

SAIF INDEPENDENT FUNERAL DIRECTORS

Insight



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2017



Insight

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SAIF is at the forefront of tackling the big industry issues that matter to you.

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

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

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



LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Maintaining the highest standards

SAIF is constantly working for its members and supporting our local communities

Dear colleagues, SAIF has a stand – **H2 435** – at the National Funeral Exhibition (NFE), Stoneleigh Park, from 9 to 11 June. Please come and visit us, it will be great to meet you and let us introduce you to SAIF's Executive Committee Members, SAIFInsure, SAIFSupport and the IFD College; and join us for a quality hot beverage from one of our baristas!

If you are new to SAIF, or thinking about joining SAIF, we would be delighted to discuss the full range of benefits and professional services we customise for the independent funeral director across the UK.

The public relations (PR) service we offer through the SAIF PR Committee is one of those tangible benefits of membership. As we promote the SAIF logo as a kitemark of quality and personal service by our members to the general public, let me share with you some of the activities SAIF has been highly engaged with on your behalf in PR nationally and locally.

Just last month, our Scottish President, Mark Porteous was quoted by *The Times* newspaper on which crematoria would do a cremation service for the convicted killer, Ian Brady. Also, our immediate Past President, Paul Allcock was sought for advice by the *The Guardian* on the options for how funeral directors can determine whether to take a funeral service of a person with such a violent and evil past as Ian Brady. It was an opportunity to convey to the public how SAIF members are discerning ethical service providers. Each company will form its own opinion on such requests.

In the past year, SAIF has been featured in *The Economist* journal, with Paul Allcock discussing the growing number of requests to webcast funeral ceremonies for relatives who live in other nations.

President Paul Bowley has been interviewed by *BBC South* advocating for dropping the fees for children's funerals at their crematorium and cemeteries.

SAIF's Associate Member Trident Marketing has been our keynote speaker at the SAIF Regional Meetings, advising members about the clarity of the proposition through local newsprint advertising. The advice has been for clarity of words, 'less is more', and ensuring the colours are stronger, especially as newsprint absorbs the colours.

Genesis PR is SAIF's appointed media relations company and our members receive one free consultation as a benefit of membership. It might be you are doing a community event, such as a bowls day or family party day. Speak to tim.miller@genesisprr.co.uk or phone on 01473 326405 for assistance in profiling this in your regional media.

Changing tack, the joint working group between SAIF and the NAFD has commenced its work on redrafting a common code of practice, initially in Scotland but sensibly for the whole of the UK. My colleague and CEO of the NAFD Mandie Lavin is busy drafting the new code in partnership with the working group. This joint working is paramount to ensuring the success of the funeral director in Scotland and inevitably the rest of the UK, as

“JOINT WORKING IS PARAMOUNT TO ENSURING THE SUCCESS OF THE FUNERAL DIRECTOR IN SCOTLAND AND INEVITABLY THE REST OF THE UK”

regulation bites in two years' time. A state of readiness is essential.

SAIF is here to maintain the highest standards among UK independent funeral directors who seek to provide professional care and services to families during their most bleak times.

If you are interested in joining SAIF, we are here for you. Contact us by phone, email or carrier pigeon. We would be pleased to discuss benefits whether you are new to trade associations as an independent or existing member.

Warmest wishes ●

terry@saif.org.uk

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COMMENTARY



RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

Are traditional funeral services going the way of the Victorians?

The extreme end of changing funeral trends – and how we decide where to go from here

In this month's issue (page 17) we report on Russell Davison, who went to extreme lengths to ensure his wife's funeral was carried out in their own way: she stayed six nights in his room after her death as he dealt directly with the crematorium and held his own memorial – and at no point got a funeral director involved.

We have been talking for some time about changing views on funerals, with this family's idea that a funeral director is primarily "a fridge and a taxi" at the extreme end of what does seem to be an undeniable trend. We all know personalisation is what families increasingly want, and in this case the most personal funeral was also the one that cost "a few hundred pounds" by cutting out the funeral director entirely.

Our sector is more aware than anyone of that route's downsides. The Davisons navigated terrain alone where most people look for help – for example they had the idea that they could have an outdoor funeral pyre until the law stepped in and made it clear that

cremation was their next best option. Nonetheless, Russell wound up satisfied with the experience, which he said "truly amazed" him.

An unusual case, but not unique. On Radio 4 last month, at the same time the Davisons' story was breaking, a family discussed keeping their child home for eight days after her death. Dying Matters week again raised the financial implications of death, another strong influence away from traditional services. Even celebrities are going for the stripped-down option, and where David Bowie goes, plenty of others tend to follow.

So the culture at large seems to be hinting at a move away from the Victorian model of funerals. Then we come to the hard facts, to what we have seen recently in the funeral profession: a previously unheard of level of price sensitivity, with the Co-op using these new conditions to encourage families away from Independents, selling funerals through previously uncommon tactics.

One of these changes: the Co-op has broken the link between its actual average prices and how it advertises. We know its average funeral cost has increased – its own website shows a rise to £3,882 in 2016 – and we know from our research that Independents' average prices were broadly £500 cheaper than the Co-op's in 2015. We seem to be in a situation where upselling from a low "prices from" advertised level is succeeding in distorting the market at a time when people are interested in lower prices. This model is an alien concept to most Independents, but it is a winning formula for the Co-op just now.

Where we go from here has been the burning question of the year so far, given the spread of Independents' views. These are contentious issues, and in meeting with funeral directors and planning out options with the SAIFCharter Executive, we have been trying to find the best possible route through.

Golden Charter has always considered it vital to achieve 40% pre-need market share. If not, no one's long term position is assured. So in looking forward we will of course be most influenced by funeral directors maximising their pre-need to at-need share with ratios of 30% and more. We know this is a reasonable figure, with many far exceeding it. Independents' average ratio currently sits at 17%; doubling that to 34% would immediately secure market dominance and upwards of 40% share, safeguarding the independent sector and all the families who depend on it.

We are looking for ways to help you reach those levels, and listening keenly to the funeral directors who are currently exceeding them. Whether or not the long term trend is for Victorian funerals to disappear, rivals have picked up on changes in families' attitudes and are undermining the model as a result. Our own actions cannot be delayed. ●

Ronnie Wayte

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THE CULTURE
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BE HINTING
AT A MOVE
AWAY FROM
THE VICTORIAN
MODEL

Ronnie Wayte



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Reporter

GRIEF SEMINAR + POST-MORTEM RECONSTRUCTION
+ EDUCATION DAY + MYSTERY CHILD IDENTIFIED +
DIY FUNERAL + SAIFSUPPORT WEBINAR DATE

Visiting William Purves Funeral Services in Edinburgh

SAIF's Paul Allcock and Terry Tennens recently visited the "excellent office" of member William Purves Funeral Services in Edinburgh. Paul (centre) is pictured with Tim Purves, CEO, and James Morris, Managing Director.



Inspector prepares to launch review of funeral profession

Natalie McKail will take up her two-year Scottish Government appointment in July 2017

SAIF has welcomed the appointment of Scotland's first ever Inspector of Funeral Directors by the Scottish Government. As *SAIF Insight* revealed in May, the creation of the role fulfils important recommendations by the National Cremation Investigation, led by Dame Elish Angiolini, and by Lord Bonomy's Infant Cremation Commission.

SAIF Insight can now confirm that Natalie McKail will spend the first 18 months of her two-year appointment undertaking a review of the funeral profession, with a view to making recommendations to Ministers on how it should be regulated, including whether to introduce a licensing regime.

Speaking about the appointment, Public Health Minister Aileen Campbell said: "I'm pleased that Natalie McKail has agreed to take up the post for an

initial period of two years and I look forward to receiving her recommendations on how best to regulate the profession, and whether that should include licensing. Natalie brings a wealth of experience to the role, which places her perfectly to meet the challenges it will bring.

"The approach we're taking will ensure that any regulatory scheme reflects the diverse nature of the funeral profession in Scotland and ensures that bereaved families receive the best possible care at a time when they are potentially very vulnerable."

On accepting the appointment Natalie McKail said: "I am delighted to accept the Ministerial appointment of Inspector of Funeral Directors, and look forward to working corroboratively with funeral directors, representative bodies and a broad range of stakeholders on behalf of the bereaved across Scotland, ensuring the highest standard of service at the most difficult time for families.

"It is my intention to listen carefully to the widest range of views, and to assess the current provision of funerals in Scotland over the next 18 months, before providing recommendations to the Minister on a regulatory framework for the future."

In a joint statement, SAIF and the National Association of Funeral Directors (NAFD) said: "The NAFD and SAIF warmly welcome Natalie to the role of Inspector of Funeral Directors, and look forward to working closely with her, as we have done with Government, to help shape the future of the profession in Scotland.

"We believe appointing an Inspector of Funeral Directors is in the public interest and believe Natalie's appointment will help keep standards high in the profession, as well as

strengthen public confidence, and we look forward to forming a close working relationship and bringing her up to speed with all the issues affecting the funeral profession."

Natalie McKail



AGM & AWARDS COUNTDOWN

The SAIFCharter AGM and Funeral Planner of the Year are now just three months away

The SAIFCharter AGM and Funeral Planner of the Year (FPOY) Awards 2017 are fast approaching, with both taking place on Saturday 9 September.

Set in the contemporary Park Plaza London Riverbank Hotel overlooking the iconic sights of Westminster, this year's event will have a brand new format. In particular, following your feedback, entertainment and live music have been introduced to FPOY to help us celebrate success to the full.

Malcolm Flanders, Golden Charter's Director of Funeral Director Sales, said: "Joining us on the evening to present the awards will be three time Sony Gold winning radio broadcaster Colin Murray. No doubt the charismatic radio and television presenter will meet his match with the UK's largest gathering of independent funeral directors.

"We hope you can bring your families along and make it a weekend affair, taking advantage of the perfect opportunity to mix business with pleasure. We plan to arrange dedicated organised events for you and your family, including an afternoon tea sightseeing bus tour of Central London, a trip on Coca Cola's London Eye and, for any thrill seekers, a Rib Boat Tour on the River Thames."

All award nominees have now been informed and spaces are filling up fast. If you haven't already booked your place for the awards ceremony, please contact Golden Charter's Field Support Team by emailing fpoy@goldencharter.co.uk or calling 0800 145 6520.

To book accommodation at specially negotiated rates, please visit parkplaza.com/goldencharter17 or alternatively call 0844 854 5292 and quote PAC code GOLD08.

SAIF SPOTLIGHT UPDATE

SAIF members may know that SAIF Business Centre publishes a monthly email update called SAIF Spotlight. The electronic update aims to provide a snapshot of news and events that SAIF thinks its members should be aware of, with links to find out further information.

Currently, this email is directed to the main office email addresses, which is often an 'info@' or 'office@'

address. SAIF has asked that where this is the case, members ensure that SAIF Spotlight is forwarded and distributed to other team members.

If anyone would like to add another email address to receive SAIF Spotlight, please contact the SAIF Business Centre by emailing angela@saif.org.uk with details, or by calling 0345 230 6777.

Call to support Ironman fundraising challenge

David Balint, an Estate Planning Consultant with Golden Charter, is taking on an Ironman challenge to raise funds for Macmillan Cancer Support.

Held in Pembrokeshire on 10 September 2017, Ironman Wales will see athletes swim, bike and run 140 miles across a

single day, ending with a full marathon.

The circuit will take athletes around south west Wales, starting and ending in the seaside town of Tenby.

Golden Charter CEO Ronnie Wayte has pledged to match any funds raised by David ahead of the event.

To help David reach his target of £1,000, visit: justgiving.com/david-balint1walesironman2017

National Funeral Exhibition

SAIF will be joining members and colleagues at this year's National Funeral Exhibition (NFE) in June. The NFE 2017 is taking place from Friday 9 until Sunday 11 June at Stoneleigh Park in Warwickshire.

SAIF National President

Paul Bowley will be in Hall 2, Stand 435 with SAIF Chief Executive Terry Tennens and members of the SAIF Executive Committee.

Join SAIF for a warm welcome and light refreshments. Turn to page 26 for a full preview of NFE 2017.


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Guy Turner

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DATES FOR YOUR DIARY...

WEDNESDAY 14 JUNE
Webinar - How
SAIFSupport can
help your staff

WEDNESDAY 21 JUNE
Midlands
Regional Meeting,
Birmingham

WEDNESDAY 12 JULY
Webinar - content TBA

WEDNESDAY
13 SEPTEMBER
Webinar - content TBA

WEDNESDAY
20 SEPTEMBER
Essex Regional Meeting,
Chelmsford

TUESDAY 17 OCTOBER
South Coast
Regional Meeting,
Bournemouth

WEDNESDAY 18 OCTOBER
Kent/Sussex
Regional Meeting,
Tunbridge Wells

WEDNESDAY
1 NOVEMBER
Education Day
Leicester Tigers,
Leicestershire

WEDNESDAY
8 NOVEMBER
Webinar - content TBA

WEDNESDAY
15 NOVEMBER
Northern Ireland
Regional Meeting,
Belfast

FRIDAY 1 DECEMBER
Wales Regional Meeting
and Christmas Dinner
Stradey Park Hotel
& Spa, Llanelli

SAIF AGM and Banquet weekend 2018:
16 - 18 March 2018
Following the success of this year, SAIF is pleased to advise that several bookings have already been made for the 2018 AGM and Banquet weekend being held at the Metropole Hilton Hotel in Brighton. Further details and booking will be available on the SAIF website in due course.

COMMUNITY SUPPORT

Annual grief seminar held during 'Dying Matters Awareness Week' 2017

Six months to the day after the Croydon tram crash tragedy, which killed seven people, the town's independent funeral director Rowland Brothers opened a two-day grief seminar. The first day was aimed at supporting bereavement professionals and volunteers affected by the disaster and similar tragic events. The following day focused on suicide and its aftermath.

Both days, at Croydon's Jurys Inn Hotel, drew large attendances.

Delegates included professional bereavement practitioners, such as social workers, care home staff, police family liaison officers, and volunteers from local counselling groups, charities and churches. For many, their certificated participation formed part of their ongoing training in grief counselling.

The seminar - held during national Dying Matters Awareness Week - is held annually as part of Rowland Brothers' ongoing programme designed to help the community it has served since 1873.

This year's guest speaker was internationally renowned bereavement specialist and *SAIF Insight* columnist, Dr Bill Webster. The Scottish-born Canadian is also author of 10 books on grief counselling.

In the four sessions on the first day, Dr Bill pointed out that people do not simply remember crises, they re-experience them, and those involved professionally, or as volunteers, have a vital role to play in the recovery of those affected. Among other topics, he took the delegates through the principles of post-traumatic stress disorder (PTSD), explaining the risk factors and consequences of delayed grief.

A number of years ago, Rowland Brothers pioneered the practice of offering ongoing personalised support to the families of people whose funerals

are conducted by the company, and its operation has set the standard in this field. Its dedicated team regularly visits nursing and care homes and churches of all denominations, and bereaved families can contact the company for emotional and practical support at any time, even years after the funeral. No charge is made for this.

Dr Bill also focused on the need for caring professionals to take care of themselves too, and avoid the consequences of compassion fatigue, which can lead to burn-out. The cost of caring for others is emotional pain, he said, which can damage professional and family relationships. The 'vicarious traumatisation' of sharing other people's grief takes its toll. The best response, he said, is to take care of yourself by recognising the risk, creating periods of rest and renewal, setting realistic limits to what you can offer people, developing healthy lifestyle patterns, and identifying one's unique signs of stress.

The second day's seminar tackled the subject of death by suicide. Dr Bill spoke of the unique nature of grief after suicide and the role of professionals and volunteers in promoting recovery, offering 10 healing strategies.

Dr Bill spoke of 10 needs of people traumatised by the suicide of a loved one, and suggested '10 tasks of mourning'. He pointed out that recovery does not follow a linear timescale, but oscillates between good and bad days, and can take months or years. He emphasised the important role played by the community in the aftermath of suicide. "If the community is working well, grief counsellors would be out of a job," he said.

Certificates of attendance were given to everyone.

Go to www.rowlandbrothers.com for more information.



Attendees at the seminar

BIG CONVERSATION
Dying Matters Awareness Week took place on 8 to 14 May 2017. The annual event stresses the need for people to have 'the big conversation' about the need to plan for their end of life - the need to have a Will in place, to specify funeral wishes and finance where possible. Visit www.dyingmatters.org



DYING MATTERS AWARENESS

Cliff Bradley & Sons Funeral Directors in Lincolnshire took part in a recent Dying Matters event.

Dying Matters aims to help people talk more openly about dying, death and bereavement, and to make plans for the end of life.

The team handed out more than 50 bags in just two hours at Marshall's Yard Shopping Centre, Gainsborough, and gave a large number of shoppers advice ranging from dying abroad, dying at home, terminal illnesses,

Wills, probate and civil services. They also had a free hamper draw which was won by a local resident, drawn by Golden Charter RSM Nick Dawson.

Pictured are Carlton Bradley; Gareth Day, Sills & Betteridge Solicitors, and Donna Phillips, Clinical Team Lead from John Coupland Hospital, who was accompanied by two student nurses. Also in attendance but not pictured was Philip Spicksley, President of the Association of Independent Celebrants.

Linda Jones

Grief Journey UK appointment

Dr Bill Webster is pleased to announce the appointment of Linda Jones as Executive Director of Resources for Grief Journey UK.

Linda is former Administration Manager of SAIF, and will bring her knowledge and expertise with funeral directors to her new role of furthering grief support and aftercare to the UK. She will be at the NFE and will look forward to meeting many of you there.

Grief Journey UK provides aftercare resources to funeral directors and grieving people through its books, videos, web portal and grief support facilitator training programmes. Details of its various innovative programmes can be found at www.griefjourney.co.uk

Contact Linda at Grief Journey's new UK number, 0333 8000 630.

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The course included (from left to right) Brian Langford, Nyree Swinscoe-Hunt, Phoebe Vincent, Laura Sheils, Iain Campbell, Rachel Carline, Martin Jeffrey and Richard Carter

Post-mortem reconstruction

The William Purves Embalming Academy held the intensive five-day course at the University of Edinburgh Old Medical School to provide a hands-on approach to cranial/facial reconstruction

An intensive five-day course on post-mortem reconstruction has provided a hands-on approach to facial reconstruction. The William Purves Embalming Academy of professional embalming skills held the training seminar at the Old Medical School in the University of Edinburgh.

The skills and techniques taught during this course will provide the students with the ability to reconstruct a badly traumatised case, turning a closed coffin into an open coffin for viewing. The course tutors, Martin Jeffrey and Iain Campbell, were delighted with the students who attended the first ever session.

Martin said: "We would like to congratulate all the attendees who took part in our first post-mortem reconstruction course at Edinburgh University on 17 to 21 April 2017.

"The course was very intensive

and hard work, everyone in the group bonded well and put in a fantastic effort which resulted in a very successful week with excellent results."

The course was attended by Brian Langford, Funeral Director, Melia Powell Family Funeral Care, Keighley; Laura Sheils, Trainee Embalmer, John Kane Funeral Directors, Dumbarton; Richard Carter, Embalmer, Ian Bendall Funeral Directors, Castle Douglas; Phoebe Vincent, Embalmer, MBIE, Co-op Funeral Care, Walsall; Rachel Carline, Embalmer, MBIE, Co-op Funeral Care; and Nyree Swinscoe-Hunt, Trainee Embalmer.

Iain added: "We believe that all those who attended left having increased their personal skills as embalmers, leaving with the confidence to handle trauma cases and now better serve the companies and more importantly the families who rely on their support.

"We wish them all the very best for

the future and again congratulate them on increasing their personal skill sets to include post-mortem reconstruction."

Attendees of the course were quick to give it rave reviews.

Brian Langford wrote: "For the experienced practitioner, and anyone who wishes to develop their skills, it is one of the best job-related courses a professional embalmer will ever go on. The toolkit that is delivered after the course is a highly valued prize too... the ability to say goodbye to a loved one who otherwise would have been within a closed coffin due to the nature of their injuries is a great gift."

Laura Sheils added: "I embarked on this course with extreme trepidation, knowing I would most definitely be the least experienced of the students attending. I was almost instantly made to feel relaxed and comfortable.

"It was clear from the very outset that the tutors shared the same moral compass and respect for the specimens used during the week that we, as members or students of the British Institute of Embalmers, adhere to."

The William Purves Embalming Academy was set up in 2012 and offers an introductory course in embalming as well as the advanced post-mortem reconstruction courses.

For more detail on the William Purves Embalming Academy and their courses, visit their website www.embalmingacademy.com or call 0131 447 5858.

HUSHLAND PORTRAITS: BESPOKE PENCIL PORTRAITS FOR SERVICES

A hand drawn portrait is a wonderful way to honour someone who has passed and is a beautiful legacy to keep and share.

Bill Taylor has been a professional artist for more than 30 years. He is now offering a unique portrait service for the clients of SAIF members to use on the Order Of Service and within the funeral service.

Bill reports complete client confidence and satisfaction.

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1. After the client decides they want a portrait, one to three photographs should be sent to Bill to discuss the portrait. Bill will reply with a black and white composition photo and will confirm the final design.
2. Bill will then draw the



portrait and email them back a scan of the finished picture for them to approve.

3. Bill will then send a jpeg of the portrait direct to the printers ready for the

Order Of Service and post the client the original mounted drawing and any extras they have ordered.

The basic package for Hushland Portraits is £65 and includes a unique hand drawn mounted pencil portrait, a jpeg ready for 'order of service' print run and an A4 mounted original to be used within the ceremony itself. The package also provides a digital copy for them to use for emailing or printing.

Extras that can be offered include time-lapse videos of the portrait being drawn, prints and cards.

For more information, visit the website www.hushlandportraits.com or email Bill on bill@hushlandportraits.com or by calling 02920 140219.

TRAINING DATE

The Foundation for Infant Loss Training will be hosting *Infant Loss: Identifying best practice between hospitals, funeral directors and crematoria*.

The event on Monday 18 September 2017 runs from 9am to 5pm at Birmingham Conference and Events Centre at £95 with refreshments, lunch and certificate included.

Confirmed speakers: ■ Anne Barber, Managing Director: Civil Ceremonies Celebrant Training ■ Roger Gale, Chief Executive: The Child Funeral Charity ■ Judith Dandy, Dandelion Dreams: Setting up a baby funeral provision ■ Tim Morris, CEO: The Institute for Cemetery and Crematorium Management: Legal Issues ■ The Foundation for Infant Loss Training's Funeral Director of the Year: Aaron



Taylor: Edd Frost and Daughters, Banbury ■ Jason Maiden, Chelsea Funeral Directors and Natasha Bradshaw Superintendent & Registrar Mortlake Crematorium: Best practice between funeral directors and crematoria ■ Rachel Bennett, lead Chaplain: Western Sussex Hospitals NHS Foundation Trust: How religious beliefs affect parents approach to a pregnancy or infant loss ■ Dr André Coetzee, Consultant Perinatal Pathologist, Birmingham Women's and Children's NHS Foundation Trust ■ Debbie Foster and Sarah Davies, Anatomical Pathology Technicians, Birmingham Women's and Children's NHS Foundation Trust: Covering ethical and practice related matters ■ SANDS, offers links to funeral directors and support

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ACCESS SAIFINSIGHT ON TWITTER

Readers are reminded that with SAIFInsight.co.uk growing in popularity, the magazine can now also be found on Twitter.

The new social media channel brings the latest news from the funeral profession directly to Independents' news feeds.

Funeral directors can follow the magazine by going to

@SAIFInsightMag (twitter.com/saifinsightmag).

With each issue now available online from SAIFInsight.co.uk, Twitter can keep you up to date on when you can see the full magazine, as well as offering links to the latest stories - including some which can be found online before the print edition arrives.



NEW INSURANCE PLEDGE GUARANTEES FUNERAL COSTS

Royal London plans to 'advance' money to bereaved families

Royal London is the latest insurance company promising to pay families' funeral costs where a deceased policy holder has made no other arrangements.

The guarantee, which ensures funerals are covered up to £5,000, is the minimum required by the Protection Distributors Group's (PDG) funeral payment pledge, which also encourages insurers to help families with products like trusts and Wills.

Royal London plans to 'advance' money to families, ensuring that funerals are not held up.

According to the *Financial Times*, PDG Chairman Emma Thomson said: "We are very pleased Royal London are to become the latest insurer to sign up to our pledge."

"It is fantastic news for claimants, avoiding the worry some may face

of how to pay for a funeral. We look forward to this being launched very soon and we've been delighted that insurers have been exceeding our expectations when signing up to the pledge."

Royal London's Group Head of Protection Debbie Kennedy said: "Payment of a claim is the moment of truth for our customers and it is the single most important thing for us to get right."

"That is why we are signing up to Protection Distributors Group's funeral payment pledge and will shortly be advancing money to allow funeral arrangements to take place while the estate is being settled."

"Not only will this ensure a better claims experience for all customers but it may also avoid people having to go into unnecessary debt to pay for a funeral."



SAIF's Claire Day

It's time to meet SAIF's new administration manager

SAIF Business Centre had a cause for celebration recently as new Administration Manager Claire Day joined the team.

Claire previously worked for 17 years at Harlow College, initially employed as an Accounts Assistant, before working with payroll management, and for the last seven years as HR Operations Manager. Within this time, Claire supported staff and managers in all areas of their career journey from handling wellbeing to employer relation issues, as well as introducing new processes and systems.

Claire said: "It is now time in my career for a new challenge and opportunities, so I was delighted to have been appointed to this role."

"Linda Jones, my predecessor, will be a hard act to follow but my ethos, values and commitment to the funeral profession and the team at the SAIF Business Centre, along with the support from Chief Executive Terry Tennens, will ensure that the service provided continues to grow from strength to strength."

"I look forward to meeting some of you at the NFE conference in June."

Save the date...

SAIF Education Day, Thursday 1 November

Following on from last year's successful Education Day, SAIF has booked the same venue of Leicester Tigers Rugby Club for the 2017 event.

This year's conference takes place on Thursday 1 November

2017 from 10am to 5pm.

Guest speakers will be confirmed shortly, so please save the date and ensure you log in to the members area of the SAIF website at www.saif.org.uk for updates.



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Mystery solved: identity of child's body revealed

Dedication and perseverance uncover 'Miranda Eve's' true identity 12 months after the girl's discovery



A young girl has been identified a year after her perfectly preserved body was found in a coffin.

In May 2016, builders working on a family home in San Francisco unearthed a beautifully constructed casket containing a child's body.

With no note of her name, the medical examiner and coffin design revealed she had been buried for roughly 145 years. The Garden of Innocence, an organisation that looks after the remains of unidentified children, stepped in to give the girl – who was given the temporary name Miranda Eve – a proper resting place, as featured in the June 2016 issue of *SAIFInsight*.

12 months later, researchers have been able confirm that Miranda Eve was Edith Howard Cook, the second born daughter of Horatio Nelson and Edith Scooffy Cook. She died on October 13, 1876, at the age of two years, 10 months and 15 days and had been buried in the family plot of the town cemetery.

The cemetery was closed in 1902 and the interred were exhumed and transferred to another location. For

unknown reasons, Edith was left behind.

Six steadfast volunteers calling themselves Team Miranda, with information garnered from 34 additional researchers, which included retired police officers who specialise in cold cases, worked tirelessly on this case.

Elissa Davey, the group's founder, said: "The research effort was complex, consisting of phases which often overlapped. A successful completion of each was needed to obtain a 100% positive identification."

They started with the original casket, which was made of metal, 37 inches in length with two viewing windows in the lid. The style was easily distinguishable from other caskets of the era and the makers were quickly identified.

DNA also played a crucial role in solving the mystery. Funeral director Enrique Reade pulled strands of hair, which were sent to Jelmer Eerkens, Professor of Anthropology at UC Davis, for analysis and sequencing, before the girl was reburied. The results showed that Edith began experiencing undernourishment approximately three months before her death. When they uncovered her cemetery plot details, the linked funeral home records indicated the cause of death as marasmus, a term used in the 1800s for severe undernourishment, and it is most likely an infectious disease caused her marasmus.

The team even tracked down a direct descendant of the Cook and Scooffy families. Peter Cook agreed to provide a

DNA sample and it provided to be the final step in formal identification of Miranda. Peter is the grandnephew of Edith and the grandson of her brother Milton.

When the investigation started, The Garden of Innocence held a service at Greenlawn Memorial Park in San Francisco to lay the child to rest.

As *SAIFInsight* revealed in issue 177, the group worked tirelessly to handcraft her a new coffin. Elissa said: "I spent the weekend at my sister's All Star Custom Cabinets shop in Torrance, California, helping to build a casket to place Miranda and her current casket in.

"It took us 18 hours to build, but my family, Jana and Larry Cooper, their son, Kevin Cooper and daughter, Tracey Huebner are professional builders.

"The children that come to The Garden of Innocence are no longer abandoned, we have them. We invite the communities to their service as these children belong to all of you now and we are a family."

As *SAIFInsight* went to print, a second memorial service was planned in honour of Edith Howard Cook on June 10 at her graveside in Greenlawn Memorial Park.

DID YOU KNOW?

The name 'Miranda Eve' came from two parties. The Public Administrator provided the name 'Eve' and the children of the family home where the Edith was found chose 'Miranda'.

Always providing a professional service

The Scottish President of SAIF has spoken publicly regarding the funeral of the Moors Murderer Ian Brady. SAIF's Mark Porteous appeared in an article in *The Times* newspaper to stress that everyone must be entitled to a dignified end.

Brady, who died aged 79 in May, had previously expressed his desire to be cremated and have his ashes scattered in Glasgow. However, the newspaper revealed that Glasgow City Council has said that it 'will do everything in its power to prevent his wishes being fulfilled.'

In *The Times* article Mark said: "The history of the individual in question dictates that there will never be a normal, traditional funeral.

"However, we care for the deceased in a professional and respectful



manner, regardless of what our personal views may be."

According to the national newspaper, a spokesman for Sefton Coroner's Office in Merseyside confirmed that Brady's remains had been released and were now in the care of his solicitor.

Few murders have shaken the public as much as Ian Brady's crimes.

Between 1963 and 1965, Brady and his accomplice, Myra Hindley, tortured, sexually abused and killed five youngsters before burying their bodies on the moors outside Manchester.

Own funeral held for "a few hundred pounds"

The *Sunday Times* has reported on a man who laid his wife to rest without any funeral director involvement, keeping her at home for a week before the cremation.

After Wendy Davison died, her husband Russell said he wanted to be in control of what would happen, originally planning to burn her body on a pyre, before settling for a cremation on learning this was illegal.

He said: "The whole funeral cost us a few hundred pounds, when the average in Britain is several thousand pounds.

"And what are you really paying for? A fridge and a taxi."

He said that he and the couple's four sons had also nursed her at home during her final months, and when Wendy died she was

kept in her bedroom for six days before the cremation. A memorial was then held last month.

Mr Davison added: "I did not want her in the mortuary or handed over to a funeral director.

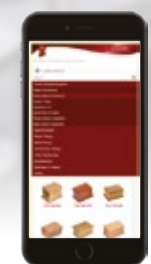
"I wanted us to take care of her ourselves at our family home, and have her in our bedroom so I could sleep in the same room.

"I was sure this would be a comfort to us all but again I am truly amazed about what has happened; having Wendy's body at home and being able to sit with her all day, have her friends and family come to sit with her, chat with her, chat about her and light candles and incense on her alter proved to be such a beautiful and comforting experience for me, the boys and all that are taking part."

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WEBINAR SESSION

SAIF will be hosting a webinar for members on 14 June, entitled 'Self-care and the role of SAIFSupport.

From 11am to 12pm, Catherine Betley of Professional Help will present this seminar covering why good self-care is important in the funeral profession; how you can improve and maintain the mental health and wellbeing of yourself and your staff, and the SAIFSupport service – who is it for and why people access it.

The session will also cover some of the recurring themes SAIFSupport has helped with, including: workplace stress; depression and anxiety; family and relationship breakdown; and bereavement.

It will also be a chance to learn more about the SAIF Bereavement Care pilot scheme.

To join in all you need is a PC, laptop or mobile device and internet access. During the session members will be able to see and hear the presenter and the presentation, and be able to make comments by typing in a chat box.

Spaces are limited so book your free place now. You will be emailed the link to join the webinar at 11am on 14 June. Book online at EventBrite or email SAIF at info@saif.org.uk

For more on SAIFSupport, check out this month's main feature from page 22.

“THE CHILDREN THAT COME TO US ARE NO LONGER ABANDONED”

Elissa Davey

SAIFINSURE: A NEW BEGINNING

'Personal service and the ethos of care' is at the heart of Unicorn Insurance Brokers

Apologies to any Star Wars fans for borrowing the phrase 'A new beginning' above, but it feels very appropriate for the launch of the new SAIFInsure.

Some 23 years ago, I founded SAIFInsure in partnership with SAIF and its Executive at the time with the hope and desire to build an insurance scheme that not only was the broadest in terms of its coverage, but founded on the SAIF principles of a first class personal service being provided.

One of my proudest achievements in some 37 years in the insurance profession was being able to lead SAIFInsure to become one of the two largest insurance schemes for the funeral profession in the UK.

I have seen the funeral profession change quite considerably while my own profession has seen similar changes with consolidations between companies. The one element that is a constant in my mind at least is the need for the personal service and the ethos of care.

I have always been sure that the correct way to provide a service is to care for the people you are trying to assist, and I have endeavoured to get to know the people behind the companies as often as possible to ensure that what is given is what they need.

While I never aspired personally to run my own business, it did become clear to me over the past year or so that the best way to safeguard the interests of

my clients was to ensure that the decisions made that affected them and the service being provided to them were within my control and that of SAIF.

Unicorn IB Ltd (the IB stands for Insurance Brokers) was formed to ensure that SAIFInsure and the membership will continue to receive the same core values that I started with 23 years ago and I believe that, with the support of SAIF and the membership once again, this will be achieved.

The SAIF Executive Committee has fully endorsed the new SAIFInsure Scheme under the stewardship of myself and my company, and it is my intention to build and grow the scheme with your support and to ensure that you all receive the best service possible.

The new scheme

Unicorn has developed a scheme with leading underwriter Aviva, one of the largest and best known insurers in the UK – for those of us old enough, it was formerly named Commercial Union and Norwich Union.

The main cover elements are very much as before, as you might expect. I wrote all of the other covers historically and these include:

- Buildings/contents/machinery/stock, etc
- Loss of revenue/increased costs of working
- Goods in transit/glass/money
- Employers/public and products liability
- Fidelity guarantee/machinery breakdown
- Loss of licence.



is that of cyber insurance.

While funeral directors would rate as among some of the least likely trades and professions likely to be affected, the risk still exists. Accordingly, the new combined insurance wording includes cover for third parties where your own systems and records might have been affected and their information released or affected. Wider cover for your own cyber damage is available upon request.

Service of a personal nature

Many of you will know me or know of me and I would welcome the opportunity to meet as many of you again as possible, either at the National Funeral Exhibition (NFE) (I will be on the SAIF stand for the duration of the exhibition) or at one of the regional meetings – I intend to be present at as many of these as possible.

Should you wish for me to come and visit you at your premises, I would be happy to do so, at a convenient time to you.

Aviva, working alongside SAIFInsure, intends to do all it can to support SAIF and its membership going forward in terms of coverage and competitive premium rating.

Aviva has been advised about how important service is to the membership so will supply prompt repairs with people who understand the hearses and limousines you operate, fast windscreen replacement and replacement vehicles on a like for like usage basis.

The next step...

I have received lots of messages of support from a great number of you over recent months and many have asked if I might look after their insurances by means of a letter of appointment.

You may well have heard that SAIF receives commissions from the business which SAIFInsure provides. I'm delighted to be able to confirm that this will be the case going forward as the money raised goes to pay a variety of important member benefits and services such as the free professional indemnity cover and legal expenses cover and helplines, as well as the costs of the Education Day, NFE and regional meetings, among others.

Accordingly, what I would ask is that all of the members and those who formerly placed their insurance covers with the old SAIFInsure send me copies of the insurance schedules so that I might contact them at the right time for their renewal. These should be sent to Brian@unicominsurance.co.uk and feel free to contact me on 0203 603 4194 or call 07740 577651.

You can also reach me by post at **9 Benham Close, Coulsdon, Surrey CR5 1JB**.

Finally, a thank you in advance for your kind support and I very much look forward to working with you all and building the new SAIFInsure.

BRIAN HART,
UNICORN INSURANCE BROKERS

Busy schedule for national President

SAIF President Paul Bowley has been settling in well to his new role. When he was inaugurated, he promised to dedicate his time to listening to and supporting SAIF members. He will be travelling around the country to hear from as many funeral directors as possible. Here is Paul's second report for *SAIFInsight*

Here we are into my second month as President and it's just as busy as the first.

On Thursday 4 May, BBC One's *South East Today* programme asked to interview me. This was due to a letter I had sent to a local paper in 2015 regarding the council wanting to increase the fees for child burials and permits for headstones.

I was pleased to learn that on Thursday 4 May, the council abolished all charges for child burials and permits; I applaud you Brighton Council. I was also interviewed on *Radio Sussex Live* that Friday morning on the same subject. On Saturday 6 May, I represented SAIF at the National Association of Funeral Directors AGM Banquet at the Grand Hotel Brighton.

I was welcomed by President Jeremy Field and his wife Victoria and an excellent evening was had by all and many friendships made.

On Sunday morning, the exchange of presidential chains took place as Jeremy installed Alison Crake as President for 2017/18. Abbey Pattenden became 1st Vice and David Barrington 2nd Vice. A piece of history was made as this was the first time two ladies have been President and 1st Vice at the same time.

On Tuesday 9 May, I travelled to Newmarket for a regional meeting.

Twenty-one people attended this meeting, including SAIF Past President and Fellow Alun Tucker, David Peasgood and Nicola Jarman from the IFD College. We were also joined by Braemer Finance, Golden Charter, Brian Hart of SAIFInsure, and enjoyed another excellent presentation from Trident Marketing.

Towards the end of May, I plan to be attending two more regional meetings in Devon and Wales and my partner Davina and I will be travelling to Gedling, Nottingham, and Ormskirk, Lancashire, for the official dedication services for two Westerleigh Group Crematoriums and an official opening of a new branch for Exmouth & District Funeral Services, in Devon.

I also look forward to hopefully seeing many of you at the National Funeral Exhibition (NFE).

If you would like to give to my chosen charity this year, the British Heart Foundation (BHF), please go to the SAIF website where you can donate.

PAUL BOWLEY,
SAIF PRESIDENT



Show your support for the BHF

National President Paul Bowley has chosen The British Heart Foundation (BHF) as his charity of the year.

The BHF is the nation's heart charity and the largest independent funder of cardiovascular research. Coronary heart disease is the UK's single biggest killer but BHF is leading the fight against it.

The charity's pioneering research

has helped to transform the lives of people living with heart and circulatory conditions.

Paul will be fundraising through various activities and events during the year, including all of the regional meetings.

If you're thinking of taking part in a sponsored event, SAIF members are being encouraged to fundraise on behalf of the BHF.

To support Paul's charity:

- Visit Paul's [VirginGiveMoney](http://VirginGiveMoney.com) webpage to donate directly at <http://bit.ly/2rkTQwr>
- Contact SAIF Business Centre on 0345 230 6777
- Make a cheque payable to SAIF Charity Account
- Donate electronically, using account number 10224793 and sort code 60 04 24.

The community came out to support the charity day. Pictures courtesy of MLA Photography



Community rallies round for little Mia

HARP Funeral Services held a charity car wash and raised more than £2,000 for child's treatment

In May 2016, Mia Chambers was diagnosed with high risk neuroblastoma when she was four-years-old. Mia's family would like her to access a clinical trial as additional cancer therapy in the hope that it will help prevent a dangerous relapse.

Director of HARP Funeral Services Carwyn Iles and son Dafydd wanted to do something to help Mia Chambers when they heard about her family's goal to raise funds for Mia to travel to America to access the trial. The firm held a charity car wash at the funeral home on Pant Road, Dowlais, on Saturday 1 April.

Everyone at HARP Funeral Services was keen to be involved and helped out. All the staff and even their families volunteered their time and efforts.

Dafydd said: "We had a great response from the staff, and even our Autoglym sales rep offered to donate products when he heard about the charity car wash for Mia."

More than 100 cars turned up on the day, including Mia with her family, and at some points during the day cars were queuing out on to the main road. The event was a huge success, and thanks to the generosity of those who came a massive £2,100 was raised on the day.

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Mr J R Rodgers
Jamie R Rodgers
Funeral Directors
17-9 Spey Valley
Business Park
Dalfaber Drive
Dalfaber Industrial Estate
Aviemore
PH22 1ST

Mr R Mustoe
Porthcawl Funeral Services
75 New Road
Porthcawl
Bridgend
Mid Glamorgan
CF36 5DH

Mrs M Doyle
Urwins Undertakers Ltd
5 Rough Road
Kingstanding
Birmingham
B44 9UP

Urwins Undertakers Ltd (Branch Office)
214 Hawthorn Road
Kingstanding
Birmingham
B44 8PP

Urwins Undertakers Ltd (Branch Office)
29 Churchill Parade
Sutton Coldfield
B75 7LD

Mrs C Foster
Quantock Funeral Services
Yeomans
Eastcombe
Bishops Lydeard
Taunton
Somerset
TA4 3HU

ACCEPTANCE INTO FULL MEMBERSHIP

Mr T G Baxter
North Down Funeral Directors
& Memorial Masons
66 High Street
Bangor
County Down
BT20 5AZ

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Mr W A Taylor-Beales
Hushland Portraits
52 Wellesley Road
Colchester
Essex
CO3 3HF

Mr D Gosling
Life Expressions

(UK & Europe) Ltd
Peak Cavern House
Castleton
Hope Valley
Derbyshire
S33 8WS

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

FULL MEMBER CHANGE OF DETAILS/ADDRESS

Change of Name:

Affordable Family Funerals Limited
80 South Street
Shiremoor
Newcastle
NE27 0HS
Previously: Gary Staker
Funeral Services (Shiremoor) Ltd

FULL MEMBER NOT RENEWED

Ms S Pirie
Aberdeen Funeral Directors
49 Causewayend
Aberdeen
AB25 3TQ (Business Sold)

Mr D Persson
Daren Persson Funeral
Services Ltd
63 Walton Avenue
North Shields
Tyne & Wear
NE29 9BS (Business Sold)

Mr D Persson
Daren Persson Funeral
Services Ltd (Branch of the above)
The Old Post Office
Churchill Street
Wallsend
Tyne & Wear
NE28 7SZ (Business Sold)



Note: Should any SAIF member have any known reason which would prevent membership being granted, please contact the SAIF Business Centre, in writing, with substantiated evidence against the said application to be received at SAIF Business Centre by no later than 30 June 2017



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SAIFSupport was specifically developed to provide confidential care and comfort to funeral directors. The proactive approach in looking after our mental health has ensured that SAIF members always have a dedicated support network

IT'S GOOD TO TALK

WORDS: TIM POWER

“I’ve never told anyone this before”, is a common phrase that Catherine Betley hears from people who have called the SAIFSupport line because they are at the end of their tether.

These personal and difficult disclosures sometimes come immediately, but often happen after a period of time when trust and confidence has been built up between the caller and Catherine and her colleagues. But when their apprehension and fear gives way to understanding and trust then a real breakthrough can happen, opening a door to deep-seated worries and revealing the issues that are causing them distress.

Catherine, who has been managing the SAIFSupport service since it was launched in 2015, said: “It’s all about giving people the space to talk about what is happening to

them and how they feel. Our job is to listen, to reassure the caller about how they are feeling and that there is support available for them, and then help identify and address what is causing the problem. It’s only then that we will start to suggest strategies that will help them move forward.”

SAIFSupport has been developed specifically for business owners and managers who are concerned about a staff member, as well as for employees who would like to speak to someone about issues that are causing them to struggle at work.

Catherine believes that we all need to be more proactive in looking after our mental health and be more aware of the issues that lead to stress. It’s important that we deal with difficulties before a problem escalates – and calling SAIFSupport is a good place to find a sympathetic ear and some useful advice.

The issue of mental health is gaining wider attention in the UK, particularly following Prince Harry’s admission that he sought counselling after two years of “total chaos” when he struggled to finally come to terms with his mother’s death.

A recent report by the Mental Health Foundation, called ‘Surviving or Thriving: the state of the UK’s mental health’, which was launched in May to coincide with Mental Health Awareness week, highlighted the fact that only a small minority of people in the UK are living with high levels of good mental health.

In its survey of more than 2,000 people, nearly two-thirds said that they have experienced a mental health problem. More than four out of 10 people surveyed said they had experienced depression and over a quarter said they had experienced panic attacks.

In conclusion, the Mental Health Foundation’s report suggested that our collective mental health is deteriorating, linked to greater insecurities in life expectations for work, relationships and home.

This wide range of anxieties is also present in the lives of funeral directors and Catherine and her team have supported directors, managers and employees through many different issues.

She said: “When we launched SAIFSupport I thought we were going to be dealing with mainly work-related stress, but this only makes up around a third of the issues we cover. The majority of calls are about personal relationship breakdowns, health issues – particularly depression – and bereavement. It’s very hard to separate work and life stresses nowadays.”

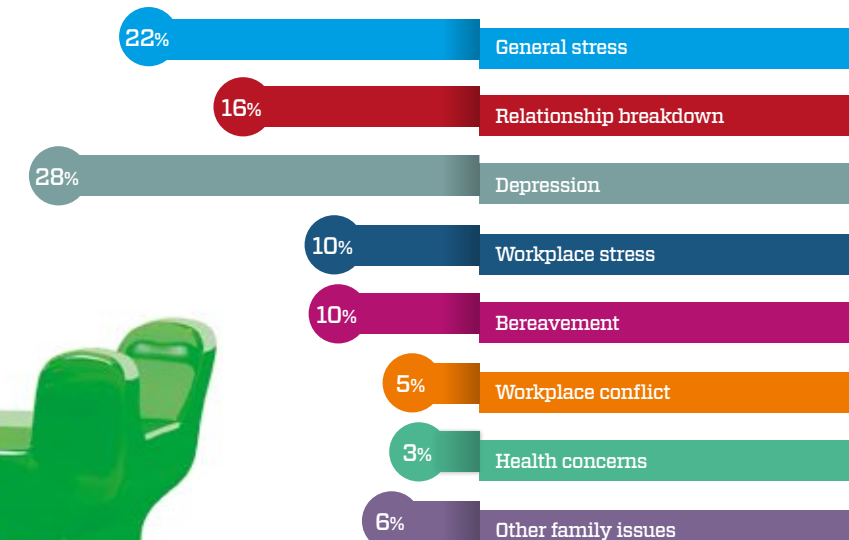
Although a funeral director’s work is inextricably linked with the bereavement of their clients, it does not mean that they are

immune to the effects of loss themselves, and bereavement issues make up a considerable number of calls to the service.

Catherine said: “It’s not uncommon to have a person call us to say they are struggling at work because of the death of a loved one and this stress is compounded by a job which entails supporting families who are distressed themselves. All the time they are trying to keep calm and carry on at work but are suffering enormously. This is why we describe SAIFSupport as ‘caring for the people who care’.”

In addition to offering individuals a sounding board for their issues, a valuable part of the

PRESENTING ISSUES



Catherine Betley

SAIFSupport service is providing them with strategies and other sources of support to help them overcome the distress they feel, be that telephone or face-to-face counselling or other interventions available in their community.

But whatever the issue, all conversations with SAIFSupport are totally confidential, as Catherine confirmed: “We provide a confidential and non-judgmental service so nothing you say to us will get back to your employer – not even the fact that you have been in touch with us. It’s just between you and us.”

“But remember, it’s not just about counselling, as we can offer all kinds of practical advice and information to help people, and there’s no limit to how many times people can contact us – it’s a totally free service.”

Self-care for good wellbeing

SAIFSupport offers a valuable first port of call for people in distress, but Catherine Betley would like the service to be seen as a wider preventative resource to help people to seek advice on mental health issues before they reach a state of crisis.

She said: "We are finding ourselves being a service of last resort and we are very keen to encourage people to think about getting advice about mental health issues before they get into real difficulties."

"That's why it is so important that people talk about mental health and consider self care strategies to encourage good wellbeing."

"It's important that people recognise when they are not feeling themselves or are in a persistently low mood so they can speak to us or access support or health services in their community before things escalate."

"It is a sign of strength, not weakness to seek help."

The Mental Health Foundation suggests 10 practical ways of looking after your mental health:

1. Talk about your feelings
2. Keep active
3. Eat well
4. Drink sensibly
5. Keep in touch with friends and family
6. Ask for help
7. Take a break
8. Do something you are good at
9. Accept who you are
10. Care for others.

For more information, visit www.mentalhealth.org.uk

If you'd like to meet Catherine and her colleague Chantelle Rose, they will be on the SAIF stand at the National Funeral Exhibition (NFE) in June.

SAIF BEREAVEMENT CARE

Providing an aftercare service for local communities

Following the success of SAIFSupport, SAIF Bereavement Care has been launched for the clients of funeral directors to specifically help them deal with the pain and loss of losing a loved one.

It's a similar format to SAIFSupport, with a helpline and access to telephone and face-to-face counselling, and is being piloted in 11 sites across the UK. Funeral directors involved in the pilot are encouraged to explain the service to their clients and ask them if they would like SAIF Bereavement Care to get in touch with them four to six weeks after the funeral just to ask about how they are getting on and if they would like any support.

While the service has been specifically developed to help bereaved people, it also benefits funeral directors by providing an aftercare service and has the potential to help market the funeral director's service in the local community.

Catherine Betley, who manages the service on behalf of SAIF, said initial feedback from clients has been excellent. She added: "If required, we can put a client in touch with a local bereavement counsellor from our network within 48-hours of contacting us - that's a service I don't think you can get anywhere else at the moment."

Matthew Gallagher, Director of Bowley & Gallagher which runs four funeral homes in the Brighton area,

is currently rolling out the promotion of SAIF Bereavement Care to his staff and is excited about its potential to add value to his business.

He said: "We position SAIF Bereavement Care as part of our aftercare service when people come to arrange a funeral. We give them a leaflet and explain that the service is backed by SAIF, so it is professional and reputable. We then ask them if they would be amenable to receiving a call from a member of the SAIF Bereavement Care team six weeks after the funeral to check on how they are coping."

"So far, everyone we've talked to have said they would accept a call from the service and we plan to follow this up by sending another copy of the leaflet to them at home before the SAIF Bereavement Care team contact them."

Matthew plans to market SAIF Bereavement Care more widely, with display boards in his windows and he'll be talking to local GP surgeries, churches and nursing homes.

He said: "I've always wanted to give this type of aftercare service in the past but have felt that we were not qualified to take on this role. With the launch of SAIF Bereavement Care we now have professional counsellors that have a specific understanding of bereavement and can provide a service that is in the best interests of our clients."

"I think it's a great added value service that will not only reflect positively on my business but also give me the opportunity to widen our engagement in the local community. I think it's a real 'door opener'."

SAIF is looking for additional members to pilot the SAIF Bereavement Care service.

For more information, contact Catherine by email catherine@professionalhelp.org.uk or call 01523 782910.

Matthew Gallagher

Update

NEWS FROM KINDRED ASSOCIATIONS

BURIAL AT SEA: KNOW THE PROTOCOL

As part of the British Institute of Funeral Directors (BIFD) Diploma in Funeral Service, we look at all different aspects of funerals, one of which is burial at sea. If someone walked into your office and asked you to arrange one, would you know what to do? Here is just a quick overview.

There are three sites available for burial, these being off the Needles at the Isle of Wight, off the south coast between Hastings and Newhaven and off Tynemouth, North Shields. You can propose a

new site when you apply for a licence, but you have to supply good evidence that it is suitable for burial.

You apply for the licence from the Marine Management Organisation (MMO) where they will require a death certificate, Certificate of Freedom from Fever and Infection and a notice of intention to remove a body out of England (form 103). You can also apply online through the Government website.

When arranging the service, you should take into consideration that the burial may not go ahead on

the planned day due to adverse weather conditions, as the waters are required to be fairly calm for the service to take place. This is something you should make the family aware of at the time of arranging. If you are going to hold the funeral service on the same day and intend to hold it on a boat with people attending, you could also put a backup plan in place so the service could still go ahead with the burial taking place at a later date.

The coffin has to be made to specific requirements so it is robust enough not to

break up when it enters the sea, and also so it sinks down to the bottom. It should be made of solid softwood and not contain any plastic, lead, copper or zinc. There should be 40 - 50 two inch holes drilled throughout, to allow the water to enter the coffin and the air inside the coffin to escape.

Read part two of this article in the next issue of SAIF Insight (July).

By Clive Pearson, Immediate Past President British Institute of Funeral Directors

THE ORIGINAL AND BEST

- SERVICE
- DESIGN
- INNOVATION
- QUALITY

- RELIABILITY
- INTEGRITY



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BENEFITS OF BELONGING

For Independents, SAIF membership brings recognition and credibility. Most importantly, it guarantees clients the support and reassurance they seek at a very difficult time

WORDS: ANDREW COLLIER

Independent funeral directors are at the heart of our communities. They are friendly, helpful and familiar. Some are smaller, while others are larger, often family owned businesses. They have often been around for generations and are known and respected.

Most will go out to visit bereaved families in their homes and be able to empathise fully with the relatives left behind while providing advice and support.

But running your own business has its challenges. Add to that the fact that running a funeral service is much more than just a job, and you see why SAIF was established in 1989. There are currently more than 870 privately owned, independent funeral directors across the UK.

Funeral directors become members for a wide range of reasons, but all will stress the importance of being accountable to SAIF's strict Code of Conduct. They appreciate the opportunities to meet and discuss changes in the sector and to share experiences with colleagues.

They also appreciate access to a reliable professional advice service as well as training options. Where a dispute does occur, SAIF provides a free helpline specifically for members and it runs an Independent Dispute Resolution Scheme as well.

The organisation has a stall at the National Funeral Exhibition (NFE) at Stoneleigh Park, Warwickshire, from Friday 9 to Sunday 11 June. Representatives will be on hand to provide more information.

Martin Rowley of Rowley and Sons in York will be one of the attendees. He set up his business just four years ago. It now employs not only himself but his wife, two sons and future daughter-in-law.

"SAIF has important advantages," said Martin. "In this totally unregulated sector, anyone can set up as a funeral director, and there are no legal or statutory controls.

"SAIF is important to us as it gives us recognition and credibility because we abide by its Code of Conduct and our premises are inspected every two or three years. That is very reassuring for our clients."

Martin stresses: "It is very important to us that we are truly independent. We know it's equally important to our clients from the constant feedback we get from them. I would say it defines us along with the quality and service we provide.

"We also regard transparency on costs as crucial. People want to know what a funeral is going to cost them, and if they need help, we can arrange finance for them.

"We are working with people at a very sensitive time in their lives. It is the family's own needs and requests that we will meet."

He added: "The NFE is an opportunity to meet and catch up with what has been happening in the industry. It also gives us a chance to talk face-to-face with our suppliers and to explore developments in technology and equipment."

McClure's Funeral Service is an independent family-owned and run business established in Newcastle, County Down,



back in 1912. It also operates in Belfast.

Andrew McClure said: "We know and appreciate local customs and expectations. All our attention is concentrated on satisfying the needs of our customers. We are not distracted or bound by corporate rules handed down from head office. We are flexible and responsive to each individual's needs.

"We have a long-term commitment to our community. This is where we live and work. It is where we plan to stay. When our clients need us, we are here. In our locally owned firm there is no pressure from head office to increase profits. We know that our business will do well when we serve our clients well.

"SAIF assists us with regional meetings and support. Knowing that if assistance is required, help is only a phone call away, is very reassuring. SAIF gives us a national

voice, able to lobby the Government on our behalf to ensure the independent funeral director is not forgotten about."

In Edinburgh, William Purves Funeral Directors is a member of both SAIF and the NAFD (National Association of Funeral Directors) which mounts the biennial NFE. The company has 29 offices across the east of Scotland, the Borders and north east England.

Director Tim Purves said: "SAIF membership is very, very useful to us. You have a voice for the profession, you can consult with other funeral directors, get advice and help from other members and from the organisation.

"There is the strict Code of Practice that we adhere to, which is a good thing, as it keeps standards high and reassures the public that they are dealing with

a firm who abides by a set of standards.

"From time to time we have used their services for questions and queries, or perhaps legal help.

"SAIFCharter owns Golden Charter Funeral Plans which we offer to our clients and that is a very good product.

"I think membership of SAIF adds to our credibility and provides clear accountability. We are accountable not only to SAIF itself but also to the other members. It also means we have a bigger voice than any of us could have as individual independent companies.

"The National Exhibition brings quite a lot networking opportunities. It is definitely useful to go because you have the chance to meet so many people, listen to news about innovation and to chat with suppliers. Everybody in the funeral service has a presence there."

SAIF at NFE 2017

SAIF will be taking a stand at the National Funeral Exhibition (NFE) 2017.

So whether you are a member of SAIF or an Independent who is looking to join the only trade association purely for Independents, make sure you take the opportunity to come to the **SAIF stand, in Hall 2 Stand 435**, for a warm welcome and chat over a cup of coffee.

SAIF's National President Paul Bowley will be joined by Chief Executive Terry Tennens and members of the Executive Committee and officers, so make sure you take this occasion to meet the association that represents Independents at Government and local levels.

“IT IS VERY IMPORTANT TO US THAT WE ARE TRULY INDEPENDENT. WE KNOW THAT IT IS EQUALLY IMPORTANT TO OUR CLIENTS”

CRISIS OF SURVIVING

What we do when 'this couldn't happen here' does happen?

Once again, the world has been shocked by an act of terror which has claimed many lives and injured scores of others. But that it has occurred not in some remote or far-off location but right here at home in Manchester, and at a concert attended by families and children, brings home to us again that the world we live in can be a dangerous place.

This age of social media has meant the average citizen is exposed to many national and personal tragedies, shootings and bombings on our TVs, computers and phones. It seems unbelievable when it happens.

But how much more unbelievable it must be to those directly involved. One comment repeated in almost every situation is: "We didn't think something like this could happen here." While we are painfully aware that tragedies occur, we insulate ourselves by assuming that they happen to "other people", "somewhere else".

So when tragedy does strike, there is often a sense of disbelief. Many assumptions we held about our life and world can be instantly violated and shattered, causing surprisingly intense insecurity and anxiety.

It is important to remember "a crisis is not an event; a crisis is a reaction to any event". This bombing is a traumatic and tragic event. The individual or community's reaction to the situation constitutes the crisis. A crisis occurs when coping mechanisms are overwhelmed. This explains why in the same situation some people seem to cope well and handle things, while others appear to fall apart.

Survivors' challenge is to make meaning of their present symptoms in light of past events. For those caught up in the tragedy, it is about the speaking the unspeakable. Some situations seem too terrible to even utter aloud. We find ourselves unable to process the reality of what has happened or put it into words. But atrocities refuse to be buried. Almost as powerful as the desire to banish them from our thinking is the realisation that denial does not work for long.

Appropriate grieving allows people and communities to recover, to heal, to learn and to grow. Four things will be important for those affected by the Manchester tragedy in the coming weeks and months.



1. Re-establishing safety

Trauma robs its victims of a sense of power and control. Realising we were unable to control and are now unable to undo what has happened, or recover what has been lost, often undermines one's sense of competence. Any intervention must begin by reassuring the individual they will be okay. In an instant their world has become unsafe; this needs to be understood and addressed first.

2. Reconstructing trauma

The second stage is more cognitive, by which I mean capable of knowledge. With a sense of safety established, the person feels able to begin telling their story.

Tragic events cannot be avoided, as much as we might like to think they can, and there are no quick solutions. People need information about a tragic event: What happened? What does it mean for me? How does it affect me? What can I do?

This provides the opportunity to offer education on what the person can expect, and the effects of trauma and grief. This will legitimise what they are going through and lets them know their emotions and reactions, while complex and difficult, are natural.

3. Feeling the feelings

Telling the story in words inevitably involves profound grief. Frequently people resist mourning not only out of fear but pride. We want people to think we can "handle it".

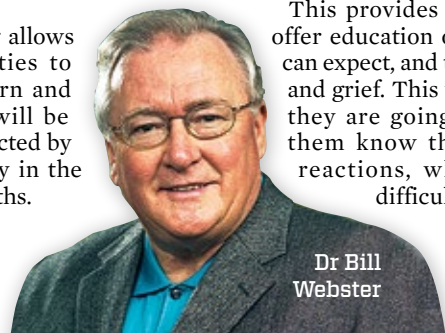
People progress best when their feelings are legitimised and validated. Others' attitudes, reactions and support are powerful influences on their journey.

Retelling the story makes it part of the survivor's experience, but only one part. They may even realise it does not have to define, far less destroy them. However, a word of caution – this counselling must be done with care by those who understand the dangers and triggers of trauma.

4. Empowerment by taking control

The major goal in treating post-traumatic responses is empowering survivors. Gaining some sense of control can mitigate feelings of helplessness. Thousands of lives were changed forever by the events in Manchester. Coping with victimisation involves rebuilding the shattered assumptive world, and incorporating into one's own identity the experience that these things happen – even in Manchester.

As Winston Churchill said in another of England's darkest hours: "We shall draw from the heart of suffering itself the means of inspiration and survival. We shall never give up... never, never, never!" ●



Dr Bill Webster

THE SAIFCHARTER

AGM

AND

FUNERAL PLANNER OF THE YEAR 2017

SATURDAY 9 SEPTEMBER • PARK PLAZA LONDON RIVERBANK HOTEL

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parkplaza.com/goldencharter17

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



INNOVATIVE AUTISM SENSORY EXPERIENCE LAUNCHED

Programme will give those working with people with autism an insight into how they perceive the world

A new immersive sensory experience, which can help people to understand more about some of the sensory difficulties faced by autistic people, has been launched in the UK. The Autism Reality Experience can particularly help those working with individuals on the autistic spectrum to understand more about acute sensitivities to light, sound and other things in the everyday environment that can overload those in their care.

The Autism Reality Experience, invented by Experience Training Ltd's Managing Director Glenn Knight and trainer Chelsey Cookson, is available UK-wide via a mobile simulator unit.

The experience requires the user to attempt a series of tasks while being

subjected to a range of effects designed to overload their vision, hearing and thought processes.

Experience Training Ltd will be offering structured training sessions on the Autism Reality Experience to organisations across the UK that employ staff who work directly or indirectly with autistic people. This includes care and nursing homes, hospices, local authorities, prisons, universities and the retail sector. The company's national network of trainers will also be making the Autism Reality Experience available to carers and family members of autistic people across the UK.

Glenn said: "Training2Care (UK) Ltd and Experience Training Ltd want to improve the lives of autistic people and have chosen the National Autistic Society as our charity beneficiary. We will be donating 10% of all revenue from the Autism Reality Experience to them."

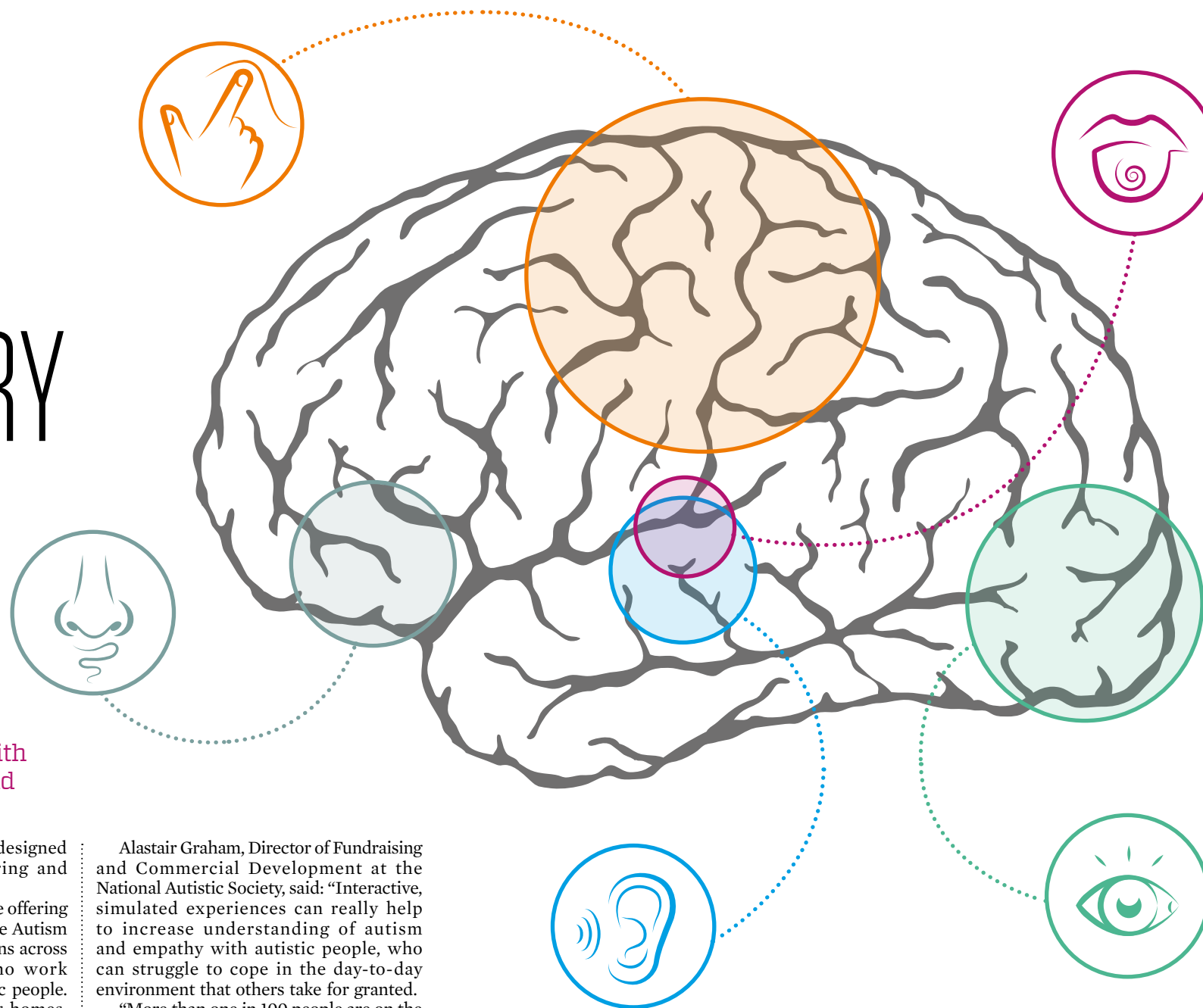
Alastair Graham, Director of Fundraising and Commercial Development at the National Autistic Society, said: "Interactive, simulated experiences can really help to increase understanding of autism and empathy with autistic people, who can struggle to cope in the day-to-day environment that others take for granted."

"More than one in 100 people are on the autism spectrum in the UK. This means that someone sees, hears and feels the world in a different, often more intense, way than others do. Autistic people often find public places challenging. They are unable to filter out the sounds, smells and sights around them, which means they can feel bombarded and overwhelmed by 'too much information'."

"Understanding these challenges is key to making a world where autistic people can live the lives they choose."

"We're very pleased that Training2Care has chosen to donate to the National Autistic Society in its work to support autistic people and their families through its helpline, website and other services."

Glenn added: "I hope lots of organisations will use the Autism Reality Experience as part of their autism training for staff. I also hope family members and carers will complete the course because it may give them additional insights into their loved ones' worlds."



“AUTISTIC PEOPLE ARE OFTEN UNABLE TO FILTER OUT THE SOUNDS, SMELLS AND SIGHTS AROUND THEM, WHICH MEANS THEY CAN FEEL OVERWHELMED”

THE MARKET LEADERS IN TRAINING

Experience Training Ltd and sister company Training2Care (UK) Ltd are the UK's market leaders of experiential training to the care industry.

Training2Care (UK) Ltd is the UK licence holder and UK partner to the Virtual Dementia Tour, owned by American non-profit Second Wind Dreams. Over the past three years, they have worked together to improve the lives of people with dementia.

Through the successful launch of the Virtual Dementia Tour into the UK, it has seen the desperate need for staff and families to understand what a person with dementia experiences every day and for improving practice. This has helped improve



care, improve lives and helped communities to come together to support people with dementia.

Training2Care (UK) Ltd was formed initially to offer care providers high-quality training with evidence-based training linked to QCF (NVQ).

It offers over 69 different courses, including mandatory training, specialist nurse courses and experience training. All can be delivered either in the workplace or at open dates at its fully equipped training centre in Essex.

Earn CPD points with the webinars programme

A series of online seminars has provided SAIF members with exclusive tuition in the comfort of their home or office.

As the industry faces new rules and regulations, SAIF is launching a further programme of digital learning during 2017.

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

The next webinar, *Self-care and the role of SAIFSupport*, is on 14 June at 3pm. Catherine Betley, of Professional Help, will present the seminar covering why good self-care is important in the funeral profession and how members can improve and maintain mental health and wellbeing.

Only SAIF members may attend the webinar and places are limited, so book your free place now. Once signed up, members will be emailed the link to join the webinar at 3pm.

Book online at Eventbrite bit.ly/2pOqPJC or email angela@saif.org.uk

In 2016, SAIF was given full approval to award CPD (continuing personal development) points from the nationally recognised body, CPD UK.

As the funeral profession moves towards authorised learning and development, it has been decided that 18 hours of CPD per annum is the norm for individuals to keep their professional status.

When SAIF secured the authorisation from CPD UK it was ahead of the game and now awards points to members who attend regional meetings, the AGM, Education Day and webinars.

INSPECTOR OF DIRECTORS

Scotland's first Inspector of Funeral Directors begins her work next month

Natalie McKail, who has past experience with the funeral profession through her role in Edinburgh City Council during the Mortonhall ashes scandal, is expected to spend the first 18 months of her two year appointment broadly reviewing the profession, ultimately making recommendations on whether regulation and licensing should be introduced.

She said: "I am delighted to accept the Ministerial appointment of Inspector of Funeral Directors, and look forward to working collaboratively with funeral directors, representative bodies and a broad range of stakeholders on behalf of the bereaved across Scotland, ensuring the highest standard of service at the most difficult time for families.

"It is my intention to listen carefully to the widest range of views, and to assess the current provision of funerals in Scotland over the next 18 months, before providing recommendations to the Minister on a regulatory framework for the future."

The appointment follows recommendations of two major investigations into cremation and the funeral profession.

Aileen Campbell MSP, the Public Health Minister, explained: "The appointment of the Inspector is an important recommendation of both the independent

Commission led by Lord Bonomy and Dame Elish [Angiolini]'s National Cremation Investigation.

"I'm pleased that Natalie McKail has agreed to take up the post for an initial period of two years, and I look forward to receiving her recommendations on how best to regulate the profession, and whether that should include licensing. Natalie brings a wealth of experience to the role, which places her perfectly to meet the challenges it will bring.

"The approach we're taking will ensure that any regulatory scheme reflects the diverse nature of the funeral profession in Scotland and ensures that bereaved families receive the best possible care at a time when they are potentially very vulnerable."

According to the Scottish Government, during her time leading improvement efforts for Mortonhall Crematorium, Ms McKail "led and delivered improvements, as well as rebuilding trust and understanding

between the council and affected parents and also the wider public".

Reaction

SAIF and the NAFD released a joint statement responding to the appointment, after April's Stirling meeting showed strong support for an Inspector.

The associations said: "The NAFD and SAIF warmly welcome Natalie to the role of Inspector of Funeral Directors, and look forward to working closely with her, as we have done with Government, to help shape the future of the profession in Scotland.

"We believe appointing an Inspector of Funeral Directors is in the public interest, and believe Natalie's appointment will help keep standards high in the profession, as well as strengthen public confidence, and we look forward to forming a close working relationship and bringing her up to speed with all the issues affecting the funeral profession."



Aileen Campbell



Changes to care costs

Conservative Party amends manifesto policy on cap after anger over 'dementia tax'

Further changes have been made to long-running plans to revamp care costs, with the Conservatives correcting a manifesto promise and now guaranteeing an "absolute limit" to what people would have to pay out.

The new Conservative manifesto guaranteed that no costs would have to be paid by anyone with assets under £100,000. However, for the first time this would take the price of a home into account, leaving people paying for their own care until their savings and property value together fell under the limit.

After Labour branded this a "dementia tax", Theresa May responded: "This manifesto says we will come forward with a consultation paper... and that consultation will include an absolute limit on the amount people have to pay for their care costs."

The Liberal Democrats also criticised the plans. Tim Farron said: "This is a cold and calculated attempt

to pull the wool over people's eyes. Theresa May still wants to take older people's homes to fund social care."

Care costs were originally to be updated by David Cameron's Government in 2016, with a cap to be introduced for the first time, meaning no one would pay more than £72,000. This was delayed until 2020 after councils warned the Government of "enormous pressures". The Government at the time said it was still committed to the cap, but this year's election again threw the cap's future into doubt.

Theresa May's Conservative party originally backed away from a cap.

Health Secretary Jeremy Hunt said at the time: "Not only are we dropping it but we are dropping it ahead of a general election and we're being completely explicit in our manifesto that we're dropping it."

A cap is now expected regardless of the election's outcome, with Theresa May now guaranteeing a limit and the Labour manifesto promising to fund "a maximum limit on lifetime personal contributions to care costs".

MANIFESTOS

Commitments on bereavement support can be found in the Conservative and Labour manifestos. The Conservative Party says families who lose a baby will be supported, including through an entitlement to child bereavement leave. The party also wants to introduce an independent public advocate to act on behalf of bereaved families in public disasters, referencing families involved in Hillsborough as the impetus for the change.

Labour has pledged to cancel "cuts" to Bereavement Support Payments, consult with employers and trade unions on legislating for statutory bereavement leave, and fully fund child burial fees nationally.

Various parties also make guarantees about pensions - with the "triple lock" maintained under Labour and the Liberal Democrats' plans and moved to a "double lock" by the Conservatives, among other proposals - and various plans to revamp care and its costs.

Contact michael.fern@goldencharter.co.uk to receive PDFs of these manifestos. Voting is 8 June.

Manifestos are now available for all the main political parties:

- Conservative - conservatives.com/manifesto
- Green - greenparty.org.uk/green-guarantee
- Labour - labour.org.uk/index.php/manifesto2017
- Liberal Democrat - libdems.org.uk/manifesto
- SNP - snp.org/manifesto
- Scottish Conservatives - scottishconservatives.com/policy/manifestos
- Scottish Labour - scottishlabour.org.uk/manifesto
- UKIP - ukip.org/manifestos

CREMATION CONSULTATION

The Scottish Government launched a consultation on cremation regulations last month, closing on Friday 9 June.

Under the Burial and Cremation (Scotland) Act 2016, the Government has drafted new regulations affecting cremation and is now seeking views on them.

The proposed Cremation (Scotland) Regulations

2017 are the first attempt at "comprehensive modernisation of the legislation", as cremation law is currently based on an act of 1902. Questions about the updates include:

- What should be included in the management plan for each crematorium?
- How should equipment be maintained and training provided?
- Views on timescales

■ Views on accepting electronic documents and signatures

■ What form should the cremation register take?

The consultation document can be found at consult.scotland.gov.uk under 'The Cremation (Scotland) Regulations 2017'. Responses can be emailed or posted to the Scottish Government, as outlined in the document.



PEDAL TO PARIS

SAIFCharter Chairman Julian Walker is gearing up for a three-day cycling challenge for servicemen and women



Julian Walker is hoping SAIF members will support his fundraising



The Chairman of SAIFCharter, funeral director Julian Walker, has pledged to join The Royal British Legion Pedal to Paris, a three day cycle from London to Paris via the Somme, in support of the charity partnership with The Royal British Legion and Poppyscotland.

Julian took up cycling last year and has completed some endurance events, but nothing like the 460km distance that challenges riders with significant hill climbs and windy open country.

Julian has already started his training: "I'm not a natural cyclist but have found the area of South Oxfordshire where I live to be an ideal training ground – full of hills and lots of beautiful countryside to take your mind off the pain."

The event caters for 300 cyclists, supporting their endeavour through rolling road closures and even by closing the Arc de Triomphe for the finale – the only event except the Tour de France to do so.

Julian added: "I speak a little French, after benefiting from a school exchange with a boy from Alsace, with whom I am still in touch, but I am hoping to just enjoy the opportunity to push myself and maybe sample some of the regional

cuisine and wine at the end of each day!"

Julian served in the reserves for many years as an infantry officer, taking the opportunity to serve alongside several regular units throughout the world, and is very proud of the Golden Charter partnership with The Royal British Legion and Poppyscotland.

He explained: "I have lost a couple of friends to conflict and have conducted several funerals of those who fell in Afghanistan and Iraq. I was particularly honoured and moved to bury two young soldiers from my own regiment. The Legion has consistently serviced the families with support and been instrumental in providing ongoing care for thousands of physically wounded and mentally scarred.

"If you fancy making a donation or just fancy leaving a message please visit www.justgiving.com/fundraising/JulianWalkerPedalToParis."

JULIAN WALKER,
SAIFCHARTER CHAIRMAN



The board was given a guided tour

Board visit to Poppyscotland

The board of Golden Charter held its May meeting at New Haig House, the headquarters of Poppyscotland, to mark its continuing partnership with Poppyscotland and The Royal British Legion.

On an unseasonably warm day, the board was guided around the factory where disabled veterans produce over five million poppies ahead of the annual national services of remembrance in November and cater for the individual needs of organisations wishing to remember their fallen with bespoke wreaths. Each poppy is hand assembled in a close knit and lively environment. Ex-servicemen and women produce a huge volume of poppies, which find their way to our lapels through the network of volunteers. Poppyscotland is a sister organisation to The Royal British Legion, which grants funds to projects that assist those who have served our country and the commonwealth.

The idea of the partnership came from ex-RAF funeral director Shawn Peel, from David Butterfield Independent Funeral Directors of West Yorkshire. His foresight has enabled Golden Charter to channel more than £100,000 of committed giving through its funeral plan sales; the board wishes to highlight his positive contribution in laying the groundwork for the scheme.

The Poppyscotland poppy is markedly different from The Royal British Legion's poppy – a subject of pride among those producing them.

The board said it was very proud of the commitment shareholders have demonstrated in supporting such a valuable part of the nation's identity. The 2017 campaign will be launched later in the year and information will be available from Golden Charter's marketing team about how your business can signal its support.

Business Matters

MYTH BUSTERS WITH IRWIN MITCHELL + TAX CHANGES WITH UK200 GROUP + CYBER PROTECTION + HMRC PERSONAL TAX ACCOUNTS + STATUTORY HOLIDAY PAY

The Golden Charter Risk and Compliance team has introduced mystery shopping for intermediaries, its direct sales team, and promoting funeral directors, to allow us to identify training issues and provide any required support across all routes that families use to obtain our plans. Alison Wilson, Director of Risk and Compliance, looks at what that means for funeral directors and the results so far...

MYSTERY SHOPPING BEGINS



How does it work for funeral directors?

The Risk and Compliance team, working with a UK-wide mystery shopping company, is undertaking a twice yearly programme involving around 15 funeral director visits, which will take approximately two months to complete. We provide the company with a brief and a number of questions relevant to the funeral plan sales process. The answers to these questions are collected to provide an overall mystery shopping score to allow for comparison.

A representative of the mystery shopping company will enter funeral director premises as a customer intending to discuss pre-paid funeral plans. This discussion will be recorded. This representative may call to arrange a meeting, but will always visit the premises in person as part of their role.

Following the visit, the questionnaire will be submitted to the analysts along with the audio recording. The mystery shopper will pass on any brochures or other marketing material the funeral director provided during the visit. The output is reviewed and correlated with the other findings and passed to the Golden Charter Assurance team which

then reviews these results, pulling together a report detailing the visits and any actions that need to be taken by the Funeral Director channel to address any issues identified.

There have been some questions raised suggesting that the mystery shopping is not a good use of the funeral directors' time; however the introduction of mystery shopping is pivotal to ensuring families receive the correct information and best possible service regardless of where they buy their plan. The programme was carefully researched to ensure it is the right one for your businesses, and has been endorsed by Golden Charter's Funeral Director channel staff and the funeral director board members.

Results from the first exercise

Our first set of mystery shopping visits for the funeral director channel were undertaken in February and March, and have provided some useful information that will help shape our interactions with those promoting our plans.

It was encouraging to find that no funeral director or arranger pressured any shopper into buying a plan and that the vast majority (almost 90%) allowed

the shopper to decide which plan best suited their needs. The funeral directors/arrangers always made sure the shopper felt it was their choice to take out a plan, and did not direct them towards any specific plan type. Any questions posed to the funeral directors or arrangers were answered in an unhurried and confident manner.

However, it was not all good news. Concerns were raised in particular around whether the relationship between funeral directors and Golden Charter was as clear as it could be. While there was an acknowledgement that Golden Charter was providing the plans, there is clearly work to be done around the information supplied about pre-planning.

These results have been shared with Funeral Director channel staff and the funeral director board members, and we will be working together to ensure that best practice in selling is clearly communicated and understood by all, to allow customers to receive the best possible experience when dealing with funeral directors and Golden Charter. Where a funeral directors wishes to receive detailed feedback on a visit to their business, it will be made available. ●

ASK THE EXPERTS

Myth busters

WORDS: FERGAL DOWLING, PARTNER, IRWIN MITCHELL LLP

Employment laws generate a lot of comment. Hardly a day goes by without the media reporting scare stories about the employment rights of UK employees, which are depicted as being anti-competitive, unduly restrictive and in many cases overly generous. In this series, Irwin Mitchell is exposing some of the most common employment law myths and explaining the reality behind them. We are not pretending that employment law is easy – it isn't – but generally it should not be difficult to get the basics right

MYTH: Employees have the right to take bank holidays off work or to be paid overtime for working them

FACT: There is no absolute or statutory right for a worker to take bank and public holidays off work or to be paid extra for working on those days. Employers can insist that employees work on bank holidays without being paid overtime, unless their contracts say otherwise.

Bank holidays do not have a special status. The law (as set out in the Working Time Regulations 1998) simply provides that a worker is entitled to receive a minimum number of paid holiday days per year. This is set at 28 days for full-time staff, and you can include bank holidays in this number. The law does not specify when the holidays have to be taken.

A part-time worker has the right not to be treated less favourably than a comparable full-time worker, including when it comes to holidays. So, if full-time staff get paid bank holidays, part-time staff should receive a pro-rated allowance of paid bank holidays irrespective of whether they normally work on the days on which bank holidays fall.

Employees must receive information about their basic pay and working conditions within two months of starting



work. This must include details about the number of days paid holiday they are entitled to receive. This information is usually contained in a contract of employment or statement of employment terms.

If your business closes on bank holidays you can ask your employees to take these days off as paid holiday and deduct these from their holiday allowance. Conversely, if your business remains open all year you can insist that your staff work during bank holidays. This can sometimes cause problems for members of staff who wish to celebrate religious festivals as some bank holidays fall on Christian holidays (such as Christmas and Easter).

There is no

absolute right for employees to take time off to worship or celebrate their faith, and your policy should make it clear how you will deal with requests to take paid holiday where you cannot grant all requests. Basing your decision on who worked last year is probably the safest and fairest option and one that is unlikely to be tainted by any hint of religious (or indeed any other form of) discrimination.

Some businesses choose to pay a premium for staff working on bank holidays (particularly over the Christmas period) but you are not obliged by law to do so. If you do pay extra to staff working over a bank holiday or provide additional time off in lieu, this should be clearly set out in contracts of employment. ●

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WHO WOULD WANT TO BE A LANDLORD?

With changes to tax and tenant rights, is it still worth being a buy-to-let landlord? Jonathan Russell explores some of the tax issues

Although we constantly hear Government telling us about a housing crisis and there being a shortage of affordable housing we also have, it would appear, a change in taxation to discourage private landlords. Many people have in recent years looked at being landlords, often using buy-to-let mortgages, as a way of providing a second income and often as a provision for income in retirement. The expansion in this area has been in part the result of a disillusionment in pension provisions provided by the Financial Services industry and in part following the fall in interest rates.

So what are the main tax changes that are hitting residential landlords? First is the restriction, starting this year, of tax relief given on mortgage interest – not a problem if you have no borrowings but in some instances this can be a major cost. Secondly there is the targeting of second residential property acquisitions with the increased stamp duty land tax, and finally there is the retention of the higher rate of capital gains tax for residential property. The first and third issues are restricted to those operating as individuals or through partnerships.

Interest restriction

Starting this tax year, interest relief is being restricted to basic rate tax, which could mean an increase in tax for those in higher rate bands or it might mean pushing people into higher rate bands. Under the new system you first must calculate the net rental income before any interest allowance which will establish the tax rate



not subject to the principal private residence (PPR) exemption are taxed at 18% and 28% depending on if you are a higher rate tax payer or not and remembering the gain could make you a higher rate tax payer. In addition, the tax should now be reported and paid within 30 days of the completion of the sale if the landlord is non-resident. This can be a complex calculation, especially if you have a property which has a partial claim to PPR.

band the rental income falls in. The amount of interest allowed is the smaller of the net rental income or the interest paid – in other words interest can no longer create a loss. The tax relief on that figure is then ultimately restricted to relief at basic rate tax only but phased in over four years (2017/18 25% restricted, 2018/19 50% restricted, 2019/20 75% restricted, 2020/21 onwards all restricted). For many this may not be too big a cost as interest rates are currently low, but for some this may move a property portfolio from being cash positive to cash negative and prompt other action.

Stamp Duty Land Tax

Not restricted just to buy to let property – any second residential property will carry an extra 3% SDLT charge on acquisition.

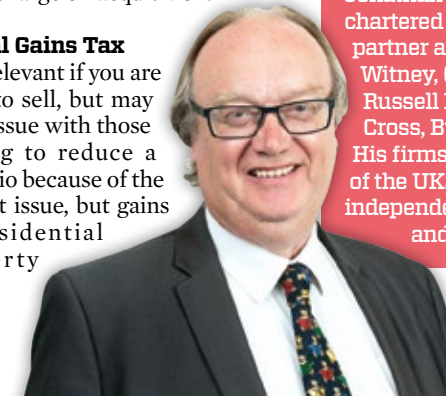
Capital Gains Tax

Only relevant if you are going to sell, but may be an issue with those looking to reduce a portfolio because of the interest issue, but gains on residential property

Considerations

Many are looking at incorporation to reduce some of this tax burden but it needs to be done carefully, as if not done correctly transfers can trigger larger SDLT and CGT liabilities. Certainly, those looking at starting out as property owners need to very carefully consider their aims and the business structure best suited. When buying, many are reducing SDLT by buying properties in need of substantial refurbishment and even self build, but trading needs to be carefully considered. This is not the end for the buy-to-let landlord, but the level of borrowings and structure of the enterprise need to be subject to greater scrutiny. ●

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 UK200 Group of independent accountants and lawyers.



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IFD College courses: autumn / winter 2017

Are you looking to develop and broaden your expertise in the funeral profession?

If so, please register your interest with Corinne Pengelly, the College Administrator, on 0345 230 6777 or by email at Corinne@saif.org.uk

Courses are scheduled where we know there is sufficient interest, so it's important for us to know if you would like courses scheduled in your area.



HMRC adds to personal tax account services

At the start of the tax year, HMRC took another step on its march towards digital tax for all individuals by adding more services to its Personal Tax Accounts.

Through the GOV.UK portal you can now nominate a family member or friend to help with your personal tax affairs. This is a useful step because until now, HMRC has been reluctant to communicate with anyone else regarding your tax affairs.

Introduction of the T-Charge

From October 2017, the T-Charge will be introduced, meaning that older polluting vehicles entering the London Congestion Charge will be forced to pay an additional £10, with the Mayor considering extending the chargeable area to much of Greater London in 2020.

SAIF
BUSINESS
CENTRE
UPDATE BY
CLAIRE
DAY



REMEMBER, STAY SAIF ONLINE

SAIF Business Centre has been contacted by several members querying an email they have received. The email mentions the captain of a fishing vessel from Cheshire whose wife passed away while on holiday

in Texas. The story sounds a bit fishy to us, so we'd recommend ignoring the email.

For further information about 'staying safe', visit www.safefromscams.co.uk

STATUTORY PAID HOLIDAY RIGHTS POST-BREXIT

UK Government to review implications of the Working Time Regulations

On 29 March 2017, the Prime Minister officially triggered Article 50 and gave notice that the UK will be leaving the European Union.

Entitlement to statutory paid holiday is set out in the Working Time Regulations 1998 (WTR), which are derived directly from EU law, namely the Working Time Directive (WTD).

The WTD gave all workers in the EU the legal right to 20 days' paid holiday, with the UK granting all workers 28 days' or 5.6 weeks' statutory holiday.

At the point the UK leaves the EU, existing statutory paid holiday will not change, with the Government intending to review, and where necessary amend, the WTR 1998, but changes to holiday rights are unlikely.



CLINICAL WASTE COMPLIANCE

Simon Bloxham, Health & Safety Strategist for Safety for Business, answers your questions on the correct and proper procedures for disposing of hazardous substances



Working in the clinical environment on a regular basis – I act as risk manager for several private hospitals – the issue of waste management often comes up. I have written on this subject before, but it is worth reiterating the facts.

The correct and proper management of clinical waste is vital for any organisation that produces hazardous waste, due to strict regulation in place to prevent harm being caused to the environment and human health.

Clinical waste refers to any waste that consists wholly or partly of:

- Human or animal tissue
- Blood or bodily fluids
- Excretions
- Drugs or other pharmaceutical products
- Swabs or dressings
- Syringes, needles or other sharp instruments which, unless rendered safe, may prove hazardous to any person coming into contact with it.

Waste legislation – know the key principles

The key principles of clinical waste regulations relate to the correct segregation, storage, disposal and documentation of waste.

The Safe Management of Healthcare Waste Memorandum (HTM 07-01), issued by the Department of Health, provides guidance on the secure and legally compliant management of clinical waste. This recommends the segregation of clinical waste occurs at the point of production using colour coded waste receptacles and outlines a best practice waste segregation colour coding scheme for producers of waste to follow.

This separation ensures clinical waste legislation is adhered to and waste is stored, transported and disposed of in the correct manner.

Clinical waste transportation – ensure you are compliant with clinical waste transportation and packaging

The safe packaging and transport of clinical waste is governed by the Carriage of Dangerous Goods and Use of Transportable Pressure Equipment Regulations 2009 (CDG) and ADR.

All vehicles transporting healthcare waste streams must meet the rigorous ADR regulations and comply fully with the carriage of dangerous goods.

The regulations outline the requirements for compulsory driver training to ensure the correct segregation of the waste within the vehicles. This prevents waste spillages and any potential harm to the environment or human health.

All waste carriers, with a few exceptions, must be registered under the Controlled Waste (Registration of Carriers and Seizure of Vehicles) Regulations 1991.

What you can't do is to put the waste into your car and take it to a disposal site or your main funeral home for later collection.

Waste transfer notes

Appropriate documentation must be provided for all waste transfers. For non-hazardous waste this is usually in the form of a waste transfer note.

All clinical waste handling and disposal procedures must comply with the following regulations:

- The Environmental Protection Act 1990 (including the Duty of Care Regulations)
- The Controlled Waste Regulations 2012
- The Hazardous Waste Directive 2011
- The Carriage of Dangerous Goods Regulations

The main legislation governing clinical waste disposal is the Environmental Protection Act 1990.

This states all producers of waste have a duty of care to ensure the correct and proper management of waste is performed and states that it is "unlawful to deposit, recover or dispose of controlled clinical waste without

a waste management licence, or in a way that causes pollution of the environment or harm to human health".

The main principles of 'duty of care' are about documenting the transfer of waste and ensuring that your waste is handled correctly by waste carriers (e.g. are you using a registered carrier of waste? Are they are taking waste to suitably licensed/permitted sites?). You should only use a contractor who can provide proof of compliance with the legislation.

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

Safety for Business Ltd has been providing health and safety advice to SAIF members for many years. But just what is this help that's available?

Well firstly, it is there to provide free telephone and email guidance to all members of SAIF. If you are uncertain about a matter to do with health and safety, you are entitled to use our support service completely free of charge. Safety for Business will not send you an invoice or try to get you to join a membership scheme.

If you need a more permanent relationship, Safety for Business can do two things for you. Initially it can come and visit you to see where you are with health and safety, and provide you with a full report on what was found and what you need to do to improve health and safety. This really beneficial service costs just the price of the travel. But if you do want its assistance to fully comply with health and safety legislation the next thing we can do for you, as part of your SAIF membership, is offer a sizeable discount on Safety for Business' fees. This stands at 20%, so why not take advantage? Talk to a safety professional at Safety for Business today by calling 08456 344164. ●



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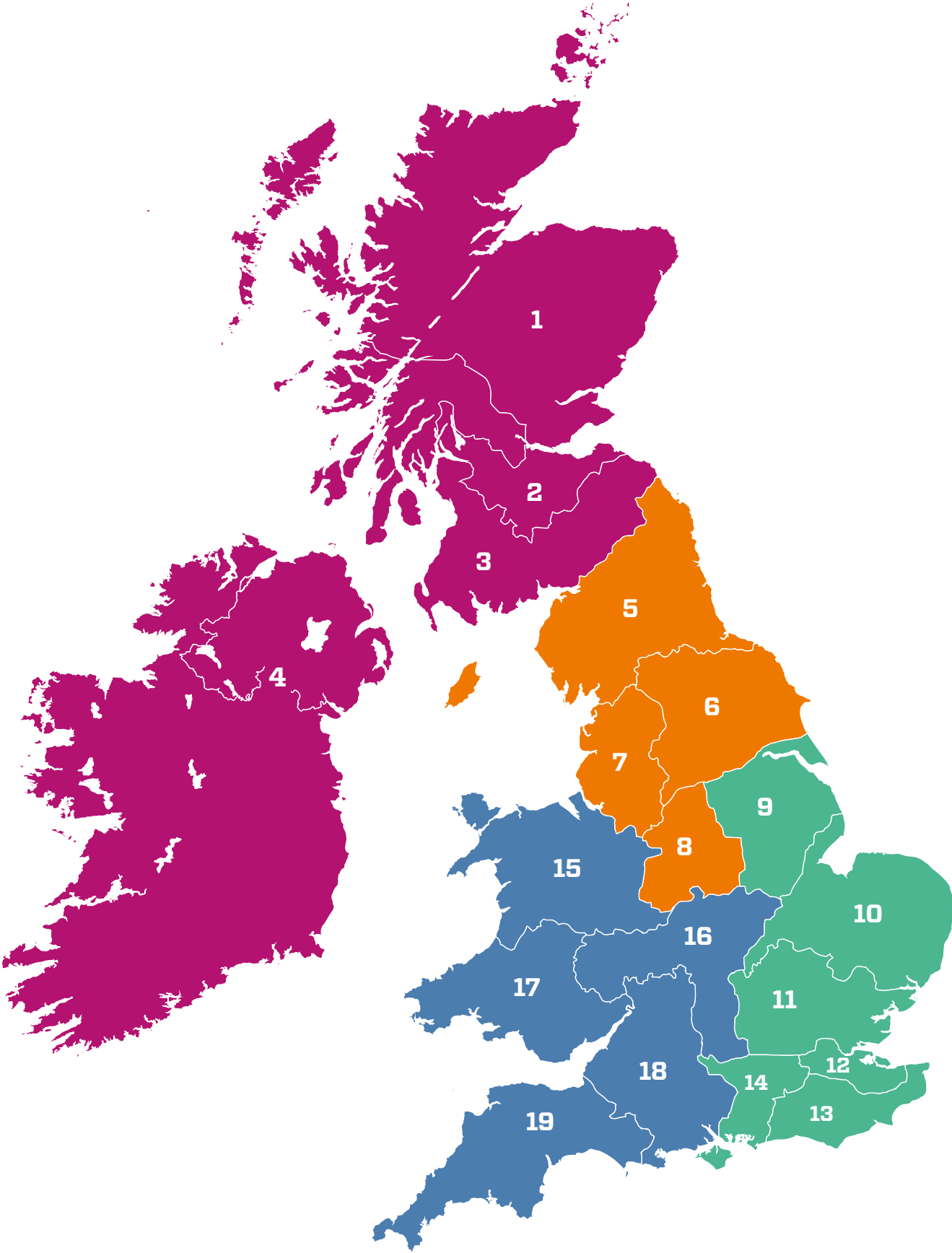
E: rob.antonelli@goldencharter.co.uk



19 Position currently vacant

South West England

All funeral directors can contact NSM Daniel Hare with any queries while a new RSM for the area is recruited.



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.

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.

SAIF Associates Directory 2017

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D A Gathercole Funeral Carriage Masters

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01945 583974

Superior UK Automotive Ltd

Mr Peter Smith (Aldermaston)
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www.superioruk.com

Woods Garage (Carriage Masters)

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

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

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Colourful Coffins

Ms M Tomes (Oxford)
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DFS Caskets

Mr Martin Smith (Annan, Dumfries & Galloway)
01461 205114 • discaskets@aol.com
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W Gadsby & Son Ltd

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www.gadsbywickercoffins.co.uk

J & R Tweedie

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heatherley-wood

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Keltic Clothing

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