on valuation and next steps?

Received an offer and want a view on how good it is?

Thinking of setting up on your own and need advice?

Guy Turner

If you would like to contact me in complete confidence to discuss your business or plans, please call on **07917 221497**

SAIFCharter AGM and FPOY open for booking

Spectacular black-tie event in one of London's premier locations



2017's SAIFCharter AGM and the Funeral Planner of the Year Awards, held later in the year on Saturday 9 September in London's Park Plaza Riverbank Hotel, are now available for booking.

This year's black-tie event represents a brand new format, with the SAIFCharter AGM held during the day and the Funeral Planner of the Year Awards that evening in the same venue.

To book your place, simply visit parkplaza.com/goldencharter17 and use the PAC code 'GOLD 08'. Alternatively, call 0844 854 5292 and use the PAC code when prompted.

Golden Charter's Director of Communications, Gordon Swan, said: "In recent years the event has only gotten bigger and bigger. That means more elaborately staged awards ceremonies

to reflect the scale of Independents' pre-planning achievements, and it also means more people. That is why this year's is being held in the heart of London.

"To ensure we deal seamlessly with the UK's largest gathering of Independents, this year's booking process is simpler than ever and has moved online for the first time. We expect a sell-out crowd, so I would encourage everyone to book as soon as possible."

What's involved

Following the AGM and Awards dinner, guests can benefit from a specially negotiated price to stay in the Park Plaza Riverbank on Saturday night. There is also an option to stay on the Friday night ahead of the event, again at a unique price. The contact details above must be used to benefit from these rates.

Room type	Price per night
Superior Single	£178.80
Superior Double	£190.80
Executive Single	£202.80
Executive Double	£214.80
Family Room	£250.80
Single Suite River View	£250.80

For the awards dinner, nominees receive four spaces to the evening event, and all other funeral director attendees are allotted two seats.

For a further subsidised charge - £75 per person - additional guests can be accommodated based on availability.

All prices include VAT.

THE VENUE: ABOUT LONDON'S PARK PLAZA RIVERBANK HOTEL

"Upscale" and "contemporary" are the two words Park Plaza uses to define itself, and the renovated Park Plaza Riverbank Hotel in London reflects that ethos.

The hotel is located, as the name suggests, on the bank of the Thames - specifically,

the eclectic and vibrant South Bank in the heart of the city. That means easy access to London's biggest landmarks old and new, from Big Ben, the Houses of Parliament and Shakespeare's Globe to BFI Southbank and the London Eye.

In the hotel itself, the

"east meets west" Chino Latino Bar & Lounge offers its own wide variety of experiences. Whether for cocktails and fine wine, sushi and seafood, or just a relaxing coffee, the area is as versatile as can be, and offers European food for dinner Monday to Saturday.

Finally come the rooms. Specially designed with bespoke furniture, the rooms boast marbled bathrooms with walk-in power showers and baths, alongside interactive plasma screen TVs and wi-fi. Some executive rooms and suites even offer views of the Thames.

IFD COLLEGE: SPRING AND SUMMER SCHEDULE 2017

DATE	TIME	COURSE	COURSE NAME	LOCATION
4 March	10.30 - 15.30	HS1-2	Health & Safety for Funeral Staff	Crowborough, East Sussex
8 March	10.00 - 16.00	OP1-4	Funeral Operative*	St Austell, Cornwall
9 March	10.00 - 16.00	OP1-4	Funeral Operative*	Glasgow
21 March	10.00 - 12.00	HS1-2	Health & Safety for Funeral Staff	Sawbridgeworth
21 March	12.30 - 14.30	G1-2	Foundation - Funeral Practitioner	Sawbridgeworth
22 March & tbc	10.00 - 16.00	AD1-6	Funeral Administrator*	Seaton, Devon
30 March	9.30 - 12.30	G1-2	Foundation - Funeral Practitioner	Ashburton, Devon
30 March	13.30 - 16.00	HS1-2	Health & Safety for Funeral Staff	Ashburton, Devon
6 April	10.30 - 16.00	HS1-2	Health & Safety for Funeral Staff	Anstey, Leics
20 April	10.00 - 16.00	HS1-2	Health & Safety for Funeral Staff	Glasgow
20 April	10.30 - 16.00	G1-2	Foundation - Funeral Practitioner	Anstey, Leics
21 April	10.00 - 13.00	G1-2	Foundation - Funeral Practitioner	Wilmslow
22 April	10.00 - 14.00	OP1-4	Funeral Operative*	Saffron Walden, Essex
27 April and 12 July	10.00 - 16.00	AD1-6	Funeral Administrator*	Swansea
28 April	10.00 - 16.00	OP1-4	Funeral Operative*	Wilmslow, Cheshire
5 May	9.30 - 12.30	HS1-2	Health & Safety for Funeral Staff	Norwich
5 May	13.00 - 16.00	G1-2	Foundation - Funeral Practitioner	Norwich
11 and 12 May	10.00 - 16.00	AD1-6	Funeral Administrator*	Gainsborough, Lincs
13 May	10.30 - 15.30	G1-2	Foundation - Funeral Practitioner	Crowborough, East Sussex
15 May	10.00 - 16.00	OP1-4	Funeral Operative*	Anstey, Leics
17 May	9.30 - 12.30	G1-2	Foundation - Funeral Practitioner	Pontypridd
17 May	13.00 - 16.00	HS1-2	Health & Safety for Funeral Staff	Pontypridd
19 May	9.30 - 12.30	HS1-2	Health & Safety for Funeral Staff	Dewsbury, West Yorks
19 May	13.00 - 16.00	G1-2	Foundation - Funeral Practitioner	Dewsbury, West Yorks
24 - 25 May	10.00 - 16.00	AD1-6	Funeral Administrator*	Glasgow
2 and 23 June	10.00 - 16.00	AD1-6	Funeral Administrator*	Sawbridgeworth, Herts
8 June	10.00 - 16.00	G1-2	Foundation - Funeral Practitioner	Glasgow
6 - 7 July	10.00 - 16.00	AD1-6	Funeral Administrator*	York

*Student must have attended and be progressing with Foundation - Funeral Practitioner before attending the Funeral Operative or Funeral Administrator course

Schedules have been released for the spring and summer courses at the Independent Funeral Directors (IFD) College.

Established in 1995, the IFD College provide vocational training to those employed in the independent sector of the funeral profession.

SAIF members are invited to sign up for a range of courses, featured left.

Courses are booked where the IFD College has been informed that there is sufficient interest for them to take place. If anyone would like training in an area where no courses have been scheduled, contact Corinne Pengelly, the College Administrator, by email at Corinne@saif.org.uk or call 01279 726777.

Updated versions of the spring and summer schedule will be available on both the IFD College and SAIF websites.

Turn to page 22 to discover how staff training can future-proof your business

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BODY WORLDS EXHIBITION FOR 'HEALTH EDUCATION'

To leave a body to science is a familiar concept, but leaving a body to a public museum exhibition is a somewhat less well known option. Nonetheless, more than 14,000 people have signed up to do so, going on to help create the worldwide Body Worlds exhibitions.

The idea was created by anatomist Gunther von Hagens,

who invented the groundbreaking process of plastination to preserve bodies and body parts. Described as a genius by some and a 'modern day Frankenstein' by others, opinion over the exhibitions has been divided.

Body Worlds' designer, and the head of the Institute for Plastination, Dr Angelina Whalley, said: "I hope for visitors to be inspired by the body's potential and capacity of change."

Questions have been asked around whether Body Worlds is art or science, but the mission of the exhibit is health education. The body is so rarely seen in such detail that medical professionals are taking their students in and using the exhibit as a teaching resource.

The controversial exhibition is in Amsterdam and Stuttgart until May.



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Gamers hold online funerals

Friends from around the world can now pay their respects to fellow players

The level of camaraderie and co-operation that goes into lengthy MMORPGs (or 'Massively Multiplayer Online Role Playing Games') can turn virtual relationships into real ones and can make the loss of a fellow gamer very painful.

Authors of the Royal College of Psychiatrists' *Gaming the Mind* blog told the *Independent*: "Players will find a sense of closure from online death rituals which they would otherwise not experience."

"The offline death rituals may be physically impossible to attend, and may be limited to close friends and family. Online mourning offers the community, who knew

the deceased within the game, an opportunity to hold a similar service with carried-over rituals from the offline world."

One example given was from Final Fantasy XIV - players gathered to pay their respects for player Codex Vahlda. Standing side by side, the group of friends gathered at a beach in the game, spelled out the name 'Codex' on the messaging system and put on a light show.

Another example came from the space based game EVE Online, where players use the code '07' as a virtual salute in a final sign of respect.

This, according to experts, can help people recover from grief that is far from virtual.

Report reveals that Dublin cemeteries are at "full capacity"

Dublin City Council cemeteries should have special walls installed for cremated remains, according to a report.

A feasibility study by the council's Parks and Landscape Services revealed that many of the older cemeteries have now reached full capacity and there is a need to find other interment options.

The report looked to see if it was possible to erect Columbarium Walls - designed to hold cremated remains - in graveyards under Dublin City Council's control, as approximately 60% of all recorded deaths are now followed by cremation.

It recognised that there is merit for a number of council owned graveyards to have Columbarium Walls, providing choice for people

to be interred in their own locality, which in many cases are now closed for burials.

The report added: "Many of Dublin City Council cemeteries have significant heritage value of national importance, and any intervention must be done sensitively in conjunction with Dublin City Council Heritage section and prescribed bodies."

"It is therefore recommended that a cemetery master plan be drafted which will include Columbarium Walls. This will act as a focus for the future sustainable management and maintenance of the cemeteries under our control."

Dublin City Council owns several cemeteries at Graveyards Bluebell, Clontarf, Killester, Raheny, St Canices, Donnybrook and Merrion.

Digital marketing campaign launch

SAIF have launched its first digital marketing campaign to encourage members of the public to use the services of a local, independent funeral director.

Initially running for one month, the campaign, organised by the PR and digital agency Genesis, will use social media to promote SAIF and drive the public to visit the newly revamped SAIF website.

Terry Tennens, Chief Executive of SAIF, said: "It is a new step for SAIF but one that we felt was very much in line with how we want to grow. This type of marketing is an approach employed by other organisations and one which is increasingly important."

More information will appear in the March issue of *SAIF Insight*.



Save the date

SAIF and the NAFD are hosting a joint meeting regarding funeral regulation on Saturday 1 April 2017 at Stirling Court Hotel, Stirlingshire. It will be free to all SAIF members and available to non-affiliated trade association funeral directors at cost.

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New 'Business Support' role to be trialled

'Co-ordinators' will have more direct and focused relationship with Independents

A trial is taking place that will see a new type of Golden Charter representative working directly on funeral plan sales with Independents.

The new 'Business Support Co-ordinator' will be working with Helen Wathall, of G Wathall & Son, and Michael and Kim Terry, of C Terry Funeral Services, alongside existing Regional Sales Manager Nick Dawson.

Director of Funeral Director Sales Malcolm Flanders explained: "The difference is that the Co-ordinators will have an even more direct and focused relationship with Independents, being

embedded into a small number of organisations to act as a hub for all things related to funeral plan sales and directly help staff to increase their pre-need ratio.

"After a thorough induction, the role will involve close work with the funeral director and staff to generate and follow up enquiries, build good processes around service proposition, and act as the focus for all



Helen Wathall

aspects of marketing and promoting funeral plans.

"Golden Charter works with all sizes and shapes of Independents, and we have seen a wide variety of approaches to funeral planning. We believe applying this resource in this way will add significant value to independent businesses and ultimately secure a significant uplift in annual plan sales for future funerals."

The new role reflects Golden Charter's increased emphasis on business skills, offering a wider support base for Independents.

Co-op shows sales increase

The Co-op has revealed a strong third quarter, with sales increases including a 73% year-on-year increase in funeral plan sales.

According to Chief

Membership Officer Rufus Olins: "The Co-op is back and our members and our communities are once again at the heart of all we do."

The Co-op group now aims to reach one million new customer members one year earlier than it had originally planned.

CORRECTION

An article last month ('Simplicity Cremations launched', p14) said that Simplicity Cremations covered unattended cremations "at a time and date of the family's choosing". In fact, it is at a time and date of Simplicity Cremations' choosing. We apologise for any confusion.



Price and service in a changing market

Malcolm Flanders, Director of Funeral Director Sales at Golden Charter, looks at why price has become just as important as service for Independents in 2017 - and what is being done about it

Let me begin by thanking you all for your continued support for Golden Charter, it is appreciated. However, the news that the Co-op grew its pre-paid plan sales by over 70% in the final quarter of last year should come as no real surprise.

Seeing changes in price and aggressive advertising, we understood it would not be investing so heavily without positive returns. What we don't know yet, and won't until the Funeral Planning Authority publishes its annual statistics, is just how many of those plan sales were taken from Independents.

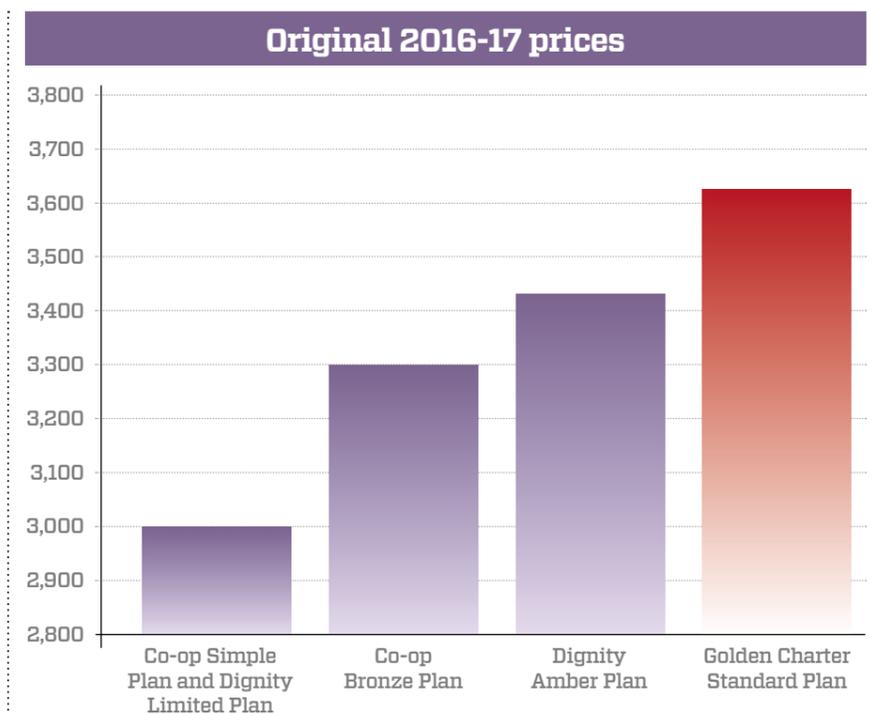
The market

Besides the Co-op, there is lots happening. Many funeral directors didn't increase prices in 2016 and several are now offering a 'direct to cremation' option; media and parliamentary interest in funeral poverty issues is gathering momentum; crematoria are routinely marketing out of hours slots; and the Co-op, Dignity and Age UK have all launched limited plans.

All this combines to put pressure on margins for everyone involved in the funeral profession. While Co-op activity may have had limited impact on your locality to date, it will only be a matter of time as we anticipate it will continue to advertise heavily for some time and may continue to discount prices.

Funeralcare has built a proposition based on a price point promoted to attract customers. In reality, it carries out few funerals at those prices. Its published average funeral price shows that, on average, it charged more than SAIFCharter members for similar services in 2015.

The headline price simply attracts traffic from Independents by giving the impression that better value is available from the Co-op! While there is little doubt Independents offer better value and a tailored service proposition appropriate to their locality, over time this Co-op pricing strategy will inhibit your market share.



Golden Charter's response

To respond, we will aggressively discount our plans until 31 March to win back market share for Independents, and we have introduced a new 'Value Plan'.

Value Plan features

- Full funeral director services for cremation or burial
- Disbursements included
- Will included
- Funeral service at place of cremation/burial only
- Date and time selected by funeral director

Clearly this comes at a cost for Golden Charter and for Independents, but having consulted shareholders up and down the country recently, it's clear winning families remains your number one priority.

As Frank Lynch, of Glasgow's Frank J Lynch Funeral Directors, put it: "The

Co-op plan pricing is costing me business. Golden Charter needs to do something about it so that we can compete."

We will offer plans at these prices directly and Independent Way will be available at appropriate prices nationally. I would urge all Independent Way sellers to look again at the Co-op prices in your area. If you are one of the few Independents offering plans at higher levels, you should think seriously about ensuring you can promote a direct comparison to Co-op headline prices.

Discounting these plans will mean lower resultant maturities - but still the best in the industry, particularly for exclusive sellers.

An up-side will be a surge in allocations from our direct and intermediary business; this too will build future volumes. This is just part of our ongoing support.

	Value Plan	Standard/ Simple Way	Select/ Traditional Way	Premier/ Exclusive Way
New price	£2,895	£3,295	£3,650	£3,899
Old price		£3,625	£3,995	£4,540



Masterclasses in 2017

A new series of events will be held across the country after great interest in last year's gatherings

New Marketing Masterclasses are set to take place this year, following the success of the events in 2016.

Two rounds of Masterclasses were held last year, after the first set of events attracted 85 independent funeral directors in a range of unique venues. Two further Masterclasses took place

in December after feedback showed that almost every attendee would be interested in future events of the kind.

Golden Charter Director of Funeral Director Sales Malcolm Flanders said: "By aiming specifically at the independent funeral director, the Masterclasses' topics and speakers can be specially tailored. "That means funeral directors who

have succeeded in different areas of marketing are tapped to give their specialist experience, and the advice of other speakers looks at situations unique to the funeral profession."

More details on the Masterclasses, which will be held in new venues and areas, will be available as the year progresses.

Winter deaths almost half of 2014/15 spike



Return to average levels but Government accused of still not doing enough to help the vulnerable

The annual increase in deaths over winter has returned to average levels following a spike in 2014/15, according to the Office of National Statistics.

"Excess winter mortality" was at 15% in 2015/16 - meaning 15% more deaths took place in winter than the other seasons.

At 24,300, the number of extra winter deaths is almost half the 2014/15 figure, and is in line with the recent average.

Winter mortality has generally been falling for decades, and the 2014/15 increase marked the highest levels in 15 years.

In December, Labour MP Dan Jarvis criticised the Government for "complacency" in how it deals with the issue of winter deaths.

The response came after the Government confirmed that 2015's Department of Health Cold Weather Plan

would not be updated "until further notice". According to the *Yorkshire Post*, he said: "Over the last five years, over 152,000 people have lost their lives in Britain due to the cold.

"When you begin to look into why more people die each winter it quickly becomes clear that many of these deaths are entirely avoidable.

"The Government needs to take responsibility for improving the heating, housing and health of the most vulnerable in society.

"Their annual Cold Weather Plan should be just that - a new strategy published every year that builds on the learning from previous years and effectively addresses the complex causes of excess winter deaths."

The Department of Health answered that NHS England and Public Health England do "extensive work" every year to plan for the winter.

alzheimers.org.uk

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Thank you

Alzheimer's Society operates in England, Wales and Northern Ireland. Registered charity no. 296645.



Chinese funerals



Chinese officials have announced a move to ban expensive wedding gifts, after calling for a halt on extravagant funerals.

According to the *Financial Times*, officials in central China's Henan province have issued an action plan on "transforming social traditions".

Officials have stated that the draft rules are aimed at protecting the savings of poor and elderly residents, with many feeling forced to offer lavish wedding gifts.

The county is also establishing a Joy and Grief Board of Supervisors to enforce the measures.

In 2015, the culture minister condemned the rural practice of using strippers to attract attendees to funerals.

In rural China, strippers are invited to funerals to attract large crowds, as a well-attended funeral is a sign of good fortune in the afterlife, according to the *Wall Street Journal*.

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SAIF AGM AND BANQUET WEEKEND 24 TO 26 MARCH 2017

It is the final countdown to SAIF's 2017 AGM and Banquet Weekend.

Preparations are well underway and the SAIF website (<http://saif.org.uk/>) will be updated with more information as it comes, so remember to check for

more details. Featured in this page is a timetable of activities for this year's event.

The event will run from Friday 24 to Sunday 26 March at The Old Swan, Harrogate and a range of high-profile speakers and sponsors will be joining

the weekend to help create a memorable event for all SAIF members.

To find out about further sponsorship opportunities, please contact SAIF Business Centre on 0345 230 6777.

TIMETABLE OF ACTIVITIES

Friday 24 March



2.30 - 4.30pm: Gordon Reid shares his story from illness to world number 1 wheelchair tennis champion and double gold Paralympian

Murder Mystery Dinner

Saturday 25 March

9.30 - 10.45am AGM

10.45 - 11.15am Refreshments

11.15am SAIF Education Seminar: Succession Planning

12noon SAIF Education Seminar: Marketing Your Business

1pm Buffet Lunch

2.30pm Cheese & Wine Tasting

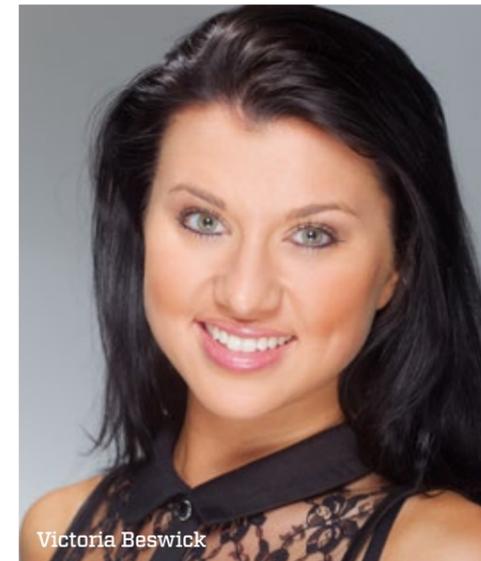
7.00pm Banquet - 3-Course Meal with Entertainment

Sunday 26 March

10.00 - 11.00am Refreshments with the Installation of Officers

Sponsors - SAIF thanks the following companies for their support:

Allsops CTF • Association of Independent Celebrants • Bradnam Joinery • Polstead Press • Scottish SAIF • Superior UK Automotive • P & L Manufacturing • Redwood Collection • Zebra Finance



Victoria Beswick

MAKING MARKETING WORK

With increased pressure from competition and growing demand for bespoke funeral services, SAIF members are encouraged to discover the importance of campaign planning

On Saturday 25 March, guests' at the SAIF AGM will hear from a range of speakers. Victoria Beswick and Richard Pearce will be presenting the SAIF business seminar with a seminar entitled Making Marketing Work.

Victoria said: "The main key points that I want to try to achieve are to make sure that the presentation adds something useful

for the delegates business, getting people to focus on what they do best and how they present themselves to the public/potential clients, and that any marketing should not be a 'one strategy fits all' process and the importance of 'planning', such as using any marketing budgets wisely and thoughtfully and not 'fighting fires'. Also the importance of some analysis of a campaign and realistic expectations, so that the

outcome is positive against money spent."

This promises to be an insightful and engaging business seminar as funeral directors face a fast-changing environment with increased pressure from competition, pressure on costs and evolving expectations on bespoke funeral services.

Look out for the March issue of *SAIFInsight*, which will include more detail on this year's SAIF AGM.

SAIF AGM profile: Trident Marketing, a family business

Trident Marketing is a family run business and has been established for 30 years. Originally set up by Richard Pearce and his wife Yvette, the company has grown from a print management service to a company that now employs 14 staff and offers a full marketing service to a wide range of clients based throughout the UK.

Richard and Yvette's

daughter Victoria has been involved in the business for the past 10 years. She was originally in the performing arts industry performing as a singer and actress in many shows both nationally and internationally and in 2015 became the Managing Director.

Trident Marketing prides itself in understanding clients' needs and developing realistic marketing plans

that not only fulfil their purpose, but stay within a client's budget. The team has an in-house graphic design team who are able to create bespoke and considered designs. Its dedicated project managers ensure a project runs smoothly from start to finish, enabling the client to have a personal single point of contact.

Trident's aim is to help their client's business

reach its full potential. Its services include marketing plans and implementation, print, design, computer generated imagery, signage, advertising, exhibitions and events, photography and promotions.

Whatever a company's requirements, large or small, Trident can offer a variety of marketing, promotional, print and design solutions that exceed expectations.

SAIF AGM & BANQUET WEEKEND

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

BOOKING FORM

DELEGATE'S NAME: _____ COMPANY: _____
 ADDRESS: _____ POSTCODE: _____
 TELEPHONE: _____ EMAIL: _____

- Single rooms are **£85 per single occupancy, per night** ■ Double rooms are **£155 occupancy per night**
- More details about the banquet ticket will follow in the March issue of *SAIFInsight*

WEEKEND ITINERARY

- Friday lunch - Associate members Luncheon (by invitation)
- Friday afternoon guest speaker - Paralympic gold medallist Gordon Reid
- Friday evening - 'Murder Mystery' event
- Saturday morning - SAIF AGM and business seminars
- Saturday afternoon - Cheese & Wine tasting
- Saturday evening - Banquet
- Sunday morning - Inauguration of the Officers

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

Return form to: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire, CM21 9DB
 Alternatively, please email linda@saif.org.uk to reserve your place • Telephone: 01279 726 777 • Fax: 01279 726 300
 Booking form downloadable from events on members area of the SAIF website.

MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Mr A Alsisi
 White Rose Funerals & Memorials Ltd
 31 Splott Road
 Splott
 Cardiff
 CF24 2BW

Mr S Helliar-Moore/E W J Davison/J M Davison
 Crescent Funeral Services Limited
 The Coach House
 Crescent Park
 Taunton
 Somerset
 TA1 4ED

Mr J Mead/ Mr K Mead
 Mead Family Funerals
 10 St John Road
 Wroughton
 Wiltshire
 SN4 9ED

Mrs D J Chapman/ Mr I Grant
 Forever Together Funeral Care Ltd
 8 Charlotte Street
 Portsmouth

Hampshire
 PO1 4AJ

ASSOCIATE MEMBERSHIP PENDING

Mr Nick Murphy/ Mr Rob English
 HS/EL Direct
 Meadowhall House
 3 Hayland Street
 Sheffield
 S9 1BY

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Mrs V Beswick/ Mr R Pearce
 Trident Marketing
 Anglia Ltd
 Trident House
 Cosford Rise
 Semer
 Ipswich
 IP7 6HL

FULL MEMBER CLOSED

McTigue Funeral Directors
 81 Bell Lane
 Ackworth

Pontefract
 West Yorkshire
 WF7 7JJ

The Parks Funeral Service (Branch of Baddick & Dymond)

Exeter Road
 Braunton
 Devon
 EX33 2JL

FULL MEMBER NEW BRANCH

Wessex Funeral Services Ltd
 106 Battery Hill
 Winchester
 Hampshire
 SO22 4BH

Lee Fletcher Funeral Services Ltd

12 The Pallant
 Havant
 Hampshire
 PO9 1BE

Exmouth and District Funeral Services (Branch of Shoobridge Funeral Services)
 26 Exeter Road
 Exmouth

Devon
 EX8 1PP

Matthews Independent Funeral Directors Ltd

23 Market Place
 Tetbury
 Gloucestershire
 GL8 6DD

Barrington's Funeral Service

49 Liverpool Road
 Formby
 Liverpool
 L37 4BT

ASSOCIATES CHANGE OF ADDRESS DETAILS

Clarke and Strong Ltd
 Stonebridge
 Trading Estate
 Rowley House
 Rowley Road
 Coventry
 CV3 4FG
 (Formerly at Parkside, Coventry CV1 2NE)

Scattering Ashes
 Hannahs@Searle

Hayne
 The Chapel
 Newton Abbot
 Devon
 TQ12 6NQ
 (Formerly at Bovey Tracey, TQ13 9HT)

SAIFinsure (Lark Insurance Broking Gp Ltd)

Simpson House,
 1st Floor
 6 Cherry Orchard Road
 Croydon, Surrey
 CR9 6AZ
 (Formerly at 28 Dingwall Road Croydon, CR0 2NH)

FULL MEMBER NOT RENEWED

Mr Fleming & Mr Cuthbert
 Fleming & Cuthbert
 Funeral Directors
 10 Mill Road
 Ballyclare
 Co Antrim
 BT39 9DY

Mr H Daniell
 W H Daniell & Son
 Funeral Home
 Mill Street
 Aberystwyth

Ceredigion
 SY23 1HZ
 (retiring)

Selsdon & Distict Funeral Service

204 Addington Road
 Selsdon,Surrey
 CR2 8LD
 (Business Sold)

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 21 February 2017



Reviewing the Funeral Expenses Payment

SAIF President Paul Allcock met with representatives of the Department of Work and Pensions to help improve the current application process

On 17 January, I attended a round-table ministerial meeting with Caroline Nokes MP and representatives of the Department of Work and Pensions (DWP). The meeting was part of the ongoing review of the Funeral Expenses Payment. The Minister was very keen to interact with the funeral directors present, and it gave both SAIF and the NAFD an opportunity to make ourselves heard. The time was limited, and subsequently there were many things left unsaid. There is, however, the continued opportunity for us to make proposals and to offer new ideas to help improve the current application process and to influence the review of the payment.

Much of the conversation at the meeting surrounded funeral poverty. On the train journey home, I had the opportunity to reflect on how this affects our businesses and to think

about some of the real difficulties we face with debt as funeral directors.

It has always been the case, in my 33 years as a funeral director, that one of the main roles is to act as an agent for our clients. To handle the payment of all associated expenses on the client's behalf. The funeral director then invoices the client for the funeral to claim back both the funeral director's charges, as well as all third-party expenses. In my experience, the third-party costs in recent years have increased significantly more than funeral directors' charges. As such, the percentage historically of around 30% of the overall funeral invoice being third-party expenses has, in some cases, risen to as much as 70%. However, it is commonly nearer 45-50% of the final invoice.

Subsequently, if there is any default on payment for the funeral, it is the funeral director alone who is left with a bad debt, even though, as stated above, as much as 70% of the invoice was not for funeral director services.

In recent years, this has become an ever-increasing problem with funeral poverty on the rise and many funeral directors are finding themselves in danger of going out of business. This is particularly the case for smaller independent funeral directors who do not have the resources to stand a debt from associated businesses on behalf of a client.

As a result of this problem, many funeral directors now ask for the disbursements to be paid in advance. This can then cause a great deal of distress for a family to have to find

a substantial amount of money before the funeral director will do anything to assist them. This often results in the family searching for a funeral director who does not require disbursements in advance to allow them to start the funeral arrangement process.

There is subsequently a great need to reassess the current common

practice and to find a way in which the burden of this debt is shared among all parties concerned with a funeral and not simply left for the funeral director to get into deeper financial insecurity.

It has recently been stated that any default on payment to the proposed new medical examiner will be stood by the authorities, so that no funeral director would be in debt for this part of the funeral. I intend to make proposals to all cemeteries and crematoria, with ways that they can also support our funeral businesses by taking responsibility for their share of any debt. Many churches will waive fees if it is known that there is a family in financial difficulty. And in these times of particular poverty, it is essential that we work together for the good of the bereaved and all of our businesses. I would not expect companies to waive their fees, but I do think it is fair to expect them to share responsibility for the debt.

I would be very happy to receive any and all comments and suggestions from members on this subject.

On a much brighter note, the SAIF AGM and Banquet Weekend is now fast approaching, and so also is my time in office as your President. I am thoroughly looking forward to the whole weekend and meeting many of you for both business and social interaction. I am also looking forward with a little trepidation to the days leading up to the AGM when I shall be cycling from Berwick-on-Tweed to Harrogate. You will find more on this elsewhere in this issue of *SAIFInsight* (see page 9).

BEST WISHES TO YOU ALL
 PAUL ALLCOCK

“MANY CHURCHES WILL WAIVE FEES IF IT IS KNOWN THAT THERE IS A FAMILY IN FINANCIAL DIFFICULTY”





TRAINING FOR SUCCESS

The Independent Funeral Directors (IFD) College provides essential vocational education for SAIF members and their staff

WORDS: STEWART MCROBERT

Future proofing your business means investing in your staff and their development. Training is crucial and one place that delivers specially designed education is the Independent Funeral Directors (IFD) College. For more than 20 years, this college has been providing essential vocational training for SAIF members and their staff.

Firms up and down the UK

have benefited from the IFD College. Among them is Mark Shaw Funeral Services, which operates from two offices in Aberdeen. The company has six full-time and several part-time staff.

According to owner Mark Shaw, using the IFD College has a number of advantages, including allowing his relatively small company to provide training for staff as soon as they enter the business.

“It offers a practical approach where people can take things step-by-step. You

can take one module and get a certificate then go on to do another if it’s appropriate and you choose to do so.

“Logistically it’s a great option too. We are based in Aberdeen and alternative training can sometimes only be available in Edinburgh or Glasgow. For staff that would involve a weekly or fortnightly evening class and with travelling it’s just not feasible. With the IFD College there’s a lot of home study which makes things easier.”

Experience

Mark has his own experience of using the College. He began taking courses approximately seven years ago and completed all units within two years. Since then, he’s encouraged his staff to take advantage. One staff member completed all units within a year. Another has just one more module to do, while a new employee who has been with the company for a matter of months is about to embark on the course.

Mark believes the ability to offer training

“A PRACTICAL APPROACH WHERE PEOPLE CAN TAKE THINGS STEP-BY-STEP”

Mark Shaw

from the outset confirms to newcomers that the company has a personal development ethos they can benefit from. When it comes to recruitment, if people in the wider sector know that he puts his staff through training he is likely to attract serious, career-focused applicants when he advertises a vacancy.

He is also confident this approach is good for team cohesion and creating a professional environment. “It helps promote the business in different ways,” he added. “For example, when clients visit one of our premises they

see certificates on the wall, which helps reinforce our credibility.”

Crucially, it encourages staff to sit down and think about what they do and experiences that they might not come across in a normal working week. “They might be asked what they’d do if faced with an angry client, or if they are part of a funeral cortege and the vehicle they are in breaks down,” noted Mark. “Raising these sorts of scenarios gets people thinking.”

In terms of growing the business, the benefits are wide ranging. Mark added: “For example, when it comes to tendering for public sector work, I can point out that our people have recognised certificates covering important areas of business practice.

“Similarly, if and when licensing is introduced to the funeral profession in Scotland – as some have suggested it might – companies with qualified staff will find it easier to prove that they have a professional and responsible approach.”

Although it already provides useful courses Mark believes the College has an opportunity to expand its offering. “I would like to see the College growing and developing its training options to cover areas like independent business management, marketing, detailed care of the deceased, legislation and so on.”

South west view

At the other end of the country there is another firm which has made very good use of the services offered by the IFD College.

Grassby Funeral Service is a family business with seven branches – two in Devon and five in Dorset. The operation is an offshoot from a stonemason business founded by Benjamin Grassby in the 19th century. There are approximately 60 staff in total.

Peter Grassby is one of three brothers who currently run the business. He said: “We’ve been using the College for two years now. Five staff have completed the courses and four more are going



Michelle Nicol (left) and Anne-Marie Freeland, from Mark Shaw Funeral Services, with Scottish SAIF President Mark Porteous

FOUR COURSES AND A FELLOWSHIP

The IFD College offers four regular courses, each split into units. Students can register for all or any of the units, although it is recommended that the health and safety units are studied first.

Students receive a certificate for each completed course – all work must be completed within two years.

Health & Safety for Funeral Staff

Aimed at all staff employed in funeral work and should ideally be a first step in funeral service training. Course contents range from hygiene to manual handling.

Foundation Funeral Practitioner

Aimed at all staff employed in funeral work and include the basic skills of measuring, taking first calls and identification, in addition to the conduct expected of those employed in the sector.

Funeral Operative

Designed for members of staff who provide manual skills in the operation, whether they are called operatives, technicians, drivers or bearers. Course contents range from driving and vehicle maintenance to coffin fitting and finishing.

Funeral Administrator

For those usually known as administration staff, funeral arrangers or receptionists. Course contents range from arranging a funeral to repatriations.

Certificate in Funeral Practice (Cert. FP) and Fellowship

Learners who successfully gain a combination of specific units will be awarded the Certificate in Funeral Practice (Cert.FP) and will be invited to become a Fellow of the College, which allows them to use FIFDC after their name as well as Cert.FP.

“THE IFD COURSE IS GREAT BECAUSE THERE IS NO SIT DOWN FORMAL EXAM AT THE END OF THE DAY. INSTEAD, IT’S CENTRED ON COURSE WORK AND VOCATION TRAINING.”

Peter Grassby

through modules at the moment.

Peter believes the format of the training offered is particularly suited to his people’s needs. He said: “Many of our staff come into the business later in their careers and it may be some time since their last experience of training and education.

“The IFD Course is great because there is no sit down formal exam at the end of it. Instead, it’s centred on coursework and vocational training. That definitely suits many people.”

The firm has had a range of staff taking part, including funeral directors, assistants and administrators. Each gets to learn more about those parts of the business that they don’t operate in every day.

Peter said the course has helped promote the idea of continuing personal development. One member of staff is following up the IFD College course by

pursuing other professional qualifications. The optional units on offer mean that it is possible to target the needs of each individual.

“As well as demonstrating to clients the readiness of our business to grow and develop, the training enhances staff credibility, and their own self confidence. And, by helping ensure our people have a broader knowledge, it allows us to develop our customer service.

“We will continue to use the College, as well as pursue other options that are available.”

Going back to Mark Shaw, he neatly summarised: “Staff who have gone through the IFD College courses have a great sense of achievement. It’s convenient, it’s very good for credibility, it’s an excellent way of being seen to take our profession seriously and it plays an important part in helping to safeguard your business.”



Paul Budden, left, was presented with Certificate by Sam Wilding, Area Manager for Weymouth

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BURDEN OR BENEFIT?

The prospect of industry regulation may be a cause for concern but, suggests one expert, it could help raise standards and improve public confidence

WORDS: GEMMA FRASER

Funeral directors up and down the country will have been following developments on industry regulation with a great deal of trepidation as they anticipate the impact it could have on their business.

While regulation would ensure minimum standards and allow for greater scrutiny of the profession – including the ability to prevent people who do not adhere to standards from practising – it may also add to the burden for funeral directors and require significant changes to be made.

There are currently a lot of unanswered questions. For example, would regulation of the funeral profession be beneficial? What would regulating the profession achieve that cannot be achieved already?

“ONE THING IS CERTAIN – FUNERAL DIRECTORS HAVE TO BE PREPARED FOR CHANGE”
Simon Bloxham

What are the disadvantages of regulating the funeral profession?

But while the answers remain up in the air, one thing is clear: regulation is on the political agenda, and funeral directors have to be prepared for change.

The biggest change businesses could see is the introduction of routine inspections by an independent regulator.

Simon Bloxham, Health & Safety Strategist for Safety for Business, has been examining what implications regulation could have.

“One of the main things is a stricter inspection regime,” he explained. “The only time a funeral director is currently inspected is if they’re a member of an association such as SAIF, or if the local council knocks on their door if they’ve decided to go and have a little look. That could be because the local authority has its own targets to inspect premises, or because they have received a complaint. At the moment, inspections are very ad hoc.”

Regulation would see the Health and Safety Executive (HSE) take a greater interest in what happens within a funeral home, according to Simon.

“If it regulated, what it would mean is the Health and Safety Executive would get more involved. There would be more guidance and more details on how to comply,” said Simon.

“If you’re a funeral director and want to find out how to comply with infection control matters – so if a body comes in



with a disease, how do you stop the disease spreading to staff? – then you can already get the information from the HSE. They have regulations that funeral directors have to follow, but the HSE doesn’t have enough people to go out and carry out inspections routinely.

“What could also happen is that local authorities decide to visit as they may see

an opportunity to generate further income by applying the Fee For Intervention cost recovery scheme.”

Simon compared the new proposed regulation within the funeral profession to that which has been introduced within the care home industry in England. The regulation meant all health and adult social care providers became legally

responsible for registering with the Care Quality Commission (CQC).

The regulatory body licenses care providers if they meet essential standards of quality and safety.

Simon explained that prior to this strict regime, some care homes were routinely operating below standard – and getting away with it.



Regulation could address areas such as dust from stonemasonry work in funeral parlours or proper lifting of coffins

He said: "At one stage, there were a number of care homes being created because they were money-spinners, as they could get cheap labour in to look after the residents. There was some regulation, but not much – until the CQC for health care was set up to carry out comprehensive checks on the standards that are there.

"They were very good at finding out what was going wrong and where health and safety standards weren't being met. On the face of it, the care homes might have looked like everything was fine, but the CQC looked at lots of documentation, spoke to residents and relatives and looked at complaints, and got a true picture of the level of standards.

"Over the last 10 years, CQC has got a lot stricter and much more professional in what it does and carries out thorough inspections at care homes over two or three days. They are given ratings: inadequate, requires improvement, good, or outstanding.

"If you are choosing a care home, you can view the reports online so you know exactly the service you are getting. There are still problems, and there are still providers that aren't great, but they are improving and people in that business are there not just to make money, as they once were, but actually to provide care."

Simon believes that the funeral profession could benefit from the type of inspection regime introduced in the care home sector – though he doesn't necessarily think further regulation is needed.

He said: "SAIF looks at standards for funeral care, but also for health and safety too, and makes sure you have your risk assessments in place.

"There is already an element of regulation through SAIF because it could withhold your membership if you don't meet its standards. If you're a member of an association such as SAIF, then you are not going to get away with doing the wrong thing for long.

"Personally, I don't think there's any



need for further regulation in the industry. What we do need is for all funeral directors and funeral homes to be inspected on a regular basis."

Simon continued: "Further regulation would result in only a few significant areas being tightened up.

"These would be infection control and hazardous substances; manual handling of the deceased; and stonemasonry. Stonemasons are linked with funeral directors as they often share an area they can work in. There is an issue of silica dust, which the HSE is keen to improve, and it's caused by drilling and chipping stone. We often find this isn't very well regulated because no one generally goes and inspects stonemasons.

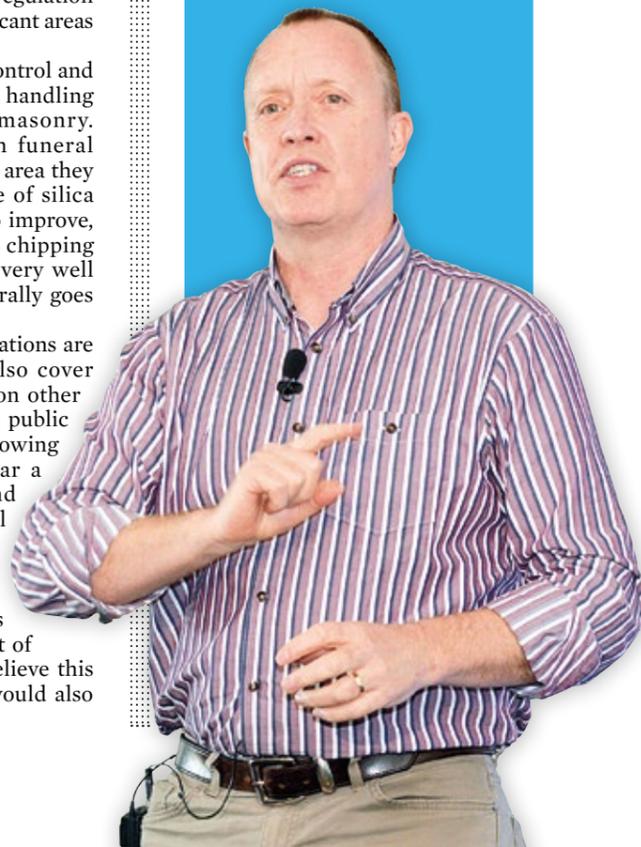
"The health and safety regulations are not just for employees, but also cover the effects that any work has on other people such as members of the public and volunteers. So if you're allowing members of the public to bear a coffin at a service, health and safety law states that funeral directors have to make sure that people are aware of the dangers and how to lift properly."

Simon added: "Care homes have vastly improved as a result of regular inspections and I do believe this stricter regime of inspection would also benefit the funeral industry." ●

SIMON BLOXHAM

Safety for Business

Simon Bloxham has worked in the safety industry for more than 30 years. He started his career in safety as a Fire Officer working in Hertfordshire and London Fire Services. He holds a degree in the Management of Occupational Health and Safety and regularly lectures at colleges and universities. He is the Managing Director at Safety For Business (UK) Ltd, which is the preferred supplier of health and services to SAIF.



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DON'T SIT ON DEBT, ACT ON IT

SAIF Resolve is available to help members collect outstanding debt and ensure funeral directors are not left out of pocket

The financial pressure on funeral directors is greater now than it has ever been. And it is compounded when clients fail to meet their bills.

Fortunately, SAIF members can turn to SAIF Resolve, a professional debt recovery service, if they find that chasing money they are owed is proving a fruitless exercise.

SAIF Resolve is operated by the Association by debt recovery specialist Scott and Mears, and it has been providing an effective service for a number of years.

Bill Baddeley of SAIF Resolve explained: "We offer no-win no-fee debt recovery, legal action, enforcement of legal action and tracing of debtors. We have our own in-house solicitor, as well as collectors and admin staff. And we're fully versed in the needs of funeral directors."

When people need help, the process usually starts with a call to the company.

As well as communicating with debtors by post, the SAIF Resolve staff will telephone if they have the necessary details. However, they do not make any visits or door-knock. "More often than not we don't get debts in one go, so we have the capacity to arrange

a repayment programme," added Bill.

He believes there is an increasing need for the service that SAIF Resolve provides. "Most funeral directors have an outstanding debt of some kind. Some of our clients have been chasing numerous debts. At one time people made sure they paid the funeral director before anything else. Nowadays, you get the impression that funeral directors are often among the last people to be paid.

"In my experience, the average outstanding debt for a funeral director is around £1,000-£2,000, which, in most cases, means their profit is wiped out."

He counsels against letting debts slip. Since SAIF members are usually well known local businesses if someone doesn't pay their bill and is not pursued, word can get around: 'If you don't pay your bill at XX Funeral Directors and keep your head down, nothing will happen.'

Bill said: "That's why I say to clients if we don't get anywhere you should consider taking out a county court judgment. That lets people know you are ready to take action if needed. Even if you don't get your money back people will realise that if they don't pay they will have a judgment against them."

SAIF Resolve mostly operates in England and Wales. It can help in

Scottish cases too, even though the legal system is different from the rest of the UK. As far as results are concerned, in 60-70% of cases SAIF Resolve obtains a single repayment of the outstanding debt or a repayment plan that recovers the money on a monthly basis.

What may be surprising is that many debtors are grateful. Bill believes that most people want to pay their debts, but sometimes they bury their head in the sand if things are getting too much for them. When they realise SAIF Resolve are reasonable and will take a repayment plan they are grateful. Bill has even received Christmas cards from debtors.

"So, the key message is if you've got money owed to you, do something about it," he said. "Losing money can put your company in serious trouble. The quicker you act, the more likely it is that we can collect it. If you've exhausted your own debt recovery process contact us as soon as you can - certainly within 90 days.

"If you want to find out more you can visit our website, but the best thing to do is pick up the phone."

For more information, visit www.saifresolve.co.uk or phone 01702 312737.



Bill Baddeley

Update

NEWS FROM KINDRED ASSOCIATIONS

Funeral directors asked to be diligent and remove GTN patches from deceased patients who are to be cremated

Following reports of explosions in operational cremators from member cremation authorities in October and November 2016, the FBCA launched an investigation into the possible causes. The investigation involved the Medicines and Healthcare Products Regulatory Agency (MHRA) and subsequently a number of suppliers or distributors in an effort to establish the volatility of pharmaceutical nitroglycerin patches (GTN) that had been found to be present on the bodies that were being cremated when the explosions were reported.

Our enquiries focused on the possible outcomes if such a 'patch' was left on a deceased person when the body was sent for cremation. We understood the substance used in the 'patch' is closely related to TNT (Trinitrotoluene),

which of course is highly explosive.

It transpired that MHRA was unable to help us directly with the enquiry and we relied upon the goodwill of the suppliers to provide us with the relevant information. The level of helpfulness exhibited by the suppliers varied significantly.



However, advice received from a registered clinician engaged as the Director of Clinical Affairs for one of the suppliers, advised the following: "I am not able to provide any factual advice in the absence of scientific evidence. However, as a clinician myself, I would suggest

it would not seem unreasonable to make a pragmatic attempt to remove any foreign material, including such patches, from a body prior to cremation where their presence is known. Until I have additional information, it may

help you to consider that normal advice to the public on disposal of unwanted pharmaceuticals is to take them to a pharmacy."

The FBCA is continuing to lead on this investigation on behalf of the cremation sector. It is hoped that representatives from the key organisations will be able to meet with representatives from the funeral directing profession to map out a solution to the current issues that face operators of crematoria, with the potential explosive nature of the GTN patches and the disposal problems that may subsequently create difficulties for funeral directors.

We will, of course, be happy to provide further information to interested parties as it becomes available.

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

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BEREAVEMENT SUPPORT PROPOSAL

On Thursday April 6, an updated payment system will be introduced. **Caroline Nokes**, the Minister for Welfare Delivery, has announced what changes the new system will bring

A new Bereavement Support Payment is set to go into practice on Thursday 6 April, extending the number of people who can claim it and adjusting how payments are calculated.

The updated payment deviates from the old system in several ways. It will not be taxed and will not go towards the benefit cap, and will now be available to anyone younger than pension age with a child, or childless people over 45 whose husband, wife or civil partner has died.

Finally, the payment will now offer support for 18 months rather than 12, as recommended by the Work and Pensions Committee and bereavement support groups – although monthly payment amounts will be reduced as a result.

Caroline Nokes, the Minister for Welfare Delivery, announced the updated payment last month.

She said: "Losing a spouse or civil partner can be devastating and we want to provide people with easily accessible support to help them through the difficult period following bereavement.

"The old system could be unfair, complex and also act as trap preventing people from moving on with their lives. That's why we are modernising this support into a simple, uniform and easy-to-understand benefit that better reflects society and helps people through what can be a very difficult time."

The amount of assistance offered through a Bereavement Support Payment amounts to a £3,500 lump sum (or £2,500 for those without children) followed by 18 monthly instalments of £350 (or £100).

The Work and Pensions Committee welcomed the news. In its report last



Frank Field MP

year on support for the bereaved, the committee had recommended "a cost-neutral method of extending the [payment] to 18 months through a reduction in the lump-sum payment".

Committee Chair Frank Field MP said: "We are pleased the Government has today announced an extension of the period for which [Bereavement Support Payments] will be paid from 12 to 18 months.

"This is a very important change for families at what is invariably a traumatic time; not least because it means payments will no longer stop on the anniversary of the death. The Government should be applauded for listening to the evidence that we were so moved by."

Caroline Nokes also underlined simplicity as a focus of the changes.

She added: "The new benefit modernises and simplifies the current complex system of bereavement benefits. It shifts the focus of bereavement benefits from replacing the deceased spouse or civil partner's earnings to helping with the additional and more immediate costs of bereavement."

Caroline Nokes MP

Scotland uses first new powers

Scotland is set to use its new, devolved social security powers for the first time.

While Universal Credit is still a reserved power of Westminster, the Scottish Government will use its new powers to ensure some people can receive their credit payments every fortnight instead of every month. The proportion devoted to housing can also now be sent directly to claimants' landlords if they wish.

Social Security Minister Jeane Freeman told *BBC Radio Scotland's 'Good Morning Scotland'* that the frequency of payments was a major issue for people on budgets.



Jeane Freeman MSP

She said: "Knowing that a payment is coming to you, for the benefit that you are entitled to every fortnight, makes that budgeting exercise easier for those households and that means you can make better decisions and be more in control of your finances over those two-week periods."

Other parties said the Scottish Government could do more.

According to the *BBC*, Annie Wells of the Scottish Conservatives said: "I welcome the fact the UK Government has given the Scottish Government these powers. However, the Scottish Government has now shown that they'll only use a small portion of the powers devolved

through the Scotland Act. I want to see them use more of the powers.

"They've asked for a hold-off for three years to take all these powers on board. It's alright complaining and not governing, but we need to see them actually governing and using the powers they were given."

Jeane Freeman said changes to Universal Credit was limited by the UK Government's systems, and said the Government was in talks with the DWP about making changes, particularly to the issue of one payment being made to one household member – a situation criticised by groups like Scottish Women's Aid, which highlighted the potential for "financial abuse".

New plans for devolved social security powers are to be rolled out in various areas, including powers over funeral payments. A funeral costs plan is set to be published this year to outline how Scotland will deal with funeral payments.

NORTH WEST TOPS PUBLIC HEALTH FUNERALS

Increasing funeral costs have led to a rise in public health funerals in Blackpool, with the north west surpassing London as the area with the most "paupers' funerals".

According to the *Blackpool Gazette*, Paul Maynard, Conservative MP for Blackpool North and Cleveleys, said: "The cost of funerals is becoming an increased burden for those families who unexpectedly find themselves bereaved and don't have the money to pay for them."

In 2016, Blackpool Council took responsibility for burying or cremating 62 people – nearly double the average number for the previous five years. That number rises to 110 when the number cremated by Victoria Hospital is taken into account.



Burial rights reform proposed

A Bill to ensure people's wishes about their burials are legally binding has passed its first reading in the House of Commons.

David Burrowes, Conservative MP for Enfield, Southgate, proposed the Bill after a constituent came to him. She said she had no power to honour her mother's

wish to have her ashes scattered on her husband's grave, because the exclusive rights were registered with an estranged sister.

Mr Burrowes said: "A grave owner should not be able to block other family members from having access to their family grave."

"Arrangements for funerals and burials have become over-bureaucratic

and expensive, and in some cases contrary to the wishes of the person who has died. We can and must do better."

He also noted that as far back as 2004, Home Secretary David Blunkett called burial law "out of date".

The Bill would place a statutory requirement on anyone involved with arranging burial,

to ensure that they "take greater responsibility for considering the deceased's wishes", and would also give Wills and public registers more significance.

Having passed its first reading, the Bill will be prepared for a second reading on Friday 24 March. Before passing its reading, Labour MP Chris Bryant voiced doubts that it would have time to pass.

HEAL A BROKEN HEART

Following the news of Debbie Reynolds' tragic death just a day after her daughter passed away, Dr Bill examines how we can help the bereaved find ways to go on...



egendary actress Debbie Reynolds died just one day after her daughter Carrie Fisher, most famous as Star Wars' Princess Leia, passed away.

Carrie suffered a heart attack on a plane the Friday before, dying in hospital four days later. The very next day, Debbie was rushed to the same Los Angeles hospital suffering a stroke. Her son, Todd Fisher, confirmed her death on

Wednesday evening, saying: "She wanted to be with Carrie... and then she was gone."

The media headlines declared she died of a "broken heart". There is significant medical evidence that might substantiate that theory. Dr Mark Creager, past President of the American Heart Association, writes: "A 'broken heart' really is an event where the heart ceases to function normally and is prone to heart rhythm abnormalities."

The research of Dr Sunil Shah of St George's University in London also suggests losing someone may double the risk of having a heart attack or stroke: "We found quite clearly that people who had lost [a loved one] were at twice the risk of having either a heart attack or stroke in the first month."

The term 'broken heart syndrome' is known clinically as 'stress cardiomyopathy'. Most often triggered by a stressful event, the heart muscle is 'overwhelmed' by a massive flood of adrenaline which produces 'ballooning' in the left ventricle caused by the bottom of the heart not contracting properly. In the 1990s, Japanese researchers coined the term 'takotsubo cardiomyopathy', taken from the Japanese name for a 'fishing pot' to trap octopuses, which has a similar shape to the ballooning heart.

While some suggest that this reaction is intended to protect the



Funeral directors are aware of how stressful death can be on loved ones

heart, medical proponents of 'broken heart syndrome' speculate that in any situation of overwhelming shock, the heart muscle is suddenly weakened or stunned. Usually the paralysis eases, but occasionally the acute stress can lead to a cardiac arrest or stroke due to the disturbance in the heart's intrinsic electrical activity.

So whether Debbie died of a 'broken heart' or stress cardiomyopathy, where the stress of her daughter's death caused her arteries to seize, or whether her stroke was the result of blocked arteries, is left to medical examiners to decide.

But as professional people intimately connected to those experiencing high stress after a death or crisis, we need to be aware of the dangers. People must understand that while their response is normal, their fears and concerns will be diminished as they see and discover ways and even reasons to live beyond this experience.

Avert a catastrophe: The initial goal of crisis management is to avert a catastrophe. Try to calm the situation down as much as possible. Offer reassurance that, as serious and difficult as this situation is, what they

are experiencing is normal for this stage. One report said Debbie Reynolds was planning her daughter's funeral when she suffered the stroke. That is stress. Help the person defuse.

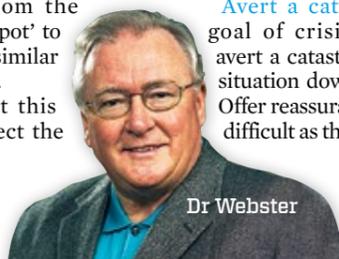
Listen: Realising they are being heard lessens a person's anxiety and gives them the feeling they are in a place where help will be forthcoming. Hear their struggles and challenges; learn what they need to accomplish to 'get through'.

Help restore balance: Help the person to see the whole picture. Many times after a death, all people can focus on is that one aspect: "My loved one has gone and I won't be able to survive without them." That concern is understandable, but is not the whole picture.

Reasons to go on: The struggles of today can be overcome. Giving people reasons to keep going is crucial. Supportive people with whom they can share feelings can help relieve stress, as can physical activity and relaxation therapy. People at risk of 'broken heart syndrome' need to know there are people who care about them – and for whom they can still care.

But sadly, for some people, the loss seems just too great. We can show them it doesn't have to be so, and that with our and others' support they can find ways to go on. ●

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

BUSINESS UPDATE FROM THE CHAIRMAN

Robust response to protect our market position from competitors' challenge

The Golden Charter board has been working hard to adapt to an increasingly dynamic funeral and funeral plan market and understand the emerging threats from several quarters, while ever mindful of the full impact of decisions on the shareholders and their long-term success.

As your representative, I addressed all members of Golden Charter staff in January at their annual company-wide conference. My aim was to encourage a broader understanding of funeral director culture: our strengths and weaknesses and how we perceive our relationship with Golden Charter, the good and the bad. I can report that our company is in good shape, more than aware of its weaknesses and aligned with our collective values of personal service and customer focus.

The recent SAIFCharter price survey was successfully completed - thank you to those businesses that took the time to respond. The evidence we gathered will become highly relevant in the coming months. There were a significant number of member firms that chose not to respond and I particularly wish to highlight to them two matters that are keeping me up at night, which I hope will remind them of the need to work as a collective - without doing so, we will be unable to maximise our effectiveness and almost certainly weaken Golden Charter, a company we own that has only our best interests at its heart.

The first concern is the revitalised Co-op, which has announced a plan sales increase of 73% in the last three months of 2016. This was achieved by dropping its basic plan price to one significantly below ours, accompanied by aggressive and effective marketing, particularly online and on TV, showing a direct comparison with Golden Charter plans.

We are certain this action is promoting a price sensitivity within the funeral plan market which had not

“MY AIM WAS TO ENCOURAGE A BROADER UNDERSTANDING OF FUNERAL DIRECTOR CULTURE”



been present previously. One thing is certain: our superior service levels and quality of care are no longer enough, particularly online.

After taking soundings with funeral directors, we have chosen to make a robust and immediate response - discounting our standard plan range to match Co-op prices. This will result in lower payments on maturity for these plans when allocated in the future and those standard plans sold directly by funeral directors. The funeral directors consulted were steadfast in the view that they would support this measure to protect our current collective market position as the largest seller of plans in the UK and demonstrate that we aim to continue to serve our communities with our values and service.

This action will create challenges to those selling the standard plans, but the option to offer Independent Way using your own prices remains. The Co-op also has several marketing initiatives focused on its at-need price levels.

The second challenge is so-called 'direct cremation', sometimes called

body disposal. Our findings are that it is increasingly sought by bereaved families, and I would appeal to all SAIFCharter funeral firms to offer such a package and advertise the fact, particularly on your website. In my own firm, we introduced this service at the beginning of January and did two direct cremations within the first two weeks - a pattern repeated for other recent 'converts' within the SAIFCharter Executive. We have learnt this is about a lifestyle choice rather than funeral affordability, and offering it maintains our relevance to the evolving needs of our communities.

I hope you will join me at the SAIF AGM in Harrogate in March, and I look forward to collecting your views on these and other matters.

Julian Walker

JULIAN WALKER, SAIFCHARTER CHAIRMAN

THE SAIFCHARTER

AGM

AND

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Dinner includes a glass of champagne on arrival, a three course meal with tea or coffee, half a bottle of house wine and half a bottle of filtered water.

Two guests from each SAIFCharter funeral director firm can attend the awards dinner **free of charge**, with nominees receiving complimentary places for up to four guests. Beyond this, due to the likelihood of oversubscription, further tickets will be available to buy at the subsidised rate of £75 per person. All prices include VAT.

By using the booking details above, specially negotiated prices are available for those staying on Saturday night after the Awards ceremony. This rate can also be extended to cover the Friday night leading up to the AGM and Awards.



Golden Charter

Business Matters

COUNTDOWN TO THE FUNERAL PLANNER OF THE YEAR AWARDS + HEALTH AND SAFETY ESSENTIALS + DRIVING AT WORK POLICY + HAZARDOUS SUBSTANCES

AN AWARD-WINNING TEAM

With less than a year until the Funeral Planner of the Year Awards, SAIF Insight heard from 2016 winner Ernest Heal & Sons Funeral Directors Ltd

What is your view on funeral planning?

Golden Charter Funeral Plans are an essential part of our business and have been so for quite some years. From the outset, when we only provided pre-paid plans to a small number of clients, we always acknowledged the importance of the pre-need market and the impact that a steady stream of plan enquiries and sales would have upon our eventual at-need market share.

What are your goals this year for funeral plan volumes?

As ever, our target would be to achieve growth year on year. With a growing public awareness and continual marketing campaigns from numerous plan providers, we are aware of the necessity to keep the Golden Charter brand at the forefront of the general public's mind and ensure that Ernest Heal & Sons Funeral Directors increases its market share in our locality.

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

As a company, we continually improve and evolve the methods in which we handle each and every enquiry. Implementing a database that records all details of any plan enquiry – from possibly a very casual comment that it might be a product that could be considered in the future, to the very firm enquiry where a client is in need of proceeding immediately – all enquiries are recorded with identical processes.

The plans are then tracked from initial enquiry through to a point where the plan is accepted and a recommend a friend letter has been sent, or on occasions to a point where the client has decided not to proceed with the product. All details are recorded in all eventualities.

How do you promote funeral plans locally?

For quite some years, we have marketed through the original 'pilot' leaflet that



Ernest Heal & Sons Funeral Directors Ltd

brought an instant increase in product awareness and enquiries. The increase in enquiries brought about the improved enquiry tracking system, the promotion of pre-paid funeral plans in our client feedback forms following a funeral, and more recently local activity with bowls events.

What planning advice would you give other funeral directors?

The best advice I could offer anyone entering the pre-need market would be the development of staff with product knowledge, marketing awareness and the development of management systems that handle plan enquiries from initial enquiry through to acceptance and onto other later life products.

What difference did your win make?

The Funeral Planner of the Year success has been noticeable, not only when fulfilling pre-need enquiries but also with at-need funeral clients who may have not used our services in the past. With the more transient nature of the public, not all of our clients have known our company for a lifetime or used our services for generations, so the positive advertising and company awareness generated following the regional wins definitely stood us in good stead with both aspects of our business.

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

Personally, I can only see a growing awareness of the pre-need market, with more and more providers looking to offer later life products. We are in a very strong position to offer a very good plan with the provision of the Independent Way that our staff can use to fulfil the needs of our clients, should their wishes be very simple or grand.

How has Golden Charter assisted you?

Golden Charter has always assisted ourselves from the very outset, where occasional visits were made by Roger Ferdinand who introduced us to the company, through to the comprehensive support we now receive with training, product awareness, marketing activity and a whole new selection of later life products that adds value to the services we provide.

What is your vision for your company in the future?

The directors of the company have always had a joint vision of growth and bringing the business into the 21st century, with improved systems able to handle a far greater selection of services. Through ongoing staff training and willingness to evolve to clients' wider needs, we are confident that as a company with a very good reputation, we can move forward to the next level and our second century since establishment. ●

SAIF
BUSINESS
CENTRE
UPDATE BY
LINDA
JONES



Health and safety essentials

Brief your staff on computer ergonomics – it's a legal requirement.

While employers must provide decent furniture equipment and working conditions, ultimately it is the staff themselves who should ensure their seats are adjusted correctly and they have regular eye checks.

Under the Health and Safety (Display Screen Equipment) Regulations 1992, managers

must provide training for staff on the use of equipment. This is usually when a new member of staff is employed but should be repeated periodically. Staff should know how to adjust their chairs and alter their screen's position, brightness etc. They should also be aware of the importance of regular stretches and breaks. A copy of the staff briefing and a safety training record can be found on the SAIF website in the members' area.

DO YOU HAVE A 'DRIVING AT WORK' POLICY?

Being proactive protects your business and staff wellbeing

In October last year, a lorry driver pleaded guilty to four counts of causing death by dangerous driving and was sentenced to 10 years in prison. The accident was covered widely by the media and should have been a warning to others not to use their mobile phones while driving.

The offending driver's employer proved it had taken reasonable steps to prevent its staff from using their phones and subsequently did not face criminal charges. Although it's impossible to stop everyone from ignoring your rules, this case proves

that having a 'driving at work' policy in place can help protect you.

As well as having the policy in place, you should also strongly consider enforcing disciplinary action and make it clear to your staff that the policy also covers checking texts, emails, social media etc. This is to protect you and your business, as well as your staff's wellbeing.

It is also worth noting that, since this incident, the police have increased the number of patrols on the lookout for those using their phones while driving. You have been warned. ●

Where is the Small Business Commissioner?

Major cashflow issues for some SMEs (small and medium enterprises) have been addressed by the Government, forcing it to establish a Small Business Commissioner (SBC). The SBC has the remit of providing:

- General advice on tackling payment complaints
- An in-house complaints function in respect of payment issues between a small business supplier and a larger business

Unfortunately (no surprise), the SBC has still not been appointed, although the Government is hoping this will take place imminently following their consultation in October last year. Following the results of the consultation, more information on how businesses can use the SBC's complaint function are available on the members' area of the SAIF website. SAIF members will, of course, be updated when the appointment takes place and informed of who is appointed.

Car tax changes – did you know?

The changes – announced by the Chancellor in the 2015 budget – set out that from next year, the first vehicle licence will be calculated on the vehicle's CO2 emissions. The majority of vehicles will then move to an annual standard rate of £140 from the second licence.

Cars with zero emissions are exempt and excluded from the new initiative.

However, and this is where funeral company vehicles may well be affected, if a car's list price is over £40,000 at first registration (after 1 April 2017), the customer will be required to pay the additional rate for five years after the end of the first licence.

Tax rates for vehicles registered before 1 April 2017 will not be affected by this change.

Zero emission vehicles will have a standard rate of £0 but if the list price is more than £40,000, they will pay the additional rate of £310 a year for five years.

For more details, visit the SAIF website or visit www.gov.uk/newvehicletaxrates



PROTECTING STAFF FROM DANGEROUS SUBSTANCES

Discover how you can prevent and reduce workers' exposure to hazardous material

HAZARDOUS SUBSTANCES - (CoSHH)

If there's one query that I get on a regular basis, it's about chemicals or hazardous substances. CoSHH is the main set of regulations that deals with the safe, use, storage and handling of hazardous substances and actually stands for the Control of Substances Hazardous to Health. It is the regulation that requires employers to control substances that are dangerous to health. You can prevent or reduce workers' exposure to hazardous substances by:

- Finding out what the health hazards are
- Deciding how to prevent harm to health
- Providing control measures to reduce harm to health
- Making sure they are used
- Keeping all control measures in good working order
- Providing information, instruction and training for employees and others
- Providing monitoring and health surveillance in appropriate cases

Most businesses use substances, or products that are mixtures of substances. Some processes create substances. These could cause harm to employees, contractors and other people.

Sometimes substances are easily recognised as harmful. Common substances such as paint, bleach or dust from natural materials may also be harmful though. There are also body fluids to think about as well.

What else do I need to do?

Always try to prevent exposure at source. For example:

- Can you avoid using a hazardous substance or use a safer process? Preventing exposure, such as using water-based rather than solvent-based products, applying by brush rather than spraying?
- Can you substitute it for something safer? For example, swap an irritant cleaning product for something milder, or use a



- vacuum cleaner rather than a brush?
- Can you use a safer form? Can you use a solid rather than a liquid to avoid splashes or a waxy solid instead of a dry powder to avoid dust?

Employers' obligations

Employers are required to prevent or control exposure as far as possible and provide safe systems of work for all employees who work with hazardous substances. They should take the Safety Data Sheet (SDS) that comes with the hazardous substance and, by looking at how they use it, create a risk assessment. If you don't have an SDS, try searching online for it. This usually works and should give you the most up-to-date one.

You should carry out the risk assessment on all hazardous substances in order to identify:

- All the risks associated with exposure to the substance
- What control measures are required to prevent or reduce exposure
- What, if any, alternative, less harmful substances could be used
- All emergency procedures that should be adopted in the event of exposure and/or spillage.

You will also need to:

- Provide information and train all employees who may use the substances

on the hazards and risks of hazardous substances and the control measures to be implemented

- Review hazardous substances periodically. If possible, eliminate or substitute with a safer alternative where practicable.
- Monitor exposure and, where necessary, instigate health surveillance in order to catch any effects on health early

Employees have responsibilities too

Likewise your employees have responsibilities – they must:

- Use, handle and store the substances in a prescribed manner as detailed in the CoSHH assessments
- Take care when using any hazardous substance and read all labels and written advice on usage before using the substance
- Co-operate fully with any monitoring of the workplace, any control measures and with the appropriate health surveillance programme as required
- Always use any personal protective equipment provided and report any defects
- Immediately report any suspicion they may have that either they or other employees are being affected by the use of any material at 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.

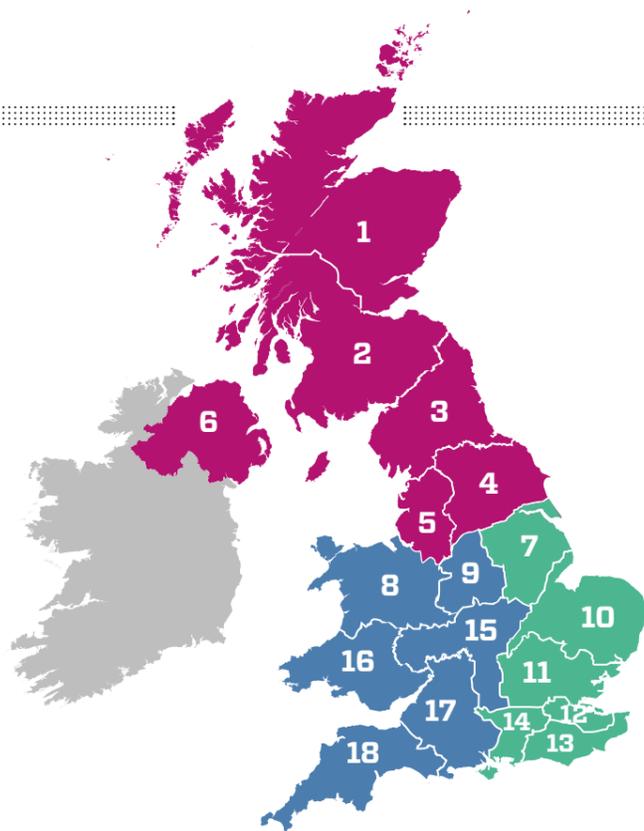
You are also entitled to a discount on its fees when Safety for Business helps you with your health and safety needs.

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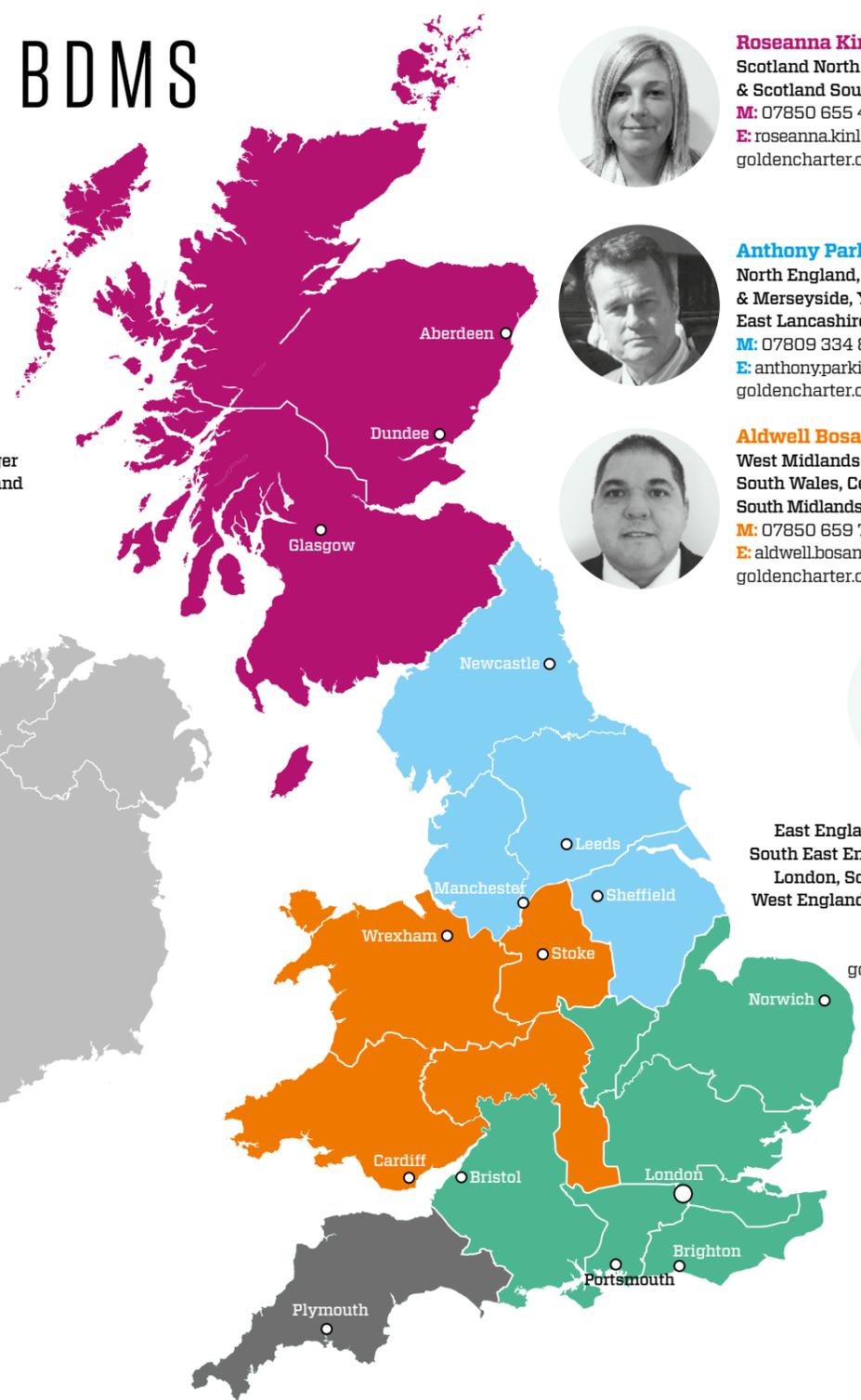
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If your business doesn't have an assigned Regional Sales Manager, speak to Golden Charter's Business Development Managers (BDMs) about growing your business. Your local BDM can help you to identify your business requirements. To get in touch with the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

SAIF Associates Directory 2017

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Brunswick Carriage Company

Mr J Finnegan (Southampton, Hampshire)
02380 739111 • info@corporatehorse.co.uk
www.corporatehorse.co.uk

D A Gathercole Funeral Carriage Masters

Mr D Gathercole (Wisbech, Cambridgeshire)
01945 583974

Prestige Carriages

Mr W McKechnie (Kilbirnie)
07931 309172 • prestigewedding@aol.com
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Superior UK Automotive Ltd

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

Woods Garage (Carriage Masters)

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01732 453256 • woodsgarage@outlook.com

CASKET & COFFIN MANUFACTURERS

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Colourful Coffins

Ms M Tomes (Oxford)
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DFS Caskets

Mr Martin Smith (Annan, Dumfries & Galloway)
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W Gadsby & Son Ltd

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J & R Tweedie

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The Somerset Willow Co Ltd

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Tributes Ltd

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Urns UK Ltd

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Westerleigh Group Ltd

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ACS Clothing Ltd

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www.funeralsuithire.co.uk

Keltic Clothing

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Waterfront Manufacturing Ltd

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EDUCATION AND TRAINING

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Training2Care (UK) Ltd

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CPL Supplies

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D J MacNeice & Co Ltd

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sales@djmacneice.com • www.djmacneice.com

Fibrous

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0161 429 6080 • gary@fibrous.com
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Funeralmap Ltd

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G T Embalming Service Ltd

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Hygeco Lear

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Roftek Ltd t/a Flexmort

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0845 533 3561 • info@flexmort.com
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AM Specialists Group Ltd

Mrs A Samuel (Braintree, Essex)
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Close Brothers Ltd

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01563 852100 • info@braemarfinance.co.uk
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Frontline Communications Group Ltd

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Goldray Funeral Consultancy Ltd

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Occupational Safety Systems (UK) Ltd

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The Probate Bureau

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The Probate Department Ltd

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SAIFinsure (Lark Insurance Broking Group Ltd)

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SAIF Resolve (Scott & Mears)

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Skingle, Helps & Co

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0208 770 1095 • www.helps.co.uk

South Essex Insurance Brokers Ltd

The Manager (South Ockendon, Essex)
01708 850000 • www.seib.co.uk

Templegate Recoveries Ltd

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UK200group.co.uk

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Civil Ceremonies Ltd

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Fellowship of Professional Celebrants

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Institute of Civil Funerals

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Golden Leaves Ltd

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GRAVEDIGGER &

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DTH Burial & Churchyard Services

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Cloudberry Funeral

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EMCOM Software Services

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Love2Donate

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Memory Giving

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