

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight

GUIDELINES
ON HANDLING
SENSITIVE
INFORMATION
PAGE 30

MEET THE NEW
SAIF PRESIDENT
PAUL BOWLEY
PAGE 09



A strong future

FULL COVERAGE OF THE SAIF AGM WEEKEND



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

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LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Think about impact and legacy

SAIF is preparing the next generation to secure the role of Independents

Dear colleagues, SAIF has launched the NextGen (Next Generation) Network for those owners' children who are in their 20s and 30s and have or are taking a leading role in the family firm. There are questions that arise from how we allow our family firms a voice for the next generation, from learning to accept the successful methods of the past generation, to innovating in the new generation.

As we look at this, I am reminded of the phrases: 'If ain't broke, don't fit it' and 'there is no end to the amount of things that can be accomplished when no one cares who gets the credit'.

How is SAIF preparing the next generation to ensure independent private firms continue as a two thirds feature of the at-need market across the UK?

What is your legacy going to be? What will colleagues in your firm, people in the community and members of the funeral profession remember you for? What do you wish your influence to achieve?

The SAIF Fellowship Award (FSAIF) is sparingly given to those who have consistently served over the years to the cause of the independent funeral director through the SAIF movement. Last month, at the AGM in Harrogate, the Fellows collectively awarded Ian Sturrock of Dundee this honour (pictured). Ian is not one to parade any self-importance, but his values and dedication to Independents has been a lifetime's work that continues.

Paul Allcock has concluded his year as President of SAIF. It has been a tremendously successful year, standing for integrity, quality and professionalism, along with partnership across the profession and government – legacy!

It is going to be another great year with Paul Bowley, as SAIF's new President, addressing the importance of professional



Ian Sturrock receiving the SAIF Fellowship Award

standards for the 21st century and serving our clients with excellence! He has set out his intended direction as President – intended outcomes for the benefit of SAIF members.

A momentous change from SAIF's Administration Manager for the past 18 years, Linda Jones, who will be standing down at the end of April. Linda has been an amazing leader of the SAIF head office. Her dedication, experience, relentlessness and sheer determination have been the backbone of SAIF's members' service all these years. We owe her a huge debt of gratitude for serving SAIF with unparalleled commitment. Linda's professional values reflect her legacy and influence.

Contrary to a legacy through a person's last Will and testament, where you receive an inheritance that was unmerited benefits, unearned assets, the virtue of a professional's legacy of influence is completely different. It is totally earned through professional conduct, service, self-sacrifice and longevity.

Some 15 years ago, Independents controlled two thirds of the at-need market. There have been continuing challenges

and seismic changes through digital technology, cultural shifts, and yet what does the latest research show? Two thirds of the at-need market is met by guess who – the independent funeral director. Why? It's about the legacy of what you stand for and what is non-negotiable in bringing the highest standards of care and personalised service in our communities, and consistently so.

"Leadership is not only about producing results or measuring success with statistics. Leadership is doing something with significance that makes families, organisations, societies, nations, and the world a better place before you die."

— Farshad Asl, *The "No Excuses" Mindset: A Life of Purpose, Passion, and Clarity*

Mind your legacy for good or ill, it will haunt or hallow your business. ●

Best wishes

terry@saif.org.uk

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COMMENTARY



RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

Picking a path

Big choices have to be made as the market changes

Those of you who read the results Dignity revealed last month will have noted the sharp reduction in pre-paid plans sold in 2016, with the reported number down 15% year on year.

That should not be interpreted as a cause for celebration; the underlying causes of Dignity's setback are common to the reasons why Golden Charter will announce falling market share for 2016.

The full picture will unfold when Co-op figures are published shortly. Its advance is certain, how dramatic its growth is the only question. This reversal of recent trends proves the Co-op's aggressive price led marketing strategy has changed the market whether we like it or not. Like us, Dignity initially sought to maintain prices. Golden Charter sustained prices (and hence shareholder margins) during April 2015-February 2017; Dignity broadly held that line until November, but as soon as it joined the discounters and launched a basic plan Golden Charter was out of step with the market, and it showed.

Many Independents understood this, with Independent Way prices falling relative to our set plans, and most who set their own prices matching or beating the Co-op, focusing the customer on price over quality at the expense of Independents' plan sales. In truth, perceptions created by the Co-op's aggressive marketing – with sales and marketing spend estimated at triple Golden Charter's alongside its price discounting – succeeded in attracting customers away from your doors.

Golden Charter has not led the way down in eroding margin or value. Currently, sustaining previous margins is simply impossible. We must be realistic about that, or we may see defences so carefully built up over the last decade to stem the erosion of the Independent's pre-eminent place in the market washed away.

Also advancing this year are companies

“YOUGOV SHOWED MOST PEOPLE PREFER TO BUY PLANS FROM A FUNERAL PLANNING COMPANY, AN INCONVENIENT TRUTH WE MUST ACKNOWLEDGE”

who took up the third party business we walked away from. Frankly, these businesses' success is supported by hypocrisy from some independent funeral directors, on one hand demanding the higher quality standards which Golden Charter has responded to by reducing our exposure to that business, and on the other accepting plans from those same intermediaries we have dismissed through the minor plan providers in the market.

When we moved away from these companies, was the outcome falling commissions? No. Non-FPA registered providers gained ground and Independents fulfilled the same number of these plans. Will Independents receive the same payment levels when they mature? Resoundingly not.

Together we surrendered future volume, in the mistaken hope that funeral directors could control that market. Recently, YouGov showed most people prefer to buy plans from a funeral planning company, an inconvenient truth we must acknowledge. Walking away from third parties means the funeral directors we allocate plans to will have lost £47 million in 2016/17 alone. A sobering statistic, surely.

There is a perfectly valid debate to be had about whether Golden Charter should seek national sales or just service funeral directors, but if it is to be the latter, in my personal opinion, our value as a group is greatly diminished. That view is shared by the funeral directors who sit on our board. Those who disagree have to consider who you want as your biggest competitor: Dignity and the Co-op, or a business which acquires market share for Independents at the lowest cost possible – namely Golden Charter?

We debated far too long before reducing prices, but our loss of market share to the Co-op is not down to quality of service, so can only be caused by brand marketing and pricing – taking us into the perennial volume versus value debate. I appreciate all Independents would like the highest possible invoice amount, but almost all willingly accept plans at prices far lower than their published charges, such as from Dignity. Additionally, some Independents almost seem to queue up to join aggregator sites, signing away some profit. In the absence of a national shareholder survey, these are the greatest indications of shareholder consensus.

There is no doubt in my mind there is space for the best quality intermediaries in our joint future, and do you know what? Those third parties will be the ones that justify the highest commissions. There is no easy answer, but as a board we are committed to steering the best path for shareholders. The only certainty is that the cost of maintaining market share is set to rise. ●

Ronnie Wayte

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Award-winning success for the team of J J Burgess & Sons



Family firm with 178 years' service to its community

Top award recognises the personal touch of J J Burgess & Sons

A family firm focused on providing exceptional comfort and support to the bereaved since 1839 has been recognised for its outstanding contribution.

Hertfordshire's J J Burgess & Sons has been an integral part of its community for almost 180 years.

In March, the firm was awarded Best Family Business at the biz4Biz Awards 2017. According to the event organisers, the award is for a "commercial organisation in which decision-making is influenced by multiple generations of a family and who are closely aligned with the company through leadership or ownership".

Justin Burgess, who now runs the Independent, said: "We were very surprised to even get through to the

final and were shocked to win, but it does mean we are doing the right thing."

The firm's success was due to a public vote and Justin believes it is the personal touch the community responded to. "When you call J J Burgess & Sons you deal with us, we don't have a call centre and we are available any time of the day or night.

"Yes we are a business, but we're not driven by the monthly sales figures. I love what I do."

While the funeral directors firm was founded in 1839, the family's business roots in Hatfield can be traced back to the 1700s when the family were clock makers and timber dealers.

Now in 2017, the firm has six branches and 11 employees, including the invaluable support from Justin's mother Margaret and brother Jason.

"This award is a baton to pass on to my [three] children if they decide to join the business," said Justin. "Winning is great but we are continually working hard keep our standards up and are always improving our services."

At the glittering night of celebration, a total of 12 awards were presented at Tewin Bury Farm Hotel in Hertfordshire with the event compered by the Rt Hon Michael Portillo.

Adrian Hawkins, Chairman of biz4Biz, said: "A look at the list of our finalists shows just what a tough task our judges had.

"There is so much that we can be proud of and our winners all showed that they just have the edge over their rivals and were able to turn good into excellent."



Championing the role of all SAIF members

SAIF President Paul Bowley is honoured to be representing all Independents



Paul Bowley with past President Paul Allcock

“EVERY YEAR THE NEW PRESIDENT CHOOSES A CHARITY TO SUPPORT; MINE WILL BE THE BRITISH HEART FOUNDATION”

"I look forward to meeting many of you at the regional meetings and hope they will be informative as well as social.

"Every year the new president chooses a charity to support. My charity will be the British Heart Foundation. In 2015, I suffered a heart attack and was taken to the hospital where I had two stents inserted into my artery. I am one of the lucky ones still to be alive. Throughout the year there will be events to support the British Heart Foundation, where I hope you will give generously.

"Once again I thank you for this honour and hope to represent you to the best of my ability."

BY PAUL BOWLEY

After a successful SAIF AGM, new President Paul Bowley is preparing for a busy and productive year. Here, Paul praises the AGM organising committee and looks ahead to the next 12 months:

"My thanks go to past President Paul Allcock and your compère for the Sunday morning Mark Woollard. If you were not at the ceremony Sunday morning you will have no idea what I am on about, so thank you Mark!

"And thank you to Paul for the work he has done in the past year and the work you will carry on doing for the independent funeral director.

"I would also like to thank Alun Tucker for his years of service to SAIF and Chris Parker who has done so much that I would run out of paper if I tried to mention it all.

Of course, not forgetting Linda Jones and staff at head office. Have a great retirement Linda, it's certainly well deserved.

"I look forward to working alongside Chief Executive Terry Tennens and welcome the new members on to the executive committee.

"A big thank you to our associate members, especially those who sponsor events, and my fellow directors and partner Davina for their support. It's always good to come together at these events to meet old friends, make new ones and share ideas.

"I have been a member of SAIF for many years and am proud and honoured to be representing not only the members of SAIF, but all independent funeral directors across the country.

"Many things have been discussed throughout the year on your behalf, from

the regulation of funeral directors to social fund payments and the proposed reforms to death certification. Training and education have always been important in all industries so, for those of you who have not put yourself or your staff through the IFD College, I urge you to do so.

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**

Countdown to the SAIFCharter AGM

Book your place now at London's premier Riverbank Hotel for the SAIFCharter AGM and the Funeral Planner of the Year Awards

Following last month's SAIF AGM, the SAIFCharter AGM and Funeral Planner of the Year Awards are among the next major events for independent funeral directors. Both are being held at London's South Bank, in the Park

Plaza London Riverbank Hotel on Saturday 9 September.

To book your hotel for the night at a specially negotiated price, simply visit parkplaza.com/goldencharter17 and use the PAC code 'GOLD08'. Alternatively, call

0844 854 5292 and use the PAC code when prompted. You must quote the PAC code so the correct event can be identified.

The Funeral Planner of the Year Awards are held on the same night this year, and will be a glittering departure, with a new black-tie format.

Confirm your attendance at fpoy@goldencharter.co.uk



The picturesque scenery in Fife

THERE'S AN ASH FOR THAT

A remembrance garden in Fife is to allow people to bury their ashes in a small plot, which can then be found by smartphone.

No headstones will be set up at the site, only a "discreetly-placed QR code", *The Scotsman* newspaper explained. Ashes and personal items will be buried and identified using mobile phones through an underground microchip and the QR code.

According to *Deadline News*, George Kelly - who owns and sells plots of land - said: "The whole idea is quite unique; I don't think anyone has done this before so I think this is a first. It's pretty much an electronic garden of memories."

Based in Saline, Fife, the area

agreed for the remembrance garden was described in the planning statement as "a quiet woodland setting". However, its close proximity to a nursing home did lead to an objection - one of 12 which had previously led Fife Council to reject the proposal.

The planning statement went on to explain that visitors to the area would be able to view an online "life story" through their phones.

It added: "The applicants will offer a personalised LifeStory website to accompany the plot and memento that will be accessed digitally by phone or tablet while on the site and near to the interred memento."

Funerals by the Salvation Army

The Salvation Army has entered the Australian funeral industry to help the newly bereaved with a low-cost option.

According to *The Guardian*, Salvo Funerals was officially launched in Sydney following a six-month trial, which delivered more than 90 funerals.

Speaking to the paper, Chief Executive Malcolm Pittendrigh said it was a social enterprise to meet the needs of the community and return money to the not-for-profit.

He said: "We are, I believe, meeting a particular need of the lower socio-economic folk who just can't afford thousands and thousands of dollars for a funeral."

The Guardian reported its operations would be restricted to New South Wales, with an expansion to Brisbane possible in 2018.

SAIF events calendar

- 25 April 2017, 19.00
North East Regional Meeting
Durham
- 26 April 2017, 19.00
Yorkshire Regional Meeting
Wakefield
- 10 May 2017, 19.00
East Anglia Regional Meeting
Bury St Edmunds
- 10 May 2017, 15.00
Webinar
- 23 May 2017, 19.00
Devon Regional Meeting
Tiverton
- 24 May 2017, 19.00
Wales Regional Meeting
Pencoed
- 20 June 2017, 19.00
North West Regional Meeting
Haydock
- 21 June 2017, 19.00
Midlands Regional Meeting
Birmingham

GOLDEN CHARTER OFFERS CPD ACCREDITED TRAINING

Golden Charter has been awarded CPD accreditation for the first time.

As part of the company's push to work with high quality intermediaries, Golden Charter now offers CPD accredited training about why funeral plans make good financial sense.

Mark Moran, Golden Charter's Director of Intermediaries, explained: "Not everyone will understand what a funeral plan is, the advantages of having one or what they should be looking for in a funeral plan provider. This CPD approved presentation covers these basics from a market perspective, rather than a sales perspective."

"The presentation has been well received so far at workshops and events for Independent Financial Advisors and Will writing professionals and we plan to extend our portfolio of CPD accredited training over the coming year."

Now that Golden Charter is accredited, it is possible that CPD training could move into other areas



Mark Moran, Director of Intermediaries

in the future. If sufficient interest is shown from funeral directors, the company has indicated the possibility of expanding the CPD programme. Any Independents who would be keen to see this happen should speak to their local Golden Charter representative.

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ROUND UP

New health and safety templates for SAIF members to download

SAIF Business Centre has launched two extra templates aimed at helping members in their health and safety efforts.

The Driver Assessment Declaration Form can be used for employees to declare that they are legally able and fit to drive specific vehicle types.

The Fire Risk Assessment

Review records significant findings as required by the Regulatory Reform (Fire Safety) Order 2005, the Fire Safety (Scotland) Regulations 2006 and the Fire Safety Regulations (Northern Ireland) 2010.

Download the form from the members area of www.saif.org.uk

Elderly drivers offered discounted funerals

The Japanese authorities are reportedly offering discounts on funeral services to elderly drivers if they agree to surrender their licences.

According to *BBC News*, older people in Japan are being encouraged to give up driving after a spate of accidents.

Those wanting to take advantage of it have to provide evidence that they

have handed in their licence at the local police station which is supporting the initiative.

In 2015, there were almost 4.8 million licence holders over the age of 75, according to *The Japan Times*, twice as many as a decade earlier.

The same period saw an increase in the number of fatal collisions involving elderly drivers.



Sarah Gamble

New business support recruit

Sarah Gamble will work directly on funeral plan sales with a select set of Independents

New recruit Sarah Gamble has become the first of a new type of Golden Charter representative, working directly on funeral plan sales with a select set of Independents.

Following an extensive process at the plan provider's Bearsden head office, where she gained a thorough grounding in every facet of funeral planning and Golden Charter's work, this month Sarah will begin working closely with two independent funeral directors as a Business Support Co-ordinator.

Sarah explained: "I will be based at the funeral directors' offices and aim to get completely involved and embedded in their ways of doing things. Independents come in all shapes and sizes, and that kind of direct involvement

is the best way to figure out how planning and plan sales can work for each individual company."

Sarah will be based in the east of England, covering two specific funeral directors: C Terry Funeral Services and G Wathall & Son.

Helen Wathall of G Wathall & Son said: "I am delighted to be part of this pilot, and to welcome Sarah to our team. I look forward to working with her and learning more about increasing and monitoring plan sales. I think this is a great initiative for funeral directors."

The new role reflects Golden Charter's increased emphasis on business skills, offering a wider base of support to Independents. Following this trial, the company is looking to build on it with similar roles in the future.

Digital marketing campaign results

The one month pilot was launched to encourage the public to use Independents

A digital marketing campaign to highlight the role of independent funeral directors has shown some positive results. The one month pilot, organised by SAIF's PR and digital agency Genesis, was launched to encourage members of the public to use the services of a local, independent funeral director. It incorporated social media to promote SAIF and drive the public to visit the newly revamped website.

Adverts were also displayed on Facebook and Google, with the public directed to dedicated blog posts and the 'Find a Member' page.

The digital campaign ran from Tuesday 21 February to Tuesday 21 March, and worked on two themes - why you should choose an independent funeral director



and advice blogs on how to arrange a funeral.

According to the results, more than 100,000 people within SAIF's target audience saw the advertising campaign. It also had a positive impact on the SAIF website, with more than 1,000 people visiting the campaign blog

posts and an increase in 'Find a Member' searches compared to the same period last year.

In terms of the Google adverts, Genesis revealed they received 48,592 total impressions and 557 total interactions.

Speaking prior to the pilot launch, 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 - in this day and age - is increasingly important."

"By using social media, we will be able to promote our message to a wide audience at a relatively low cost"

Following the four week campaign, the final statistics reveal that, for a low spend and short period, there is evidence of positive results and value for money.

Genesis PR has recommended the campaign run for another six months to build on the pilot and to use digital advertising to support SAIF's overall approach to marketing including PR, social media and member engagement.

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Charity challenge

Intrepid cyclists shrug off weather to complete 166-mile ride to AGM

The intrepid SAIF charity cycle team had an inauspicious start to their epic 166-mile ride from Scotland to Harrogate - heavy snow and driving cold winds.

As they huddled around warming cups of tea in a Berwick-upon-Tweed café, there were thoughts about delaying the start of their enterprise. However, after an hour the snow stopped and they decided to mount their bikes to set off down the Northumberland coast on their three-day quest to reach Harrogate in time for the SAIF AGM in late March.

The group included SAIF President Paul Allcock, incoming Vice President Gary Staker, Grant Porteous - substituting for his father, Scottish President Mark Porteous, who broke his elbow training for the event in late February - David Fry and Lisa Platts from funeral supplies company Clarke & Strong, as well as Arran Brudenell, Past President and Managing Director of Anstey & District Funeral

Services, who was providing back-up in the support vehicle.

Paul admitted that he was the least experienced cyclist in the pack and suffered from his lack of training. He said: "During the first 28 miles I was struggling to keep up, as the wind was so strong against us. I actually thought that I would never make it through the three days. But when we stopped for lunch I found out that my back tyre was too soft, and when we inflated it to the right pressure it was like cycling a different vehicle."

The team cycled for four to six hours a day, depending on the mileage covered, and then stayed overnight in hotels. There was an early start each day and a light breakfast. Paul said he missed his fry-up: "We had to have porridge for breakfast to keep our energy levels up so it was hard looking at the other guests around us enjoying bacon and eggs. I thought that's going to be my reward for

reaching Harrogate: a celebratory full English breakfast!

"We did not get much time for lunch either, as Gary said we had to keep moving or else we'd seize up. Which was true... and the reason why we all jumped into hot steaming baths when we reached our hotel to ease the aches away."

Remarkably, Arran had an easy time in the support vehicle as there were no punctures or incidents on the trip, apart from Paul falling off his bike - twice: once when he crashed on a cycle path and ended up ripping his new cycling outfit; and another when he was simply blown over by the wind - much to the hilarity of the others.

Paul said the toughest bit was the last stretch from Ripley to Harrogate where they had to climb a particularly steep hill. He said: "That nearly finished us off! We struggled up that but we made it and were able to ride into the Old Swan together and enjoy the



moment of finishing our journey.

"Although I felt tired, I had finally got used to the cycling regime and thought I could do another day of cycling."

However, reality set in the next day when the aches and pains persisted, and Paul decided to hang up his "cleats", and in a final gesture towards his fundraising efforts he auctioned his bike for charity.

He said: "I thought it would save me trying to get it

home, but my brother-in-law bought it in the auction, and then asked me to take it home for him anyway!"

Paul's year of fundraising has brought in more than £10,000 for his chosen charity MIND, which provides advice and support to anyone experiencing a mental health problem and also campaigns to improve services, raise awareness and promote understanding of mental health issues.

Turn to pages 22-27 for more information on the SAIF AGM and the MIND fundraising collection



Paul Allcock

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 Website: www.colourfulcoffins.com

Family funeral director raises over £7,000 for school pool

M K Ginder & Sons Funeral Directors in Watford has raised more than £7,000 to go towards a new hydrotherapy pool at Woodfield School in Hemel Hempstead, which caters for students with complex and severe learning difficulties.

Managing Director Adam Ginder, pictured here alongside students and Deputy Head Teacher Beverley Hamilton, said: "The staff and helpers at Woodfield School provide a fantastic facility and opportunity to children in the local community, and the new pool and treatment rooms will go towards assisting their learning and development."

The money raised at M K Ginder & Sons' Annual Memorial Golf Day has gone towards the installation of the facility which allows the students to receive the one-to-one assistance needed, while enjoying all



of the freedoms and joy the swimming pool provides. The pool has been fitted with specialist hoists and variable coloured lighting to meet individual needs.

The school has also provided facilities so that parents and the local community can use the

pool, treatment rooms and coffee shop to help with the continual funding and upkeep of the facility.

Adam added: "We are always looking for local and worthy causes to support throughout the year, through our golf day and other events, and we

are honoured to be donating this money to Woodfield School on this occasion!"

Daniel Ginder, who organises the Ginder Memorial & Charity Golf Day, thanked everyone who participated or contributed to the golf day and the charity.

SAIF bids a fond farewell to Linda after 18 years

Administration Manager Linda Jones looks back on nearly two decades with SAIF with this special article

In November 1999, I was delighted when then Chief Executive Terry Tennens and National President Gary Neill offered me the post of Administration Manager for SAIF. I have relished the challenges set before me and worked to the best of my ability, making some truly wonderful friends along the way, who I certainly hope to stay in touch with (oh the wonders of Facebook).

SAIF very rapidly became part of my life and I happily worked long hours and weekends, visiting members wherever I could. Attending seminars and events to help promote the Independent, and SAIF was just a part of the job I very quickly came to love.

It's amazing the many changes I have seen in the profession. The increase in 'add-ons' to a funeral service, i.e. colourful coffins, ashes into diamonds or glass, fingerprint jewellery and even fireworks scattering cremated remains into the air are just a few of the ideas now set before a bereaved family.

I have been astounded by the generosity and charity fundraising by so many of you across the country. Gemma O'Driscoll, who I proudly joined in walking up Mount Snowden, and Paul Allcock, who not only hit the water rapids challenge but also cycled to his banquet weekend, and all in the name of charity. There are so many of you who raise funds in varying ways and achieve so much for charity, I would be hard pressed to find someone who didn't do anything for their local community. You should all be so very proud of yourselves.

I was recently reflecting back warmly on my first banquet weekend

with President Gary Neill. It happened to be April Fool's weekend, and he and Jeremy West were at the peak of their antics. I couldn't understand why so many people were looking at me in the hotel and then avoiding me, until I went into the lift. There were photos of me, stating: "Beware - don't talk to this lady."

Then there was Helen Wathall's banquet with indoor fireworks set off before time, the snow at Arran Brudenell's banquet and the fire alarm going off, causing us to go in the freezing cold minus our coats.

Pat Gallagher had the wonderful trip down the River Thames on Friday night, and his banquet guests were entertained by 'That'll be the Day' - oh what a night that was!

I have so very many, many happy memories. Thank you one and all for your camaraderie and most of all your friendship. My distinct thanks to Terry, Alun and the SAIF Officers and Executives for their faith and trust over the years. Warmest thanks to the QA team, ensuring SAIF members are among the best, and finally to the girls in the office, Sam, Angela and Corinne, and the team at SAIF Business Centre that works so hard to ensure members' needs are met and the office is manned so amiably.

My decision to leave SAIF wasn't easy, but it is time to move on and I'm pleased to say I won't be retiring completely. My celebrancy work is 'calling me', I have a friendly funeral director also 'calling me', my allotments need some TLC, and my grandchildren will see much more of their nanny - especially my new week-old grandson.

I believe SAIF is the best association



The Gallagher family and the Bowley family recently presented Linda (centre) with a beautiful gem stone necklace



Linda has dedicated almost two decades to SAIF



Linda received a special presentation from Paul Allcock at the recent SAIF AGM

for an Independent to be part of, but remember, it is quality that puts you above the rest. Warmest wishes to you all, continued success in your businesses, stay SAIF and thank you, au revoir, bon voyage, sayonara... goodbye.

Ruling on Wills strengthens disinheritance position

A supreme court decision has strengthened the legal position of Wills which disinherit people.

Heather Ilott was estranged from her mother Melita Jackson, who made no provision for her daughter in her Will and left a £500,000 estate to three animal charities. Ms Ilott made a request under the Inheritance (Provision for Families and Dependents) Act 1975, which allowed her to apply for "reasonable financial provision" from the state. A county court awarded Ms Ilott £50,000, saying her mother had been "unreasonable, capricious and harsh".

On appeal that was increased to £143,000 - enough for Ms Ilott to buy the home she rented from a housing association -

plus costs of purchase and further payments.

Following an appeal by the three charities affected this new supreme court decision overturns the enhanced amount, meaning that £50,000 now goes to Ms Ilott and the rest to the charities.

According to the *Financial Times*, the case "will help to define the rules on claims of grown-up children". The paper notes that courts are now "likely to uphold the wishes made in the Wills of the deceased, even if they leave little or nothing to their relatives".

Financial planning expert Rachael Griffin told *Money Marketing*: "This highlighted that Wills can be contested and decisions are not set in stone."

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Prudent management of funds pays off

Strong markets underpin growth for Golden Charter Trust

BY MALCOLM FLANDERS
GOLDEN CHARTER DIRECTOR
OF FUNERAL DIRECTOR SALES

In the last year we have seen huge growth in the investment markets, with the FTSE 100 Index, which charts the 100 largest, most actively traded companies in the UK, reaching an all-time high at the time of writing.

But what do stocks and shares have to do with your independent funeral business?

The truth is - a lot! The value of plan holder funds held in the Golden Charter Trust is directly connected with the investment markets. That's because the money paid in is invested in a variety of different ways, known as diversification of assets, in order to limit the level of risk while seeking to ensure the money increases in value.

This shrewd management of funds combined with the strong health of the overall market have contributed to the Golden Charter Trust finding itself in its strongest position to date, with the ability at the moment to pay out more than 100% of the value of all the funeral plans held as plans mature.

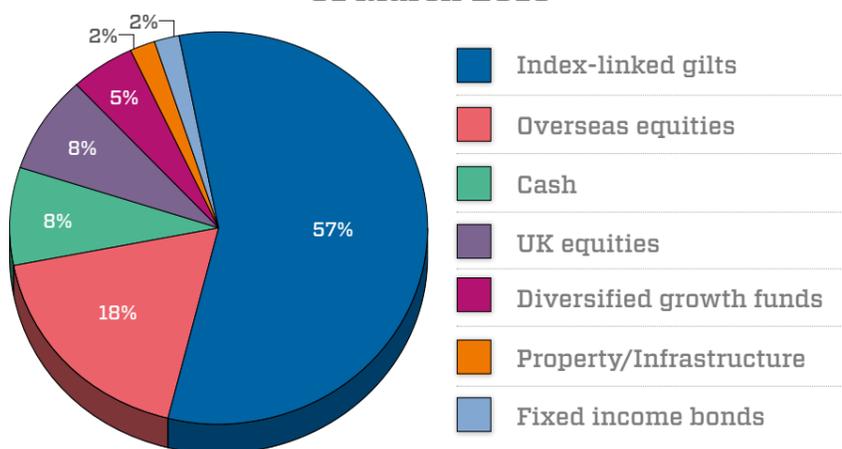
The chart shown above tells us that most of the funds in the Trust are invested in index-linked gilts, diversified growth funds, UK and overseas equities, and property. In particular, the returns on index-linked gilts (bonds issued by the UK Government and usually considered low risk) have been unusually good, which is partly due to the introduction of new money into the economy by the Bank of England.

However, it is important we recognise that this remarkable level of growth, like all good things, must come to an end at some point. It is likely that future returns from gilts will return to traditionally lower levels, and the Trust does not foresee significant growth for businesses or the economy as a whole in the immediate future.

It is the aim of the Golden Charter Trust to continue to pay growth on funeral plans at a

GOLDEN CHARTER TRUST

Allocation of investment by asset class at 31 March 2016



level at least equivalent to the Consumer Price Index (CPI), which is based on the cost of living in the UK. However, rising inflation and the fall of the pound against most foreign currencies are likely to lead to a rise in the cost of importing goods, which will impact the investment markets. As a result, the Trust needs to review its strategy for making investments in the future to reflect the current market conditions, to try to ensure this CPI level of growth can be maintained.

It is important for funeral directors to consider and understand the current outlook, and what choices are available.

When any funeral plan is sold, the proceeds are held in the Golden Charter Trust. If the plan is an Independent Way plan, the funds are segregated in the Independent Way sub-fund of the Trust. Both segments of the Trust have the same aim but the life expectancy of the plan holders in each segment is different, as is the spread of expected maturity dates, and these differences must be taken into account when decisions

on how best to invest the funds are made.

Historically, the funds in the Independent Way sub-fund have been invested in ways which are seen as lower risk. However, in recent years the conditions have allowed the Trust to deliver inflation-busting growth on these 'safer' investments. None of us can rely on this unexpected bonus continuing indefinitely, and need to invest the funds in the best way to make sure the purpose

“THE TRUSTEES ALWAYS AIM TO WORK WITH THE COMPANY TO PROTECT THE LONG-TERM INTERESTS OF PLAN HOLDERS”

of the Trust is delivered: to continue to provide security to the independent funeral directors who will carry out the funerals.

Of course, the money you receive when carrying out a funeral plan does not rely completely on how the investments of the Trust have performed. The majority share of the Additional Maturity Bonus (AMB) is used to top up older, fully guaranteed plans, all of which come from the Golden Charter Trust, and the Trust and the company have agreed that this arrangement should continue while surpluses are available.

The Trustees do not expect to see investment returns change overnight, but it is important that funeral directors who are beneficiaries of the Trust understand that in 2014 the decision was made to moderate the annual growth rate of plans from the Independent Way sub-fund due to the modest outlook on investment returns. For Golden Charter set plans, there has been less pressure to reduce the growth rate, which has been increasing at a lower rate.

The Trustees always aim to work with the company to protect the long-term interests of plan holders, while delivering sustainable and affordable plan pay outs for independent funeral directors. If you would like more information on the Golden Charter Trust, please visit goldenchartertrust.co.uk



Tracey Bleakley



Claire Henry MBE

NCPC and Hospice UK boards agree to begin merger

The trustee boards of Hospice UK and the National Council for Palliative Care (NCPC) have agreed to work towards the merger of the two organisations.

It was announced on 29 March that Tracey Bleakley, Chief Executive of Hospice UK, will become the Acting CEO of NCPC from 31 May during the interim period before a merger is agreed. Hospice UK also announced that Claire Henry MBE, current Chief Executive of NCPC, will be joining the Hospice UK team as Director of Improvement and Transformation in June.

Ilora Finlay, Baroness Finlay of Llandaff, Chair of NCPC, said: "I'm delighted that our organisations are joining forces to further strengthen the voice for excellent palliative and end of life care for all. NCPC has, in its 25 years, done so much to broaden and develop end of life care, and palliative care has become mainstream across health and social care - which was always our aim.

"By coming together, we will continue to provide a clear vision and an even stronger voice for

end of life care everywhere, because the most important person in end of life care is the person with the life-limiting condition and their family. Dying Matters has opened up a national conversation about death and dying. The voice of the person will be strengthened and broadened through direct communication with those providing care; together we are stronger as we take this vital work forward."

Michael Howard, Lord Howard of Lympne, Chair of Hospice UK, said: "Everyone has the right to the very best end of life care and support, wherever they live, and whatever their condition.

"As the national voice of hospice care in the UK, we are constantly looking for ways to improve the quality of care received by those reaching the end of life. By collaborating directly with NCPC we can pool resources, share knowledge and expand our reach - and ultimately improve outcomes for the beneficiaries of end of life care. I am very excited about this new chapter and the opportunities it will open up for everyone involved in hospice and palliative care."



Malcolm Flanders



MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

**Mr M Rothman/
Mrs J Baker**
Spire Funeral Services
95 Derby Road
Chesterfield
S40 2ER

Mr T G Baxter
North Down Funeral
Directors & Memorial
Masons
66 High Street
Bangor
Northern Ireland
BT20 5HZ

ACCEPTANCE INTO FULL MEMBERSHIP

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

Mr P Sullivan
Sullivan & Son
Independent
Funeral Service
12 Beaconsfield Road
Dover
Kent
CT16 2LL

Mr S Helliar-Moore
Crescent Funeral
Services Limited
The Coach House
Crescent Park
Taunton
Somerset
TA1 4ED

**Mrs D J Chapman/
Mr I Grant**

*Forever Together
Funeral Care Ltd
8 Charlotte Street
Portsmouth
Hampshire
PO1 4AJ*

*Forever Together
Funeral Care Ltd
(Branch of the above)
197 Allaway Avenue
Paulsgrove
Portsmouth
Hampshire
PO6 4HG*

ASSOCIATE MEMBERSHIP PENDING

**Mr D Gosling/
Mr J Gosling**
Life Expressions
(UK & Europe) Ltd
Peak Cavern House
Peak Cavern Road
Castleton
Hope Valley
Derbyshire
S33 8WD

**Mr C MacManus/
Ms R MacManus**
MacManus Asset Finance
Ltd t/a MacManus
Funeral Director Finance
1a Ynysmeurig Road
Abercynon
Rhondda Cynon Taff
CF45 4SY

**Mr M Moore/
Mr G M Barker**
Gateway Publishing
(part of Mimeo (UK) Ltd)
Units 1-3
The Ermine Centre
Hurricane Close
Huntingdon
Cambridgeshire
PE29 6XX

**William Taylor-Beales
Hushland Portraits**
52 Wellesley Road
Colchester
CO3 3HF

FULL MEMBER NEW BRANCH

**R Banks & Son
(Funerals) Ltd**
Templeton Lodge
Templeton Road
Platt Bridge
Wigan
Lancashire
WN2 5PB

**A J Lloyd Funeral
Directors Ltd**
656 Allersley Road
Old Road
Coventry
CV5 8GB

Devall & Sons
1 Jubilee Crescent
Radford
Coventry
CV6 3EX

ASSOCIATES CHANGE OF ADDRESS DETAILS

**Ideal Sales Solutions
t/a Ideal4Finance**
Unit 3 The Crossroads
Freckleton Street
Kirkham
Lancashire
PR4 2SH
(Formerly Newton,
Kirkham)

FULL MEMBER CHANGE OF DETAILS/ADDRESS

**All new addresses:
Countryside Funerals**
23 Gold Street
Tiverton
Devon
EX16 6QB
(Formerly at Halberton,
EX16 7AG)

**Tony Fagan Independent
Funeral Director**
10 Belmont Street
Swadlincote
Derbyshire
DE11 8JU
(Formerly at
84 High Street,
Newhall, Swadlincote)

**Bedwardine Funeral
Services**
The Coach Services
30 Bromyard Road
St Johns
Worcester
WR2 5BT
(Formerly at 1 St Johns,
Worcester)

**Mel & Ron Watkins
Funeral Services**
2 Hilda House
The Square
Pencoed
Bridgend
CF35 5NP
(formerly at 12 Pentwyn
Road, Pencoed)

FULL MEMBER NOT RENEWED

**Niall A Loughran
Funeral Directors**
Railward Yard
Molesworth Street
Cookstown
BT80 8PA
(Business decision)

**High Street
Funeral Directors**
36 High Street
Erdington
Birmingham
B23 6RH
(Business sold)

Urwins Undertakers Ltd
5 Rough Road
Birmingham
West Midlands
B44 0UP
(Did not renew)

**Urwins Undertakers Ltd
(Branch)**
29 Churchill Parade
Sutton Coldfield
Birmingham
B75 7LD
(Did not renew)

**Jonathan Whiting
Independent Funeral
Directors**
1-5 Queen Street
Lincoln
LN5 8LB

**Howard Goodman
Funeral Home**
2 Boulevard
Weston-super-Mare
Somerset
BS23 1NA
(Did not renew)

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 28 April 2017.

“It is evident that a new chapter has begun”

At the recent SAIF AGM, Paul Allcock stepped down from his role as President. He now looks to a busy future representing SAIF with various government departments

I am writing this column on Monday 27 March, the day following the SAIF AGM and banquet weekend, and at 10.15am I will be presiding over the only funeral that I was able to arrange in March. So, it is very much back to business as normal from the minute I walk back into the office. It is a strange day, as not only has my year as President come to a close, but my daughter Maria, who some of you will have met over the weekend, flies to Mumbai this afternoon to start a six-month contract working in India. It is evident that a new chapter has begun.

That is certainly the case for SAIF and our new President Paul Bowley, who I'm certain will represent us superbly over the next 12 months. I offer Paul my congratulations and very good wishes for a successful and enjoyable year.

The AGM weekend proved to be a very enjoyable and successful event, and I'd like to take this opportunity to thank everyone who attended, and those who participated or helped make the weekend run so smoothly.

I arrived on Thursday afternoon, rather sore, following the exertions of the previous three days along with my fellow cyclists Gary Staker, Grant Porteous, David Fry and Lisa Platts. We had great fun on our journey from Berwick upon Tweed to Harrogate, but were all very grateful for a hot bath on arrival. In fact, my personal efforts left me scarred, literally, and so I decided to auction off my bike for my chosen charity MIND at the banquet. I'm pleased to announce that following a year of fundraising, and with one or two monies still to come in, that we have managed to surpass my original £10,000 target. A huge thank you to everyone who donated during the year, as your efforts will be of huge benefit to so many people suffering with mental health issues.

I would also like to thank all our sponsors of the weekend, without whose support we would not have been able to put on such an appropriate and worthwhile event.

As has been stated previously, we are facing a number of challenges as funeral directors at this time and this is likely to be the case for some years to come. However, the camaraderie that was evident in Harrogate, and I know spreads across the UK within SAIF, will always stand us in good stead to work together to ensure that any challenges presented to us are faced head on.

There undoubtedly is a need for our businesses to evolve, and to embrace new ideas. But we must do this on our own terms and only for the benefit of our businesses and the public we serve.

May I also take this opportunity to thank both Alun Tucker and Linda Jones. Alun has stepped down from his role as Executive Chairman. He has served SAIF with great skill and understanding over the many years he has been involved, and his presence will be sorely missed. Meanwhile, Linda has been at the heart of the daily life of SAIF ensuring that we are all up to date with relevant information, and answering our queries without hesitation. Linda will be leaving us at the end of April, and I would like to thank her and Alun for everything they have done for SAIF and wish them both a very enjoyable future.

I have thoroughly enjoyed my term as President of SAIF, and it has been both a privilege and an honour to serve during the last year. I look forward to continuing in my role representing the association within the various Government departments, and will endeavour to ensure that the voice of the Independent is always heard.

Many thanks to everyone I have met over the last year, for making it so memorable, in so many ways.

PAUL ALLCOCK,
OUTGOING SAIF PRESIDENT



IFD COLLEGE: SPRING AND SUMMER SCHEDULE 2017

DATE	TIME	COURSE	COURSE NAME	LOCATION
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

SAIF members are invited to sign up for a range of IFD College courses.

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

The IFD College spring and summer schedule 2017, from April onwards, is 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 IFD College Administrator, by sending an email to Corinne@saif.org.uk or calling 01279 726777.

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

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

SAIF ANNUAL GENERAL MEETING

25-27 March 2017
SAIF report



Gordon Reid and Jim Auld, SAIF's new Second Vice President

“SAIF COULD NOW TAKE THEIR MEMBERSHIP DRIVE FURTHER”



donation to charity will flush out the genuine complainant from those just after money.

This was followed by Linda Jones, Quality Assessor Manager. With no questions from the floor, Linda highlighted that the SAIF Quality Assessors (QAs) are seen as the face of SAIF as they travel the length and breadth of the country inspecting premises, representing SAIF and guiding members to the best of their ability.

Linda gave personal thanks to the QAs for their sterling work during the year and for their dedication in helping to achieve SAIF's stance on "Quality over Quantity". This was

Linda's last AGM and QA report, and she declared that she had every confidence that the QAs would take SAIF to the next level.

Golden Charter was represented by Malcolm Flanders who updated members on the current position on plan sales and took questions from the floor.

SAIFCharter Chair Julian Walker updated members with the SAIFCharter report which will be expanded on at its AGM in September.

The **PR report** was presented by Paul Allcock who highlighted the work of Genesis during the year and reminded members of

S AIF's 2017 Annual General Meeting and Banquet weekend started with the Friday Associates and Past Presidents' Lunch. This event was started several years ago as a way of thanking sponsors and Associates for their support as well as an opportunity to meet the Officers and Past Presidents of SAIF. It has proved so successful that it has now become traditional and some 50 guests were welcomed by Paul Allcock and his family. The **Friday afternoon** guest speaker, wheelchair sportsman Gordon Reid (pictured above with Jim Auld, SAIF's new Second Vice President), was well received and he commented after the event how he had enjoyed his time with "a lot of funeral directors".

Gordon answered questions on his feelings about his rare illness which crippled him just one week before his 13th birthday. He explained how he overcame the difficulties in accepting he would be unable to walk again and his struggle to overcome the challenges to become the world's number one wheelchair tennis

“GORDON OVERCAME THE DIFFICULTIES IN ACCEPTING HE WOULD BE UNABLE TO WALK”

champion and a double-gold Paralympian. Delegates took the opportunity to have photographs taken with this dynamic and very humble young man with his gold medals.

On Friday evening some 90 guests enjoyed the **Murder Mystery evening** and helped to solve who killed the Elvis Presley impersonator. The winners, Terry's Team – Edwin Ainsworth of Darwen and Trident Marketing (some say "it was a fix") walked away with the 'Sleuth Certificate'.

Saturday was the working side of the weekend with more than 100 members attending the **Annual General Meeting**.

Chief Executive Terry Tennens completed housekeeping and welcomed the delegates. National President Paul Allcock then chaired the meeting, with Vice President Paul

Bowley leading a minute's silence in memory of all those who had passed during the year, and in particular remembering the victims of the previous week's atrocity in London.

Mark Woollard, **Membership** Manager, explained the rise in membership applications with the hope that SAIF could now take its membership drive further, with funeral directors in England, Wales and Northern Ireland hopefully realising that changes in Scotland may also affect them imminently.

Standard's Chairperson Richard Edwards gave an update on the complaints received during the year, outlining the details of the client complaints and highlighting how very often these could be settled amicably, if the funeral director acted promptly and was not afraid to make amends – very often a



NextGen members

SAIF NextGen inaugural meeting at AGM Harrogate

Chief Executive Terry Tennens invited members of SAIF firms to gather after the SAIF AGM to explore

collaborating, learning and leading together as the NextGen (next generation) of SAIF member firms.

Delegates launched this gathering with enthusiasm and planned further meetings.

For more information or wish to join the network, contact Daniel Ginder at daniel@ginder.co.uk

the benefits Genesis brings in providing guidance with any PR or media work required.

The IFD College Chair Chris Parker explained the reasoning behind the membership of the College, which replaced the Fellowship, highlighting the importance of continued education and CPD points, which members of the College will be required to maintain to retain IFD membership status.

SAIF's **Treasurer** John Helps presented the accounts for the year end 31 December 2016, which were proposed by Richard Edwards, seconded by Darren Carpenter and formally adopted.

The **auditors** Hughes Co. were agreed for the forthcoming financial year, proposed by Jim Auld, seconded by Arran Brudenell and formally accepted. To bring Associates in line with full members, the rules 6.2 and 6.4 were updated. These rule changes and the election of the Executive Committee were proposed by Richard Edwards, seconded by Gary Staker and accepted en bloc.

A question from the floor confirmed that the National President was not required to be formally elected.

The Officers were welcomed and accepted as were the newly elected Executive Committee who are Nigel Appleby, Darren Carpenter, Richard Edwards, Mark Horton, Sean Martin, Jo Parker and Mark Woollard. All other nominees were thanked for standing and for their time and dedication to SAIF.

Vice President Paul Bowley gave his welcoming speech advising that his chosen charity during his year in office is The British Heart Foundation, which was particularly poignant due to his heart attack a few years ago.

Presentations

Jeremy West and all those Fellows present were joined together on the stage to present the Fellowship of SAIF to Ian Sturrock, who has been an ardent supporter of SAIF since its creation.

Following confirmation that Christine Parker had stood down from her role as a SAIF Executive Committee Member and her seat on the SAIF Charter board, she was thanked for all her work and duties to SAIF and presented with a bouquet of flowers by Paul Allcock, 2016-17 SAIF President.

Alun Tucker was also thanked for his dedication to SAIF and for the huge amount of work he had undertaken over the years.

Linda Jones was also officially thanked for her dedication to SAIF during the past 18 years. Linda will be leaving SAIF at the end of April and was also presented with a beautiful bouquet of flowers.

The meeting was then formally closed. ●



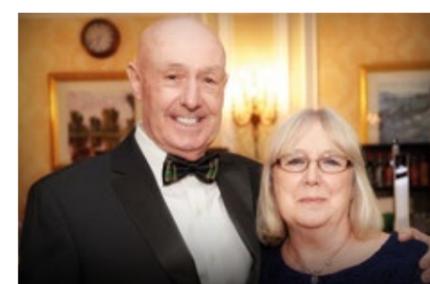
SAIF President Paul Bowley and partner Davina Docherty



Ian Sturrock received the SAIF Fellowship Award



Paul Allcock with the Murder Mystery cast



President presents charity cheque for MIND



The Berwick-on-Tweed to Harrogate cyclists with the President's bike auctioned for MIND

SUNDAY MORNING INAUGURATION



SAIF continues to grow in strength

The inauguration of officers saw a slight twist to the formal proceedings of the day, which started with Paul Allcock's family presenting Mother's Day gifts to all the mums in attendance.

Over recent years Alun Tucker has amused the audience with witty slide shows of the Officers and incoming Presidents which have always been well received, so much so that there has been a noticeable increase in attendance.

This year, the duties fell on Mark Woollard, who, together with the edited

slide show, used his wit and amusing one liners had the audience in streams of laughter from start to finish.

The formalities of the morning began with Paul Allcock thanking the Officers and Executives, Terry Tennens, Alun Tucker and the staff at SAIF Business Centre for their guidance and help during his year in office. Thanks also went to the stewards, Brian Stock, Gareth Crane and Mark Woollard, for their help over the weekend and grateful thanks were extended to everyone for the donations and support

towards Paul's chosen charity, MIND.

The Presidential chain was then presented to Paul Bowley who gave a short presentation before officially bestowing the Vice Presidency on Gary Staker, who then in turn passed the 2nd Vice President chain to his successor Jim Auld.

Following Paul Bowley's short presentation advising that his banquet weekend next year will be held in Brighton during the weekend of 15-18 March and his chosen charity will be The British Heart Foundation, the formalities of the morning were closed.



Chief Executive Terry Tennens and President Paul Allcock



Alun Tucker



History of the coroner

I'm sure not many people have thought about the history of the coroner, formerly known as the crowner, and why they came to be. It was around the year 1194 when the first coroners came to be, (although there is evidence coroners were around much earlier, but little is known about the role they played). Richard the Lionheart had been fighting the crusades and was on his way back home to Normandy when he became ship wrecked. He decided to make his way over land disguised as a peasant as he didn't want to be discovered by Leopold of Austria or Henry of Germany as they were great enemies.

Unfortunately for Richard all did not go to plan. He was discovered in a tavern in the village of Edberg, captured, imprisoned in a castle and held to ransom for a sum that in today's money would have been several millions of pounds.

As he had very little money from fighting the crusades, the royal treasury needed to swell its intake, which was hampered by the greedy sheriffs keeping much of the taxation they collected to themselves, so something needed to change.

The coroners were set up to help improve the situation of the treasury. It was an unpaid job, but the people chosen had to



Richard the Lionheart

be wealthy knights with property and an annual income of at least £20 to ensure that they wouldn't keep the King's money to themselves. Each county had three coroners who rode on horseback and had a poor man who walked behind them.

Money was easily raised in the following ways. When someone died the people who found the person were responsible for looking after them until the coroners arrived, which could take up to eight days. If the body was not in good condition, which after eight days they usually were not, the people who had been looking after the deceased would be fined. The possessions of anyone who committed suicide were taken by the coroner and given to the Treasury, as were the contents of

shipwrecks, building fires and, of course, treasure trove.

Moving swiftly on to 1836, up until this time the coroner had decided the cause of death without any medical help. In 1836, they were allowed to pay a medical practitioner to help out, which took place because the first act of registration of deaths required more accurate causes to the deaths.

Over the last century, the coroner has evolved into the service we all know about, and they work alongside us in our day-to-day involvement with funerals. Thankfully, they no longer ride around the country on horseback and now have the help of coroners' officers to help out with the role.

BY CLIVE PEARSON
IMMEDIATE PAST-PRESIDENT
BRITISH INSTITUTE OF FUNERAL
DIRECTORS

1990 2017

Photo plaques ~ Flowers ~ Bronzeware

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THE SAIFCHARTER

AGGM

AND

FUNERAL PLANNER OF THE YEAR 2017

SATURDAY 9 SEPTEMBER • PARK PLAZA LONDON RIVERBANK HOTEL

Book early and book online at:

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PAC code: **GOLD08**

Places can also be booked by calling **0844 854 5292**

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 complementary 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



HANDLING SENSITIVE INFORMATION

It is the responsibility of funeral directors to establish whether they should register as a Data Processor. An online self-assessment can inform that decision and help SAIF members stay in line with the Data Protection Act

WORDS BY MICHAEL FERN

As funeral directors, you can find yourselves in possession of sensitive personal information as part of your day to day work. Golden Charter already notes within the Funeral Director Terms and Conditions that all funeral plan information must be handled in line with your obligations under the Data Protection Act, and is currently working on funeral plan guidelines which include clear and detailed guidance on how to deal with this kind of data.

Director of Compliance & Risk Alison Wilson (pictured right) explained at the latest SAIF Education Day: "Individuals and organisations may need to register as data processors if they process any personal information. The Information Commissioner's Office website (ico.org.uk) allows companies to perform a self-assessment to see whether that affects them."

Personal information is "any detail about a living individual that can be used on its own, or with other data, to identify them", and processing



this information can refer to obtaining, recording, storing, updating or sharing it.

It is a funeral director's own responsibility to establish whether there is a need to register as a Data Processor, and self-assessing online can inform that decision.

For any personal information you may store, it is important that:

- You only hold information that is sufficient for the purpose it is being held for in relation to that individual
- You do not hold more information than you need for that purpose
- You establish a suitable amount of time for storing the data. Golden Charter recommends storing a copy of a redacted application form (with card details removed or blocked out) for two months. This is sufficient to confirm receipt of the plan, provide a plan schedule and allow time for any amendments.

If you have any questions about the processing of plan holder information, please contact your local Golden Charter representative who will be happy to seek advice from the Compliance and Risk team on your behalf. ●

SUPPORTING FAMILIES

Northern Ireland's new bereavement payment launched

Northern Ireland launched its new bereavement payment this month, and the Department of Communities has published a factsheet explaining the change.

Up until 6 April, three benefits existed to help bereaved people – Bereavement Payment, Bereavement Allowance and Widowed Parent's Allowance. These have all been replaced by the new Bereavement Support Payment for new claimants, although those already receiving the previous forms of benefit will not be affected by the change.

The factsheet summarises the new payment's key features and claims process.

Key features

- Up to 18 months of payments are available – “an initial larger payment followed by a series of smaller monthly payments”
- Contributions affect the payment – “the deceased must have paid sufficient National Insurance contributions in any one tax year during their working life”
- Eligibility includes anyone of working age up to state pension age, with the age of the claimant not affecting the amount awarded
- The new payment will not be taken into account when calculating other contributory or means-tested benefits. Further key features are available on the factsheet.



Claims and payments

- If the bereaved person has any dependent children, the initial payment will be £3,500, “up to 18 monthly payments of £350”
- If there are no dependent children, the payment is £2,500 then up to 18 payments of £100
- The new payments can be claimed through

an online form or by calling 0800 085 2463. The factsheet can be found at: communities-ni.gov.uk/publications/bereavement-support-payment

For more information, the sheet refers people to: communities-ni.gov.uk/advisor-information

MPs call for increase in bereavement support

Westminster debated bereavement support last month, with Labour MPs calling for an increase to the £700 social fund funeral payment.

Frank Field MP – Chair of the Work & Pensions Select Committee, which led an inquiry into bereavement benefits last year – noted these payments did not even cover the average cost councils paid for “pauper funerals”.

The Government's

response suggested that there would be no increase from the £700 figure, with Conservative MP Richard Harrington noting that “interest-free social fund budgeting loans for funeral costs” were available on top of the payments.

Answering on behalf of the Government, he also suggested that funeral directors might “inflate” their prices in response to any increase.

He said: “We do not

want the funeral expenses scheme to influence or inflate the prices charged by the funeral industry for a simple funeral, and it must not undermine personal and family responsibility for meeting funeral costs.”

In closing the debate, Labour's Frank Field MP – Chair of the Work & Pensions Select Committee, which led an inquiry into bereavement benefits last year – warned that the Government would “present

[a] harsh face to the public” if it refused to increase the amount paid when it had “up to £100 million to spend in this area”.

He added: “We are not asking the Minister to conjure up new money or to take money away from somewhere else. We are just saying that we agree. By all means, let us modernise this benefit, but let us do it in a way that spends the full budget and in a way that meets need most.”

Wales set to end child burial fees

Child burial fees are to be ended in Wales, Welsh Labour leader Carwyn Jones announced at the party's conference, following the “tenacious and dignified campaign” by Carolyn Harris MP.

The Welsh Government has set aside up to £1m per year to cover costs associated with burying a child. Various councils had already taken the decision to scrap the costs locally.

Mr Jones said: “Today, I am pleased to confirm that the Welsh Labour Government will step in and make sure that burial charges for children will no longer apply in Welsh communities.”

Carolyn Harris, MP for Swansea East, has been campaigning to end the fees. Her own child died in a road accident almost 30 years ago, and she had to take out a loan to cover his funeral costs.

She told *Wales Online*: “This is a campaign which has always been on my mind, but I've never before been



Welsh Assembly

in a position to do anything about it. I had to think long and hard about starting it up, because it has been really painful for me. I've had to revisit my grief.

“I've felt like I've re-grieved for my son, but at least now he has a legacy,

and no other parent in Wales who goes through the tragedy of losing a child will have to worry about funeral costs.

“I now want us to take this fight to Westminster, so that it is a policy adopted across the UK. I am so proud of the Welsh Labour Party for this.”

Scottish Government encourages people to claim relevant benefits

The Scottish Government has called for people to claim more of the benefits they are entitled to, including Funeral Payments and Pension Credit.

A week-long campaign on radio and in the press last month highlighted the benefits available to people, after figures showed that more than 500,000 Scottish people and families may not be claiming the tax credits or income-related benefits to which they are entitled.

Social Security Minister Jeane Freeman said: “Claiming the benefits that people are entitled to will help maximise family incomes and can reduce poverty levels. For example, around a third of pensioners are entitled to Pension Credit but do not claim it. We want to help people to know what financial support is available that could make a difference to their lives.

“We also know that

personal circumstances can change very quickly – whether it's losing a job, a family bereavement, becoming a carer for a family member, or having a child.

“The evidence tells us that often many of us don't realise that changes in our lives can mean we are entitled to additional support and that there is a range of benefits all of us are entitled to know about.

“Many of us will need that financial support at some point in our lives, whether we're in work or not. So we all have a stake in ensuring everyone is looked after properly and the social security system exists to help and support those who need it, when they need it.”

According to figures from the Department of Work and Pensions and HMRC, across the UK in 2014-15 around 38% of people entitled to Pension Credit did

not take it up. That means an estimated 130,000 Scottish pensioners may be eligible for funds they are not receiving.

Age Scotland Chief Executive Keith Robson said: “It is so important that the Scottish Government is taking action to encourage people to get the help they're

entitled to. It is vital people recognise the system is there for anybody who needs it, and that this is support to which people are entitled.

“Every year, we ensure older people claim hundreds of thousands of pounds in benefit payments they would otherwise not have received, and the charity provides information and advice on benefits specifically for older people. One recent caller to our helpline found she was eligible for more than £7,000 a year in benefits.”

Citizens Advice Scotland has created a freephone benefits helpline (0800 085 7145) and a webpage alongside the campaign, which supplies details about benefits, their eligibility requirements, and how they can be accessed.

The site is available at citizensadvice.org.uk/scotland/benefits



Social Security Minister Jeane Freeman MSP

FACING YOUR DEMONS

A ritual of reconciliation demonstrates how we don't have to allow difficult memories of death to overwhelm memories of happier times

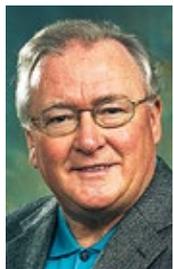
They say that the only way to get past grief is to go through it. Helen Keller put it succinctly: "The only way to get to the other side is through the door."

Wendy and her husband John loved to travel. One of their favourite destinations had been a resort in Antigua where they spent many vacations. It was their paradise, with a lovely beach and great hospitality over many delightful winter weeks. Wendy described it as her "happy place".

That changed in 2008 when, while they were staying at the resort, John fell ill and was diagnosed with pancreatic cancer, and admitted to the local hospital. Wendy spent her days there with him returning to the resort for her evening meal and rest, and when their week came to an end, John was still too unwell to travel home. The resort management immediately extended Wendy's stay, and were extremely kind and supportive to her until she was finally, some weeks later, able to get her husband back home. Sadly the tumour was not able to be treated and John died six months later. It was a devastating loss to Wendy; she attended one of our support programmes in the months that followed his death.

Fast forward eight years. Wendy was on a Caribbean cruise with a number of our support group members this past January. One port of call was Antigua, to which she has never returned since John's death. In a conversation before we left, she told me she planned to stay on board the ship that day and not even set foot on the island; the memories of that last visit were just so painful. I set off that morning to explore the island, returning around noon.

By 'divine coincidence' I bumped into Wendy. She said she had made a big decision that morning: to visit the resort again. She and her roommate were going there. I asked if she would like me to go with them, and she said she would. Wendy had to talk her way into the premises, explaining the reason



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

she was there, and the management agreed to let us in.

As they escorted us through the property I could see Wendy was emotional, but she handled it like the trooper she is. She wanted to see the dining room where they had eaten together, and the villa overlooking the ocean where they had stayed. There were tears when she came to their beloved beach. Our escort was lovely, allowing her all the time she needed. I offered to take photos of her, and could see that Wendy was falling in love with the place all over again. The painful memories were being replaced by memories of the good times.

Just when we returned to the main reception to leave, a lady rushed out and said: "Wendy!" It was one of the staff she had known over the years, who had been so good to her in 2008. There was a tearful reunion which touched her – and me – deeply.

Never have I felt such a sense of privilege, being allowed to witness that afternoon which is best described as a ritual of reconciliation. Wendy was haunted by memories of those days, but

something said to her that morning that she had to face those demons. It was difficult and courageous, and tears were shed, but they were healing tears. She said afterwards: "Finally, I think I have put it to rest."

It wasn't the place that haunted her, but what had happened there. She needed to go back to discover that it was (and still is) a wonderful place. That although what had happened on their last visit had been difficult and painful, being there again helped her remember happy memories of the place and the times they spent together.

Do "demons" stop you from going somewhere, dealing with something, or facing someone? Are you filtering today's experiences through yesterday's events, interpreting what could be positive as negative?

By facing her fears and hurt, Wendy transformed her way of thinking, and truly put that traumatic experience behind her.

We cannot allow difficult memories of death to overwhelm the positive and happy things that formed the good memories of the person's life. ●





SINCERITY AND OPTIMISM

Julian Walker hails the SAIF AGM as a great success and praises the event's organisers and supporters

By any measure, Harrogate is a beautiful and welcoming place affording SAIF a fine location for the AGM weekend. I am slightly biased as I fell for and married a Yorkshire lass just up the road, and have over nearly two decades been 'educated' into the local ways of God's county.

The Old Swan Hotel was for me unnervingly located just up from the Montpellier Quarter (I was bitten by what was thought to be a Montpellier snake last year on holiday...) but which proved to be a superb location to host a gathering and also a jumping off point for investigating the town.

This was the first 'independent' SAIF AGM - independent of SAIFCharter and Golden Charter activities, although of course both were fully represented. Attendance in terms of companies represented might well have been down on previous years but energy levels were certainly up.

Paul Allcock, the outgoing President of SAIF, had arranged for a Friday night 'Murder Mystery', while others opted for golf and supper leading into the AGM

meeting itself. I can report that SAIF is in rude health and membership seems thriving. Elections for the new officers of SAIF were carried out by post ahead of the AGM and results reported - I would urge all members to cast a vote in the future as responses were low - and the meeting was complemented by updates from Malcolm Flanders on behalf of Golden Charter and myself on behalf of SAIFCharter, followed by questions.

The Saturday afternoon offered a cheese and wine tasting opportunity and a chance to dash into the shops to get something for Mother's Day! (I won't let on which Ginder brother I caught doing the same.) Matthew Gallagher made a foray into the local spa baths, and a few attempted to gain entry to the famous Betty's Tea Shop, but such had been the pace of the weekend thus far, the majority rested ahead of the big evening ahead.

The gala dinner was a fine affair, where the ladies looked fabulous and the gentlemen suitably buffed. The President of the NAFD, Jeremy Field, offered friendly

words as part of his address, which in these challenging times for our industry were warmly received. The evening and the weekend were very much made by the sincerity and optimism demonstrated by the outgoing President, Paul Allcock (and repeated by the incoming President, Paul Bowley). On behalf of members, I thank Paul for a very positive contribution in his year.

For many the evening was a marathon of merriment and dancing, while others focused on discussion and debate in the bar - I believe that solutions for many of the world's greatest challenges were agreed, but come the morning it was discovered that no one had made any notes...

The ceremonial handing over of the SAIF Presidency was concluded on the Sunday morning, and yet another SAIF event was complete.

While driving home across Harrogate's Stray, wonderful parkland dominating the approaches to the town, it did occur to me that we should make Harrogate a repeat venue.



Julian Walker

JULIAN WALKER,
SAIFCHARTER CHAIRMAN

MAKING TAX DIGITAL

Are you ready for it? Businesses need to be aware of the steps needed to comply

WORDS: JONATHAN RUSSELL

Many of you, I hope all of you, will have heard about Making Tax Digital (MTD) but I imagine many of you have considered it something you need not worry about, your accountant will sort it out for you or it is for businesses bigger than yours. Well, except for the middle option, you are wrong and even the middle one will require changes.

So what is MTD and why is it happening? The Government and HMRC are wanting to get more and more information online and are suggesting that it will be much easier for us. In some respects they are correct, as currently much of what individuals have to put on their tax returns is already being supplied elsewhere.

If you are employed on PAYE then RTI from the employer sends in that information; and if your only other income is bank or building society interest then that also is provided by them.

In some cases, HMRC has part of the story, such as: it is getting returns from banks and building societies of the interest charged on buy-to-let mortgages but it doesn't know what rent is received for those properties; this is an example of where HMRC believes it may be missing out on people reporting income as there seem to be more buy-to-let mortgages than there are rental properties on tax returns.

As for businesses, it is only getting annual accounts and in some cases these might not be until almost two years after the year end of the business. There is concern that many small businesses, especially those doing their own



accounts and returns, may not be getting the numbers right, but short of HMRC enquiring into the numbers submitted there is little that can be done. We know HMRC is short on resource to carry out such enquiries.

So, the Government's story is that it would be better for people if they sent in (or could check what is being submitted by others about them) more than once a year. The first step was the creation of the personal tax account. If you have looked at yours recently you will see your tax account, your national insurance and state pension estimate. But what does it mean for businesses?

Even in the March 2017 Budget, changes to what might be happening were announced, but for most businesses, those with annual turnover above the VAT registration threshold, MTD is due to start in April 2018. Smaller businesses and landlords with turnover below this threshold but over £10,000 will start in April 2019.

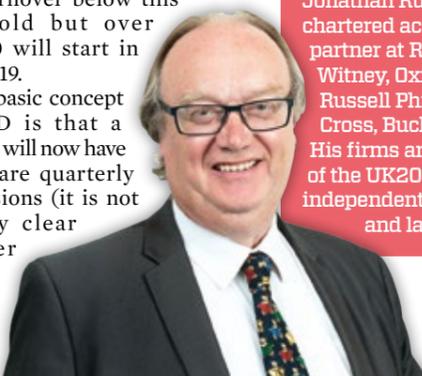
The basic concept of MTD is that a business will now have to prepare quarterly submissions (it is not entirely clear whether

this is the calendar quarters or business quarters if different) and an annual reconciliation. At the moment it is still being suggested that businesses can have different year ends but the annual accounts will now have to be submitted within 10 months of the year end or 31 January following the year end, whichever is earlier.

The quarterly submission is to be done using approved software, and basic software is to be provided free by software suppliers. If you already use an accounting package, as with wages programmes for RTI, there will almost certainly be a new function provided. However, many businesses neither use nor need accounting software and this will be a new task, and cost, for them.

So businesses need to be aware and be ready to take steps to comply, though the House of Lords is suggesting a delay and changes.

Jonathan Russell is a chartered accountant and partner at ReesRussell in Witney, Oxfordshire, and Russell Phillips in Gerrards Cross, Buckinghamshire. His firms are members of the UK200Group of independent accountants and lawyers.



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Outstanding success

With just months until the Funeral Planner of the Year Awards, SAIFInsight caught up with 2016 winner Jeff Gascoigne of A J Gascoigne & Son

What is your view on funeral planning?

Funeral planning is now big business and has grown rapidly over the last decade. It is now an integral part of a funeral business and its value is of high importance. So time and strategy needs to be applied to achieve results in an ever-competitive market. However, even though you now get offered plans at the post office, buildings societies and other large funeral organisations to name a few, people want choice and flexibility, so there will always be a place in the market for reliable independent funeral directors.

What are your goals this year for funeral plan volumes?

My goal for this year would be to win the regional award for 2017, which would mean I would have sold a lot of plans, but realistically every year is different and numbers fluctuate. The main goal is to keep sales continuous throughout the year through advertising and promotions.

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

We have now been in business for more than 30 years and have always tried to deliver a personal service, which we have relayed to our funeral planning. We have tried to promote plans, and most importantly we follow up every enquiry, not with a hard sell but with facts and figures conveyed with a caring attitude.

How do you promote funeral plans locally?

As most funeral directors do, we advertise Golden Charter plans on our website first and foremost. As well as general newspaper adverts, we display window stickers in



Jeff Gascoigne

our office and in our function room. This looks over our cemetery which is visited daily by bereaved families. We have leaflets available and function room tables have advertisement cards on them.

In conjunction with Golden Charter, we do two leaflet drops per year in the spring and autumn, offering discounts to our local surrounding area. Last year, we also advertised in our local paper with the incentive of M&S vouchers.

What planning advice would you give other funeral directors?

Be open-minded, and don't be afraid to try new promotions. They might not work out as you had hoped, but nothing ventured nothing gained.

What difference did your win make?

Firstly I did not expect to win but was thrilled to achieve the award as it was an achievement for my company and a team

effort. The story was published in our local newspaper, giving us more publicity hopefully to sell more plans in the future. The certificate hangs proudly in our office and is displayed on our website.

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

I expect the market to grow and be even more competitive in that time. A greater percentage of funerals in five years' time will have been pre-paid.

How has Golden Charter assisted you?

Firstly, I have to thank my RSM Paul Hodgson for his support, guidance and fresh ideas. It is then for me to decide what I think is best for my business, and at that point Golden Charter assists me to make it happen.

As experts in the field of promotion and advertising, their guidance and support is essential in making advertising campaigns successful.

What is your vision for your company in the future?

In business you can never stand still and I am always looking at ways to promote and improve our service. You can spend vast sums of money on advertising but the best form is recommendation by word of mouth.

Last year we built a new office and waiting room to enhance our service, and offer bereaved families more comfort when visiting loved ones and making funeral arrangements. We now have an annual evening reflection service at Christmas for bereaved families. We are also continually working on our cemetery, which is exclusive to clients of A J Gascoigne & Son, and we hope to develop this further in the coming years. ●



National living wage increase

With effect from 1 April 2017, the national living wage will rise from £7.20 to £7.50 per hour for adults of 25 years and over. Plus, under the national minimum wage, employees aged between 21 and 24 will receive £7.05, those 18 to 20 will receive £5.60, and young adults under the age of 18 years £4.05.

For apprentices aged between 16 and 18 years of age, together with apprentices over the age of 19 years who are in their first year of apprenticeship, it will be £3.50 per hour.

All other apprentices should receive the minimum wage at the usual rates according to their age.

RETAINING KNOWLEDGE WHEN A KEY EMPLOYEE RETIRES IS ESSENTIAL

Interestingly, some 1.2 million people over 65 years of age are still working and it is therefore very likely that you will need to deal with an employee's retirement at some point. So, what can you do to retain the knowledge that they have accumulated over the years and you do not want to lose?

Perhaps you could suggest that they consider phased retirement? Moving over to part-time hours for a set period will allow you extra time to extract valuable information from them. This will also assist them in getting ready for their retirement and their new way of life.

Undoubtedly, written guides should be forthcoming, but also for them to share references and personal contacts that they have forged over the years.

You could also ask the retiring employee to consider mentoring another member of staff and sharing the most important information.

Another option could be to engage



them on a consultancy self-employed basis, allowing at least four weeks' grace between them leaving and returning under a new agreement. This way you only pay for the services and time required and you gain the information pertinent to your business. Everyone's a winner.

Retirements ... what better subject to close on. This is my last article as SAIF Administration Manager, as you will see on page 16. Thank you to everyone, I will honestly miss all of you. **Linda Jones**

Advice on how to deal with nuisance phone calls



While we tend to ignore calls from numbers that we don't recognise on our personal mobile phones, more and more businesses rely on their mobiles for their work and therefore can't afford to ignore any calls.

The Telephone Preference Service (TPS) has now set up a new service and working alongside Ofcom, will include mobile phones. To register simply text TPS followed by your email address to 78070. Your mobile number is then added to the UK's official 'do not call' database, which is administered by the TPS. Please note that it is illegal for organisations to make unsolicited sales and marketing calls to numbers registered with the TPS unless they have your specific consent.

Please note that signing up to the TPS is currently free although we understand that there are some companies that charge around 15p for this service. While it is early days to give an example as to how well it works, the hope is that it will be as equally successful as the landline call barring service which indicates calls are cut by a third.



MANAGING ASBESTOS

Simon Bloxham, from Safety for Business, answers workplace questions on asbestos

WORDS: SIMON BLOXHAM, HEALTH & SAFETY STRATEGIST



Do I need to have a survey carried out?

This is one of the most common questions I get from new clients. Let's face it, there is a cost to a survey and if you don't need to do it, then why should you.

Does my building contain asbestos?

You would be amazed at just how much asbestos was used within building construction. Any premises built before 1999 could contain it, so if you aren't sure, presume it does.

Examples are artexed or textured ceiling tiles, floor tiles, fire resisting products, corrugated cement roofs and walls.

Who is responsible?

The person responsible is the duty holder. The duty holder is anyone responsible for maintaining and repairing all or part of the property or who has control over the building. This could be the occupier, landlord or the owner.

According to the law the duty holder must...

- Find out whether the building contains asbestos and what condition it is in
- Assess the risk of the asbestos releasing fibres
- Make a plan to manage the risk.

So, what's the answer then?

Well as I see it, if your premises was built before the year 2000 and contains some of those tell-tale signs like artexed ceilings, then in my opinion the answer is **yes**, you need to get a survey done.

But I know the premises and am certain there is no asbestos!

If you are confident that it doesn't contain any asbestos then forego the survey, but remain cautious. I would write out a statement explaining that the building appears to be free from asbestos but just in case, before any building work takes place,

you will check to make sure and if there is the slightest suspicion that asbestos might actually be present, that you won't do the work until we get a specialist in to confirm whether it is or not.

Did you know?

- Asbestos is a natural product and is still mined today in Russia, China, Brazil, Kazakhstan and, up until 2011, in Canada
 - 2 million tonnes of asbestos are mined each year
 - Human beings have used asbestos for more than 5,000 years.
- Asbestos has been used to make:
- False snow on film sets
 - Cigarette filters
 - Toothpaste.

One person dies every five hours from Mesothelioma (just one disease you can develop from work with asbestos). It is estimated that around 91,000 deaths are

predicted to occur in the UK by 2050 as a direct result of exposure to asbestos.

I don't think you can be too careful and my recommendation is, if in doubt, do it. Shop around if you are getting a survey done as the difference in cost can be quite a bit. Make sure that whoever is going to do the survey is qualified – just ask for their UKAS accreditation certificate and check the UKAS database.

Help is at hand! As a member of SAIF:

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

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

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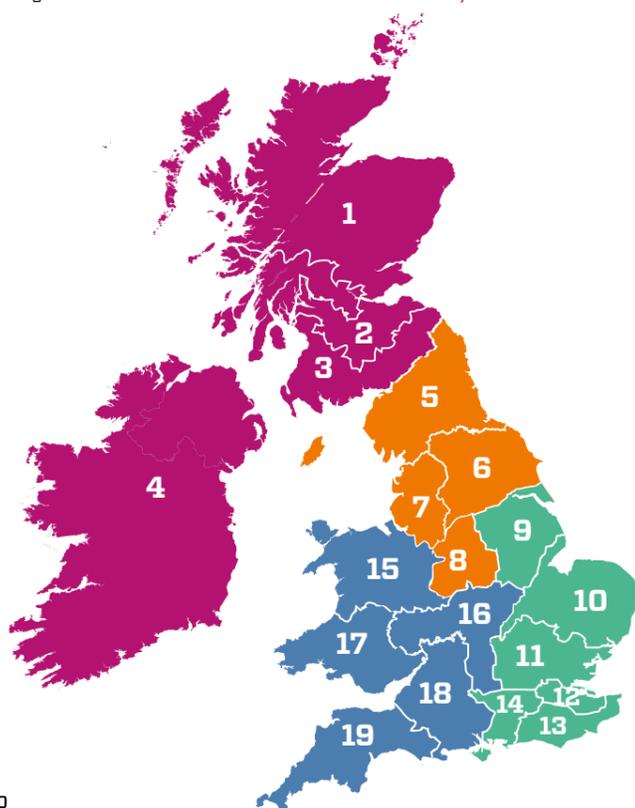
17 Paul Firth
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18 Rob Antonelli
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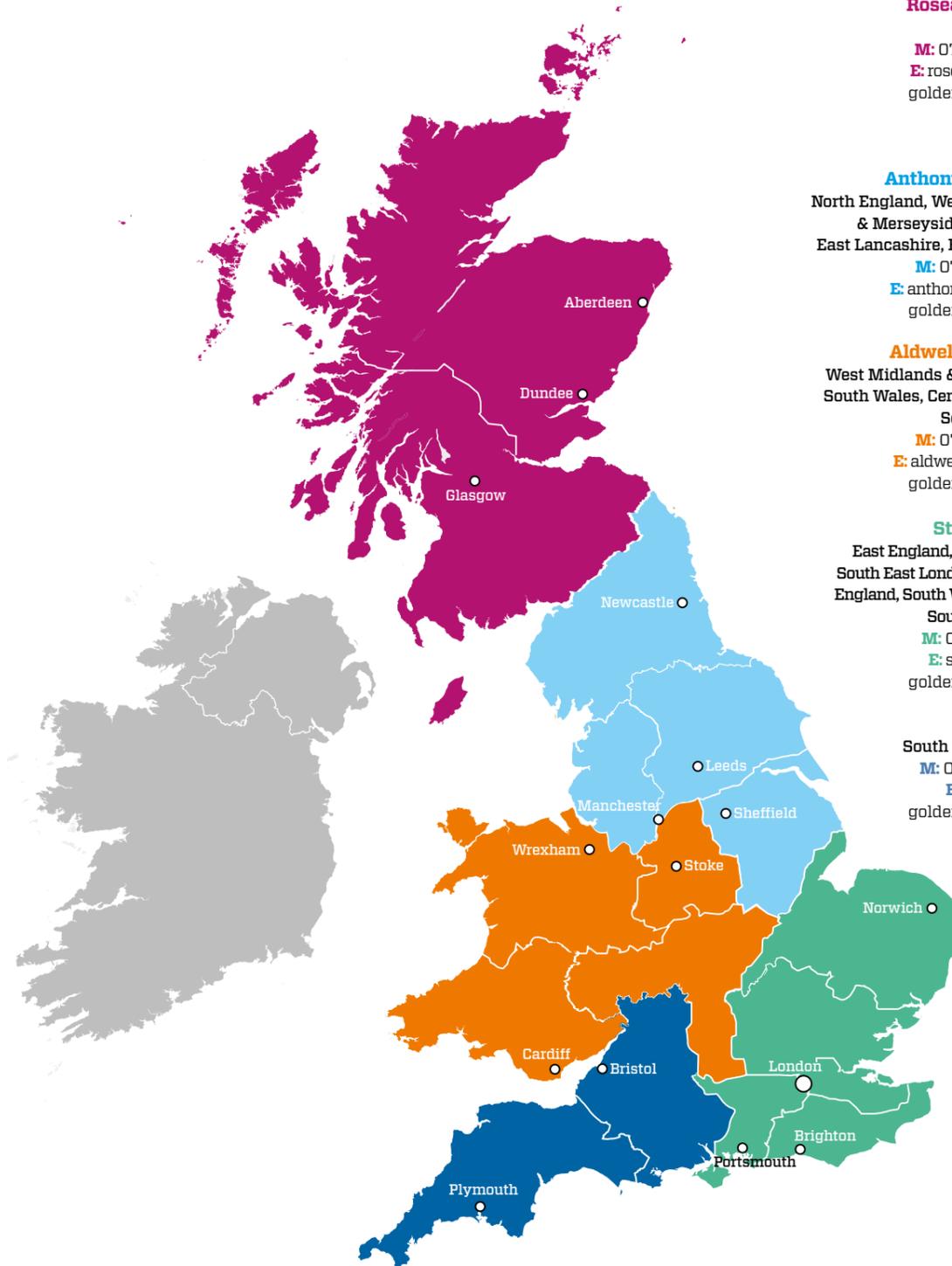
19 Chris Pearson
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E: chris.pearson@goldencharter.co.uk



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

YOUR BDMS

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 below.



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CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

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02380 739111 • info@corporatehorse.co.uk
www.corporatehorse.co.uk

D A Gathercole Funeral Carriage Masters
Mr D Gathercole (Wisbech, Cambridgeshire)
01945 583974

Superior UK Automotive Ltd

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

Woods Garage (Carriage Masters)

Mr D Wood (Sevenoaks)
01732 453256 • woodsgarage@outlook.com

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

Mr B Spittle (Haverhill, Suffolk)
01440 761404 • info@bradnamjoinery.co.uk
www.bradnamjoinery.co.uk

Colourful Coffins

Ms M Tomes (Oxford)
01865 779172 • enquiries@colourfulcoffins.com
www.colourfulcoffins.com

DFS Caskets

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

W Gadsby & Son Ltd

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

J & R Tweedie

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01461 206099 • www.jrtweedie.co.uk

J. C. Walwyn & Sons Ltd

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Leslie R Tipping Ltd

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0161 480 7629 • sales@lrtipping.co.uk
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Musgrove Willows Ltd

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01278 699162 • info@musgrovewillows.co.uk
www.musgrovewillowcoffins.com

Natural Woven Products Ltd

Mr A & Mr D Hill (Bridgwater, Somerset)
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contact@naturalwovenproducts.co.uk
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P & L Manufacturing Ltd

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Passages International Inc. Ltd

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www.passagesinternational.co.uk

Somerset Willow England

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01278 424003
enquiries@somersetwillow.co.uk
www.willowcoffins.co.uk

Tributes Ltd

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Urns UK Ltd

Mr P & Mrs B Patel (Potters Bar, Herts)
01707 645519 • info@urnsuk.com
www.urnsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodland Burials

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www.greenacrescelebrate.co.uk

GreenAcres Woodland Burials Chiltern

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GreenAcres Woodland Burials Colney

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GreenAcres Woodland Burials Epping

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GreenAcres Woodland Burials Rainford

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GreenAcres Woodland Burials Heatherley Wood

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Westerleigh Group Ltd

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

CLOTHING

ACS Clothing Ltd

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0141 781 6530 • jimglancy@acsclothing.co.uk
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Keltic Clothing

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www.kelticclothing.co.uk

Waterfront Manufacturing Ltd

Mr A Jenkinson (East Harling, Norfolk)
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Independent Funeral Directors College Ltd

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

Training2Care (UK) Ltd

Mr G Knight (Colchester, Essex)
01376 573 999 • info@training2care.co.uk
www.training2care.co.uk

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sales@cplsupplies.com • www.cplsupplies.com

D J MacNeice & Co Ltd

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sales@djmacneice.com • www.djmacneice.com

Fibrous

Mr G Hart (Stockport)
0161 429 6080 • gary@fibrous.com
www.fibrous.com

Funeralmap Ltd

Mr T J Hitchman (Basingstoke)
0330 223 0279 • info@funeralmap.co.uk
www.funeralmap.co.uk

G T Embalming Service Ltd

Mr G G Taylor (Brighton)
01273 693772 • gtembalming@btinternet.com
www.gtembalming.com

Hygeco Lear

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

Roftek Ltd t/a Flexmort

Mr S Rothwell (Gloucester)
0845 533 3561 • admin@flexmort.com
www.flexmort.com

THW Refrigeration Ltd

Mr W Quail (Camberley, Surrey)
01276 601039 • william@thwrefrigeration.com
www.mortuaryequipmentdirect.co.uk

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

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

Frontline Communications Group Ltd

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Goldray Funeral Consultancy Ltd

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Huxley Corporate Finance Ltd

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01829 730062
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Ideal Sales Solutions t/a Ideal4Finance

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01772 671355 • sales@ideal4finance.com
www.ideal4finance.com

Kings Court Trust Ltd

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0300 303 9000 • jill.clayton@kctrust.co.uk
www.kctrust.co.uk

Occupational Safety Systems (UK) Ltd

Mr S Bloxham (Letchworth Garden City, Hertfordshire)
0845 634 4166 • info@safetyforbusiness.co.uk
www.safetyforbusiness.co.uk

The Probate Bureau

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

The Probate Department Ltd

Ms I McCleave (Pevensey)
01323 741204 • info@probateplusgroup.co.uk
www.theprobatedepartment.co.uk

Redwood Collections

Mr S & Mr A North (Surrey)
0208 288 3555 • info@redwoodcollections.com
www.redwoodcollections.com

SAIF Insure (Lark Insurance Broking Group Ltd)

Mr L Scott (Croydon, Surrey)
020 8256 4927 • info@saifinsure.co.uk
www.saifinsure.co.uk

SAIF Resolve (Scott & Mears)

Bill Baddeley (Southend on Sea, Essex)
01702 312737 • enquiries@sairfresolve.co.uk
www.sairfresolve.co.uk

Skingle, Helps & Co

Mr J Helps (Carshalton Beeches, Surrey)

0208 770 1095 • www.helps.co.uk

South Essex Insurance Brokers Ltd

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

Templegate Recoveries Ltd

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

Trident Marketing Anglia Ltd

Mrs V Beswick/Mr R Pearce (Somer, Ipswich)
01473 823700 • victoria@tridentmarketinguk.com
www.tridentmarketinguk.com

Trust Inheritance

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

UK200group.co.uk

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

Zebra Finance Ltd

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01332 680400 • enquiries@zebrafinance.com
www.zebrafinance.com

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Association of Independent Celebrants

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07783 323324
president@independentcelebrants.com
www.independentcelebrants.com

British Humanist Association

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

Civil Ceremonies Ltd

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

County Celebrants Network

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www.countycelebrantsnetwork.com

Fellowship of Professional Celebrants

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Institute of Civil Funerals

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FUNERAL PLANNING

Golden Charter Ltd

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www.goldencharter.co.uk

Golden Leaves Ltd

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GRAVEDIGGER & EXHUMATION SERVICES

DTH Burial & Churchyard Services

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IT & WEBSITE

Cloudberry Funeral

Management Solutions Ltd
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www.funeralmanagement.net

EMCOM Software Services

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www.emcomsoftware.co.uk

Eulogica

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www.eulogica.com

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Oak Technology Ltd

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Cleverley & Spencer

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Forget Me Not Today Ltd

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www.forgetmenottoday.com

Fotoplex Grigio Ltd

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www.fotoplex.co.uk

HeavenAddress Pte Ltd

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Love2Donate

Mr C Hankin & Mr B Thorogood (Olney, Buckinghamshire)
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sue@love2donate.co.uk • www.love2donate.co.uk

MacIntyre Memorials Ltd

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0141 882 8000 • info@macintyrememorials.co.uk
www.macintyrememorials.co.uk

Memory Giving

Mr J and Mr M Walker (Reading, Berks)
0845 600 8660 • theteam@memorygiving.com
www.memorygiving.com

The MuchLoved Charitable Trust

Mr J Davies/Ms J Baker (Amersham, Buckinghamshire)
01494 722818 • trustees@muchloved.com
www.muchloved.com

Scattering Ashes

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01392 581012 • info@scattering-ashes.co.uk
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Secure Haven Ltd

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www.securehaven.co.uk

Shaw's Funeral Products, Shaw & Sons Ltd

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FSJ Communications

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publisher@fsj.co.uk • www.fsj.co.uk

Funeral Zone Ltd

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Lovingly Managed

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info@lovinglymanaged.com

Network Telegram.com

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Mr P Clarke (Ferndown, Dorset)
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www.networktelegram.com

Professional Help Ltd

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01524 782910 • info@professionalhelp.org.uk

www.professionalhelp.org.uk

Smart Media Marketing Ltd (afuneralnotice)

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www.afuneralnotice.co.uk

The Bereavement Register (London)

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

Twyford's of Wilmslow (Cheshire)

01625 523103 • ruth.clark@wgpltd.co.uk
www.twyfordsowilmslow.co.uk

When We Remember

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