



# Insight



**FINAL  
PIECE OF  
THE JIGSAW**  
DURING TIMES OF CRISIS,  
FUNERAL DIRECTORS ARE  
ON THE FRONT LINE



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

# Create the independent future you want.

While SAIF represents you on the issues that matter.

## We know how much you value your independence.

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

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

Join SAIF now: visit [saif.org.uk](http://saif.org.uk) or call us on 0345 230 6777 or 01279 726 777

**SAIF**  
INDEPENDENT  
FUNERAL  
DIRECTORS



# Insight

## CONTENTS

### FEATURES



22

#### EMERGENCY PLANNING

During times of crisis, funeral directors are on the front line, providing unwavering support and professionalism to families and friends at the time of their greatest need



26

#### NFE CONFERENCE

SAIF's presence at the NFE showcased an innovative and market leading range of services and support



35

#### MODERN SLAVERY

Golden Charter and suppliers are committed to complying with regulations designed to stamp out human trafficking

### REGULARS

08

#### REPORTER

This issue is packed with all the latest news, including major changes to the Funeral Planning Authority, an Ironman fundraising challenge and the launch of SAIF Next Gen

18

#### SAIF PRESIDENT

Paul Bowley's road trip to meet members and attend dedication services around the country

20

#### NEW MEMBERS

A warm welcome to those who have joined SAIF

30

#### DR BILL

First responders provide a vital service but they are twice as likely to suffer from PTSD. Dr Bill looks at personalised care plans

35

#### BUSINESS MATTERS

Advice on risk assessments, flat rate car fuel changes and the Fit for Work scheme

40

#### DIRECTORY

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

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LEADER



**TERRY TENNENS**  
SAIF CHIEF EXECUTIVE

# The hidden emergency unit: the funeral service

In challenging circumstances, our colleagues go to work with diligence and respect

**W**e know that in the past months, with the tragic events at Westminster Bridge, the Manchester Arena, London Bridge, Grenfell Tower and Finsbury Park, the emergency services have had their professionals run towards the danger to assist the injured and dying. Outstanding courage.

The untold story is the magnificent work of funeral directors behind the scenes, doing the difficult job of respectfully caring for the deceased following such catastrophic circumstances. Moreover, funeral professionals assist families through the shock and trauma of the sudden death of their loved one, whether that be guiding them through the next actions or identifying their next of kin.

I recently watched the movie *Hacksaw Ridge*, based on a true story of US troops who were quelled by the Japanese forces on an escarpment, a ridge, and how they secured the victory with the noble assistance of a conscientious collaborator who refused to carry a rifle; nevertheless, he still sought to serve his compatriots in the field of battle.

After battle he not only rescued injured US military personnel left on the ridge, by single-handedly collecting them in darkness and under fire by winching them down the cliff, he also rescued a handful of Japanese soldiers who were injured. A remarkable story, and I'll say no more than the trailers have said, so as not to spoil the film.

Why I mention this is that there is a direct correlation between the health and wellbeing of a civilisation, and how we care for children, the infirm and the dead.

“IT IS A VITAL PROFESSION, MY FRIENDS, IN WHICH YOU SERVE. WE APPLAUD YOU”

I am proud of SAIF's members who serve their communities – in some cases for generations – who are in this profession for the long haul, and who are committed to life-long service and life-long learning. Members who are not in it for the fast buck, but embedded in their community, providing long hours of community engagement, and demystifying the care of the deceased.

At times it may seem that funeral directors are the hidden service, who witness images that the vast majority of citizens would pay not to ever see. Yet our staff go about the diligent and professional work of collecting human remains. This is a vital profession, my friends, in which you serve, and if no one else will applaud you, you have the applause and support of the staff team at SAIF Head Office.

I remember reading an article over a decade ago about an amazing group of people from Israel who were tasked with collecting the remains of bombing victims, when the photographers and media companies had packed up for the night after a horrific blast. These citizens would, with honour and respect, collect the remains of victims, as a testament

to their value as human creations.

We then have heard how the police service after the London Bridge episode gave time out for the police officers to remember, reflect and recover from witnessing such violence and trauma. At the horrific Grenfell Tower fire, we learn how the fire service have given time out for fire officers to remember, reflect and recover from an awful situation.

We in the funeral profession need to pay attention to our teams' wellbeing, particularly when involved in disaster recovery, or mutilated remains or a child's death. We too need to give our staff time to remember, reflect and recover.

SAIFSupport is a professional listening and counselling service for our members across the UK for all staff to use.

It is confidential, available 9am to 9pm Monday to Friday and staffed by qualified counsellors. To get in contact email [help@saifsupport.org.uk](mailto:help@saifsupport.org.uk) or call 0800 077 8578.

Please make sure you advertise to staff that this service is available, no matter what the root of disorientation, whether at work or home. Contact can be made by phone or email and face-to-face appointments are available.

Your business stands or falls by the strength of your staff team. We at SAIF are committed to supporting your teams on offering the deceased and bereaved a first-class funeral service.

Together we make that possible!  
Best wishes, ●

[terry@saif.org.uk](mailto:terry@saif.org.uk)

# THIS WON'T HAPPEN



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**RONNIE WAYTE**

GOLDEN CHARTER CHIEF EXECUTIVE

## Keeping in touch

A number of topics were discussed during a recent meeting with the SAIFCharter Executive

**B**eing owned by funeral directors means I get to spend my days with a variety of members of the profession. Last week the Executive of SAIFCharter met and it occurred that it might be good to share with you all the range of issues covered during a very full day.

The meeting was timed to let us assess this latest period of change, and to look ahead at what to expect in the last half of 2017. This meeting was an especially wide ranging one, so a look at the topics discussed is a great way to demystify your SAIFCharter Executive and show the number of areas they cover.

### Funeral Planning Authority

For this meeting, the 11 funeral directors on the Executive were joined by special guest Graeme McAusland, CEO of the Funeral Planning Authority (FPA). He offered an in-depth look into the regulator's new structure (see page 9), explained the challenges they face and shared some of their thinking with the group.

The future of the FPA matters to all of us: we all know regulation is talked about in parliament, and the talk even turned

to action when a bill was proposed to introduce Financial Conduct Authority (FCA) regulation to funeral planning. Golden Charter's view remains that regulation genuinely benefits families, but that the FPA remains the best way to deliver protection, particularly now it has introduced its new, independent structure. The meeting was a great opportunity for your funeral director representatives to question the regulator directly.

### Data protection

At last November's SAIF Education Day, Alison Wilson, our Director of Risk & Compliance, talked Independents through the ways in which data protection can impact your daily work.

In the SAIFCharter meeting, Alison outlined the EU's General Data Protection Regulation (GDPR) rules which come into force in May 2018 – particularly changes around consent to contact, data breaches and “the right to be forgotten”.

We all now live in a world where personal data is more vulnerable and collected more regularly than ever. In this instance, increased regulation means far more administrative checks and potentially very large penalties for not following the rules. We will bring guidelines together for Independents shortly, but if you think it won't impact you, let me give you one simple example.

From May 2018, if you carry out a funeral and seek to write to the family later, potentially offering a funeral plan or a memorial, you will be breaking the law unless you previously obtained specific permission that specified what product you were going to offer and how you were going to contact them. These regulations will turn direct marketing on its head.

### Straight Through Processing

In another fast changing arena we are making some fairly radical changes to our sales administration processes to increase speed, improve accuracy and cut down manual work for the funeral director. One such example is a ‘Straight Through Processing’ pilot, which will allow the funeral directors involved to capture customer details digitally and automatically transmit applications to Golden Charter's system, as well as letting you process people's card payments at the point of sale.

It is being tested by a group of funeral directors from next month, and the Executive will be monitoring its progress.

### SAIFCharter AGM

Later in the day, the SAIFCharter AGM was discussed – this year's will be a unique experience, now held in September with a brand new black tie format (see page 28).

While the SAIFCharter Executive shares the profession's views, we want all Independents to have an input into Golden Charter, and the AGM is one of the best places to do that. The whole SAIFCharter Executive would join me in encouraging all shareholders to come along to London's South Bank this September, and speak to all of us about the future of funeral planning. ●

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“THE FUNERAL  
PLANNING  
AUTHORITY  
REMAINS THE  
BEST WAY  
TO DELIVER  
PROTECTION”

Ronnie Wayte

## National Funeral Exhibition 2017

SAIF was at the centre of the action at this year's National Funeral Exhibition.

The event provided attendees with a fascinating array of products and services.

Visitors and exhibitors met up at Stoneleigh Park in Warwickshire over the weekend of Friday 9 to Sunday 11 June. The SAIF stand was kept busy as members and others came to meet with staff and chat.



The new SAIFinsure team from Unicórn and Aviva visited the SAIF stand at NFE 2017

# DEFIBRILLATOR INVESTMENT WILL HELP SAVE MANY LIVES

In October 2014, senior director of Cliff Bradley & Sons Funeral Directors, Carlton Bradley, purchased two life-saving devices from the company's local charity, Lincolnshire Integrated Voluntary Emergency Services (LIVES).

No matter where or when sudden cardiac arrest (SCA) strikes, early use of a defibrillator can save lives. In fact, it is proven to be the only effective treatment for SCA. In the UK, approximately 30,000 people suffer cardiac arrest outside hospital each year and sadly only 7% of victims survive.

Carlton said: "We get many comments from members of the public and clients when they find out we have two AED's (Automated External Defibrillator). We mainly get asked why would we need them in our line of work, but as funeral directors, we care for a large proportion of some very rural locations in and around Gainsborough and the surrounding villages, which are often many miles from emergency help.

"I decided that it would be a good idea to have a defibrillator at our office and carry a second defibrillator with us during funeral services in case a family member or mourner suffered a cardiac arrest. Fortunately we haven't been in this



situation, but are all too aware that it's happened to a number of our colleagues from other firms."

John Pinder, Managing Director of family firm W E Pinder & Son in Bawtry, unfortunately has experienced first-hand this sudden event. "On our arrival at a local church I was faced with a small crowd of people performing CPR on another mourner. Following this upsetting experience I spoke with my good friend and fellow funeral director Carlton about defibrillators and LIVES. I subsequently decided to purchase this life saving equipment for my company.

Kirsty Raywood, of LIVES, said: "Sudden cardiac arrest is one of the UK's biggest killers, and yet statistics show that most of the British public are unaware of the life-saving difference they can make by performing CPR and defibrillation. Sadly only one in 10 people survive an out-of-hospital cardiac arrest. Like a lot of other medical emergencies, the potential for saving a life is dependent upon time; the faster help can be obtained the better the chance of survival."

Carlton explained: "I'm committed to train 100% of our team in CPR and using an AED. It's a simple skill almost anyone can perform yet could make such a huge difference to someone's chances of survival. It's great to see so many defibrillators now in the community as well, which can be accessed by members of the public in an emergency."

He added: "LIVES is an amazing charity, its corporate training has been fantastic, its approach, flexibility and passion is exemplary."

This year, LIVES will train hundreds of individuals in how to use an AED when a cardiac arrest strikes. By doing so, LIVES hopes to improve the survival rate for sudden cardiac arrests across Lincolnshire.



## SAVE THE DATE: SAIF EDUCATION DAY 2017

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

The annual SAIF Education Day will take place on Wednesday 1 November 2017, with guests asked to arrive at 9.30am for a 10am start, and the event finishing at 4.30pm.

If you are a SAIF Associate Member and would like to book your space, please complete the booking form, which has been sent by post, and return it to the SAIF Business Centre. The cost is £75, then £25 for each additional attendee.

The current line-up of speakers and sessions include:

- Regulation of funeral directors: by **Cheryl Paris** from the Burial and Cremation Team of the Scottish Government
- Social fund payments: Speaker to be confirmed from the **Department of**

**Work and Pensions,** at Westminster

- We are facing increasing conflict within families: How can we exercise best practice guidelines?: by **Gavin Faber**, partner, Irwin Mitchell (SAIF's law firm)

■ The latest in embalming technique and challenges: by **Kevin Sinclair** of GT Embalming

- Cyber fraud - making sure you're covered: by **Brian Hart** of SAIFinsure

■ International disaster recovery by funeral directors: **Robert Rowntree** of Kenyon International Emergency Services.

Plus, SAIF Associates providing class-leading services to independent funeral homes.

More information will be confirmed shortly, so please save the date and ensure you log into the members area of the SAIF website for updates at [www.saif.org.uk](http://www.saif.org.uk)

## BOOK NOW FOR SAIF AGM

The SAIF AGM and Banquet Weekend 2018 has been booked for Friday 16 to Sunday 18 March. It will be held at The Grand Hotel, Brighton. Rooms can be booked via the reservations team on 01273 224 300 (option 1) and quoting SAIF160318, the event name and date - SAIF AGM 16-18 March 2018. All rooms are subject to payment on booking and are non-refundable.

# FPA structure

Golden Charter has welcomed major changes to the Funeral Planning Authority (FPA), which increase its independence.

Several new independent board members have joined the FPA, with representatives from funeral plan providers stepping down. The changes are designed to enhance the regulator's future role and independence.

Graeme McAusland, the FPA's CEO, said: "These structural changes to the FPA have been made in recognition of the fact that the pre-paid funeral market continues to develop, and the FPA's regulatory model needs to be aligned with that development. We envisage this new model will see increased activity from the FPA, a review of our Rules and Code of Practice, and a heightened focus to ensure that customers recognise the importance and value of using a provider who is registered with the FPA"

The fundamental changes have led the FPA to become a community interest company, in recognition of its increasingly important role in driving up standards, and helping protect and support families to make the right choices. That is especially relevant this year as regulation of funeral planning has been discussed for the first time in parliament, and been

a growing issue in the press.

Golden Charter CEO Ronnie Wayte said: "Golden Charter has met with politicians and decision makers to encourage more powers for the Funeral Planning Authority. No one is better placed to deal with this sensitive issue, and its recent change in structure makes it a more appropriate choice than ever."

Most funeral plan providers register with the FPA, abiding by its stringent Rules and Code of Practice, and submitting to the scrutiny of its independent compliance committee. However, until now, the FPA's board included two independent directors and four representatives from the profession. These changes mean a totally independent board will determine the future strategy for the FPA.

The new board members come with a wealth of experience. Shaun Astley-Stone has spent decades in insurance and retail financial services at board and executive level for companies including Thomas Cook Financial/Travel Services, where he was Global Managing Director. Alison Beeston's experience includes her role as a founding member



of the Advisory Board of the Society of Later Life Advisers. Finally, the current Compliance Committee Chair, Deborah Cullen, is also taking up a position on the FPA board.

Considering selling your business?

Would like a view on valuation and next steps?

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

Thinking of setting up on your own and need advice?

**Guy Turner**

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



## Why choose an IoCF celebrant?

There are many reasons why you should choose an IoCF celebrant to work with a bereaved family. Having been established in 2004, the Institute of Civil Funerals (IoCF) is the longest running celebrant organisation and promotes the quality of civil funeral ceremonies in the UK through the professional development of its members and the ongoing monitoring and regulation of their work in delivering civil funeral ceremonies. The ethos of the IoCF is that a celebrant led funeral is driven by the wishes, beliefs and values of the deceased and their family. The distinctive gold badge worn by our members signifies the quality of the service each celebrant provides to its families and the funeral directors they work for.

Every member is monitored for each funeral conducted and is annually assessed on ceremony creation and delivery. The IoCF is committed to ensuring that the standard and quality of ceremonies is as high as possible and, for this reason, feedback is sought from families for every funeral that its members conduct. The IoCF is the only celebrant organisation that seeks feedback of this kind and it is very clear that members continue to provide high quality ceremonies that show empathy, kindness and respect to families at a very difficult time.

The IoCF had a stand at the recent National Funeral Exhibition. This provided an opportunity to network with other organisations, to listen to what is being planned for the future, for example, regulation within the funeral industry, and allow its members an opportunity to meet with other members across the country.

Further information can be found at [www.iocf.org.uk](http://www.iocf.org.uk) The site is being redesigned to make it more accessible on tablets and phones and it will be focused more towards the general public so they can make a decision on whether to choose an IoCF celebrant led service.

**Karen Hopkins**  
Chair - Management Council, IoCF

# “Talkin’ ’bout my generation”

Jamie West discusses the launch of SAIF Next Gen

WORDS: JAMIE WEST

In 1965, Pete Townshend from The Who wrote the song *My Generation* and its lyrics include the line “talkin’ ’bout my generation”, which is about trying to find a place in society.

My father’s place in society is clear. He has spent time growing the business and making it successful, as well as upholding our family name within the community, progressing the profession and then positioning the business for the transition between generations. Now that is pressure.

What is less frequently discussed however, is the pressure put on the next generation, the generation set to inherit the results of all this hard work and success. Successful parents can be hard to follow – trust me!

It can be a struggle to live up to the

expectations of our parents, not just to do well at school, sport and get a good job, but to be the successful custodian of the family’s name and financial security. These are high levels to meet, particularly when we may not have chosen the business or even to be in business in the first place.

A family business, particularly an established funeral directors, can offer a secure future with privileges, rewards and advantages, but does this help us form a separate identity to define who we are in the real world? Or are we destined to always be the ‘boss’s child’ and have to deal with the snipes of “you only got to where you did because of who your parents are”?

For me, distancing myself from the family business when I was younger

was important. Living and working away from the area helped me develop as a person, exercising individual choices, making my own mistakes, listening to me.

It helped me find out what my interests and skills are, but would those interests and skills be used within the family business?

What is the price of working in the family business? There are certain and clear benefits, but what are the hidden costs? Abandoning a dream? If you don’t exhaust that possibility how will it manifest later in life? Going out on my own for me was helpful to make sure this was the career I wanted.

The family business was always seen to be a great opportunity, not a burden. I was never pressured to be a part of the family business and was supported to find my own way. This helped me find what my motivations were for coming to work in the family business. Being aware of my motivations and highlighting them is important.

Obviously, a parent/family business owner should be concerned about unprepared, disinterested or unmotivated members of the next generation who just

want to take over the reins for the wrong reasons. You can’t just hand it to them regardless of their ability. Why can’t you bring in outsiders to run the company?

Every family business owner/parent should be mindful of this pressure on the next generation, just as they are mindful of the pressure they face in building their successful business in the first place. But have we ever had that conversation? No? Are we lucky enough to still be able to have the conversation about taking on the family business? Do you as a family business owner/parent suffer from a ‘sticky baton’? Have you put as much time into thinking about retiring and what to do as you have training up the next gen? The transition between generations is a process, not an event. A family business is not something you inherit from your parents, it is a business you borrow from your children.

### The future

The Next Gen group was set up by the SAIF CEO Terry Tennens, and will be led by myself and Daniel Ginder. The concept is to create a group of the ‘Next Generation’

from the members of SAIF where we share the stresses and strains of being the boss’s child. We will interview past presidents and leaders within the funeral field to gain their perspective, business models and plans, and all the other aspects of running a business. We will also ask the questions you and I need answering so that the next gen are prepared and aware of their place within society.

Next Gen is a group set up to help the smooth transition between generations, without any stuttering, essentially I’m not trying to “cause a b-big s-s-sensation, I’m just talkin’ ’bout my g-g-generation”.

The SAIF Next Gen will be interviewing Cllr Darren Carpenter as part of a series of interviews. Part of the interview will be published in *SAIF Insight* and the full interview will be accessible for SAIF Next Gen members online. If there are questions to ask, please contact Daniel Ginder.

▼  
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**Daniel Ginder**  
Director, M.K. Ginder  
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Justin Burgess (centre) with RSM David Oliver (left) and NSM Richard Todd

## J J BURGESS PLANS AHEAD

Justin Burgess of J J Burgess Funeral Directors was awarded the Certificate in Funeral Planning last month.

Presenting the award, Golden Charter National Sales Manager Richard Todd said: “Justin is very proactive towards pre-need and

has just recently taken on a funeral planning champion to further develop and enhance his business’ pre-need strategy.”

For more details about the Certificate in Funeral Planning, speak to your local Golden Charter representative.

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## Dates for your diary

**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

# IRONMAN DAVID READY FOR THE CHALLENGE

Golden Charter to match funds raised in arduous triathlon event for Macmillan Cancer Support

David Balint, an Estate Planning Consultant with Golden Charter, has a major challenge coming up in September and he's looking for support.

He's taking on an Ironman challenge to raise funds for Macmillan Cancer Support. Golden Charter has agreed to match any funds he raises before the event and he would be grateful for contributions to the cause.

This energy-sapping event will be held in Pembrokeshire on 10 September, when David and his fellow competitors will undertake a 2.4-mile swim in the sea and a 113-mile bike ride followed by a full 26-mile marathon. Ironman Wales starts and ends in the seaside town of Tenby.

Although the challenge is three months away, David is having to fit his training around a very busy job, and it means some early mornings. He said: "I don't have a set training schedule in the run-up to the event - my training is off the cuff. During the week if I have an appointment at 10am, I will get up around 4.30am and go on the bike for five hours before work. I do that two or three times a week. On other occasions I get up at 5.30am to swim in a nearby lake."

It is fair to say that David has been ambitious in taking on this

challenge. Previously, he boxed to stay fit and only competed in his first triathlon in April 2016. That was a 'sprint' consisting of 16 lengths of a swimming pool followed by a 10k bike ride and a 5k run.

Since then he's undertaken a Half Ironman in Kent, which meant a 1.2-mile lake swim, 56-mile cycle and a half marathon.

"Now I want to stretch myself," he said, "and Ironman Wales is reputed to be the world's second toughest triathlon."

David, whose home is in the Rhondda Valley, has a track record of raising funds for charity. He has undertaken a skydive and boxing bouts for Help For Heroes. "This time around I thought cancer research was a good cause to contribute to. I've got a target of £1,000 and I'm getting messages of support from friends, family and colleagues. It's great that Golden Charter has agreed to match fund what I raise before the event."

The 39-year-old added: "It's a challenge for me but something I look forward to taking on. It's three months of hard graft then I'll be able to say that I've completed an Ironman."

Golden Charter CEO Ronnie Wayte has pledged to match any funds David raises ahead of the event. To help David reach his target of £1,000, visit [justgiving.com/david-balint1walesironman2017](http://justgiving.com/david-balint1walesironman2017)



Pictured left to right: Julie Castle-Barron, Steffan Castle, Hannah Barron, Roger Castle

## Roger Castle and Daughter Funeral Directors has grown its fleet

Family-run funeral director Roger Castle and Daughter has taken delivery of its first Coleman Milne fleet.

The company was established in 2011 by Julie and her father Roger, who had previously worked for another funeral business, as they felt that together they could provide a vital service to their local community.

The company has built on its success and even brought in a

third generation of the family, Julie's nephew Steffan. Julie's daughter Hannah is also a key member of the team and works during the holidays to learn the family business.

The family, first-time customers of Coleman Milne, opted for the Norwood Classic hearse and two Rosedale Limousines.

"Coleman Milne were the obvious choice; they have a strong reputation and the Norwood

and Rosedale offer comfort and class for our clients."

The vehicles are in traditional black with leather upholstery throughout, with the Rosedale offering class-leading passenger space. The Norwood Classic boasts a majestic glass roof which allows unrivalled levels of light into the rear of the hearse.

Coleman Milne would like to wish Roger Castle and Daughter every success.

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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, IFD College Administrator, on 0345 230 6777 or by email at [Corinne@saif.org.uk](mailto:Corinne@saif.org.uk)  
Courses are scheduled where SAIF knows there is sufficient interest, so it's important for the organisers to know if you would like courses scheduled in your area.

### Digital project on The Art of Dying Well

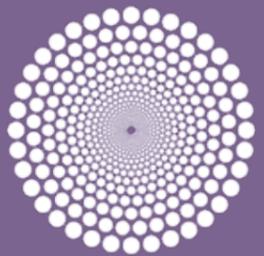
The Art of Dying Well is a new website and digital project that has received a very positive response from both the public and the media.

Described by the *Guardian* newspaper as 'making a positive contribution to society's communal wellbeing', the site is based in the Catholic tradition but is resolutely open to all, with real-life stories and advice about dealing with the final journey. Professionals in palliative care, ethics, chaplaincy and history have collaborated on the content which is intended to offer help and solace

to the dying, the bereaved, carers (professional and otherwise) and those seeking spiritual support.

The project is growing, with a very active presence on social media and a monthly podcast exploring issues that matter to us all. It hopes to continue to challenge the taboo about talking about death and dying.

The Art of Dying Well is brought by the Catholic Church of England and Wales and it is asking readers with websites to incorporate a link to the Art of Dying Well [www.artofdyingwell.org](http://www.artofdyingwell.org)



horizon  
cremation

**INVESTMENT IN NEW CREMATION COMPANY WILL HELP EXPANSION**

A new cremation service business is set to expand after gaining £2.5 million in private equity investment.

Horizon Cremation, launched in 2015 in Kent, is to build crematoria across the country, aiming to cover increased demand for "high-spec, compassionate local facilities", according to *Business Insider*. The first is now being built in North Ayrshire, set to open early next year.

The £2.5m funding comes from Glasgow's Maven Capital Partners, aiming to bolster its plans for growth.

Ewan MacKinnon, an Investment Director at Maven, explained: "We have been very impressed with Jeremy and Stephen and their vision for building a business with a compelling model in a highly defensive sector."

"The cremation services market offers a clear opportunity for investment and an improved service offering which caters to the rising demand for high-spec, compassionate local facilities."

"The senior team has a proven track record in the property and planning markets and Maven is looking forward to supporting the growth of this dynamic UK business."



**National infant loss conference**

This year's event will be at Birmingham Conference and Events Centre



The conference will provide a wide range of information

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.

The confirmed speakers are:  
 ■ Anne Barber, Managing Director: Civil Ceremonies Celebrant Training  
 ■ Peter Wyllie, FSBP: Independent Celebrant

■ 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.  
 Some exhibitor opportunities are still available.



Speakers and exhibitors will be attending the conference

**MENTIA FRIENDS**



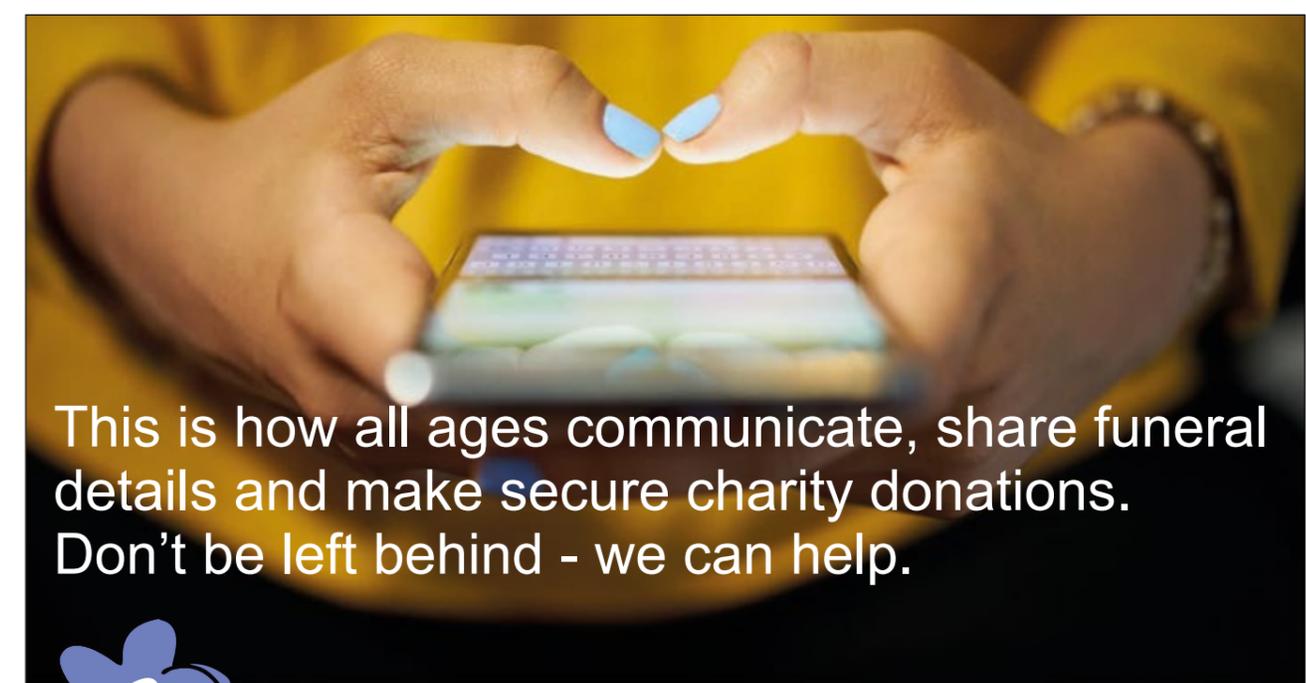
Golden Charter is committed to encouraging independent funeral directors to sign staff up to the Dementia Friends initiative. To that end many Golden Charter staff recently attended Dementia Friends awareness sessions provided by corporate partner BUPA. In total, around a third of Golden Charter staff attended a session, including Managing Director of Legal Services Graeme Carruthers. The sessions' purpose was two-fold: to raise the company's awareness of dementia, and help staff understand the importance of seeing the person first and not just the dementia.

Dementia Friends is a very natural way to express that. At the same time it recognises the real need to raise our individual awareness and understanding of dementia.

"Registering to become a Dementia Friend is simple, effective and worth all Independents considering. It requires only a small investment of time, but makes a massive difference to your understanding and awareness of the challenges of those individuals and families affected by dementia."

Graeme said: "Everyone associated with the funeral profession takes our duty of care very seriously, and becoming

See details on becoming a Dementia Friend at [www.dementiafriends.org.uk](http://www.dementiafriends.org.uk)



This is how all ages communicate, share funeral details and make secure charity donations. Don't be left behind - we can help.



[www.memorygiving.com](http://www.memorygiving.com)  
 0118 979 9633





## COMMUNITY SUPPORT IS AT THE HEART OF ONE LOCAL COMPANY

Alan Greenwood & Sons Funeral Services from Hersham proudly supports a number of local charity causes.

Alan is pictured proudly handing a generous donation to Christine Goldsmith, organiser of the local flower festival.

The Whiteley Village summer fayre in Hersham, Surrey, on 15 July also marks the 100 year centenary of the village.

Pictured with Alan and Christine are (left to right) Jane Mayor, Community



Manager for Alan at Walton On Thames Surrey; Kate Haywood, the church florist, and Sara Grivil Community Manager for Alan, at Hersham Surrey. Also pictured is David

Chester Dip.F.D, a newly appointed Senior District Manager. David recently joined Alan and his family owned business, bringing with him more than 30 years' experience of the funeral profession.

Alan, proprietor of Alan Greenwood and Sons Independent Family Funeral Services, explained it is always a tremendous privilege to be a part of and support local charities.

**Professional Help**  
Supporting Organisations

(Providers of the SAIIF Support service and SAIIF Bereavement Care pilot scheme)

---

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- TRAIN YOUR STAFF**  
In bereavement awareness, communicating with bereaved people, supporting people after loss, developing bereavement groups and other services and ensuring self-care for people who care.
- DELIVER BETTER BEREAVEMENT SUPPORT FOR YOUR CLIENTS**  
Providing timely and effective support – white label (your brand) or Professional Help branded bereavement support and counselling services including telephone helpline support, general bereavement support and specialist bereavement counselling.

**For further information please contact Catherine Betley on: 01524 782910 or email [catherine@professionalhelp.org.uk](mailto:catherine@professionalhelp.org.uk)**

## Golden Charter's refresh unveiled

The consistent and distinctive look has been rolled out for printed material, TV adverts and online

Last month marked Golden Charter's brand refresh, bringing all the company's materials together with a consistent and distinctive look.

Whether families see Golden Charter at their local funeral director's office, online or on TV, the new branding will consistently show the same messages in the same style, even going as far as including the same family. The family depicted in Golden Charter TV adverts can now also be found in brochures, online, and wherever the company advertises.

The branding is built around the Golden Charter tree, which was found to emphasise to families the

strength, protection and reassurance the company stands for.

New brochures are available now, although old application forms will still be accepted until the end of August (or in the case of plans paid for by fixed monthly payments, the end of July). Personalised brochures for fixed monthly payment plans can no longer be accepted, and for other payment types will be accepted until Saturday 15 July.

New personalised brochures and bespoke point of sale kits are available; please contact your local Golden Charter representative for more details.



### Presidential seal of approval

SAIF National President Paul Bowley attended the opening of the new branch of Exmouth and District Funeral Service in May.

Paul was joined at the official event by SAIF Chief Executive Terry Tennens. The visit is part of Paul's commitment to meet and listen to as many members of SAIF as possible.

Read more about Paul's visits on page 18.

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Paul visited the Gedling Crematorium in Nottingham



FOR COVERAGE OF THE NFE 2017 EVENT, TURN TO PAGE 26

# President's road trip to meet members

'Travelling White House' takes in dedication services and meetings around country

It's been a busy time recently. Davina and I travelled to Gedling Crematorium in Nottingham to represent SAIF at the service of dedication on 18 May when we were welcomed by Richard Evans, Managing Director of the Westerleigh Group. The service was opened by Kevin Browne, Crematorium Manager, with the act of dedication performed by the Suffragan Bishop of Sherwood, The Right Reverend Tony Porter.

While visiting Nottingham we took the opportunity to call into Vic Fearn, manufacturers of Crazy Coffins. We were shown around the factory by John Gill who was extremely passionate about what the company did and was a mine of information. The company manufactures elm and oak veneered and solid timber coffins, but it also makes bespoke "crazy" coffins in all



Above: SAIF CEO Terry Tennens and Paul Bowley with the motorhome

shapes and sizes. The list of designs is endless, but pictured left is just one example – a corkscrew for a wine connoisseur.

On Saturday 19 May, we set off in our motorhome, which we have renamed "the President's travelling White House" (Donald Trump should get one). We travelled to Dorset then onto Tiverton in

Devon to meet CEO Terry Tennens for a regional meeting on Tuesday evening. Twenty members were present, including past President Gemma O'Driscoll, SAIF Charter Executive member James Tovey, and Associate members such as P&L Manufacturing and Braemar Finance. Dan Hare represented Golden Charter and the guest speaker was Brian Hart from SAIF Insure (Unicorn Insurance Brokers, with our new insurance providers, Aviva). I also presented IFD college certificates to Paul Buddin, Colin Comber and Catherine McIver.

The next morning we picked up Terry from his hotel and set off to Exmouth, where we met Terry, Penny and Paul Shoobridge for the opening of their new branch, Exmouth and District Funeral Service. The branch was very tastefully decorated and to a high standard. I wish the company every success for the future.

After the opening, we travelled



Above: Attending the West Lancashire Cemetery & Crematorium



Top left: Paul visits Andrew Smith Funeral Services



Bottom left: Paul meets with Philip Norris of Fred Hamer Funeral Services



Below: Visiting the Vic Fearn & Company Crazy Coffins

up to Pencoed in Wales for another regional meeting that evening. Sixteen members were present with three associate members – Braemar Finance, Funeral Zone & P&L Manufacturing. Golden Charter was represented, and SAIF Insure's Brian Hart was once again the keynote speaker. I also presented IFD certificates to Ceri-Lou Newman and Neil Jones.

On Friday, 26 May, Davina and I travelled to West Lancashire Cemetery & Crematorium in Burscough outside Southport for another dedication service. We were welcomed by Managing Director Richard Evans from the Westerleigh Group. Crematorium Manager Steve Glen opened the service, with the act of dedication performed by the Right Reverend Thomas

A. Williams, Auxiliary Bishop of Liverpool.

The National Funeral Exhibition opened on 9 June at Stoneleigh and was well attended over the three days. After wandering around talking to the different exhibitors, I believe it to have been a success for most.

The SAIF stand certainly proved a success as it seemed to be busy most of the time. I would like to thank all those who attended and greeted new and old members. A special well done to Claire Day, our new Administration Manager who with CEO Terry Tennens organised our presence – and who should be where throughout the three days.

**Paul Bowley**  
SAIF National President

## BRITISH HEART FOUNDATION

In 2017, SAIF will be supporting British Heart Foundation (BHF) as President Paul Bowley's charity.

In future communications there will be lots of ideas about how you can raise money but this partnership also offers potential opportunities for some staff to learn how to save lives or for SAIF members to provide vital medical equipment in your communities.

Today in the UK, about 515 people will go into hospital with a heart attack. Thankfully about seven in 10 of these people will survive to return home.

In 1961, when the British Heart Foundation began, that would have been unthinkable. In those days, the odds of survival, let alone recovery, from a heart attack were poor.

British Heart Foundation has led the fight to change that through funding pioneering research that paved the way for lifesaving treatments. But there's still a long way to go – cardiovascular disease (heart conditions and stroke) kills about one in four of us and takes the lives of more than 100 people under 75 years old every day in the UK.

Janet Woodall, from the British Heart Foundation, said: "I am really looking forward to working with Paul Bowley and SAIF members to let people know more about the work of the British Heart Foundation, how we may be able to help your families, friends and colleagues, and providing support with your fundraising activities to help raise funds.

"We are delighted to have SAIF as our charity partner to help raise funds so we can fund more vital research discoveries and turn them into lifesaving medical advances."

### How to bank the funds you raise:

- Donate to Paul's JustGiving or Virgin Money accounts:
  - www.justgiving.com/fundraising/Paul-Bowley
  - http://ukvirginmoneygiving.com/team/saifpresidentcharity

To support Paul's charity:

- Visit Paul's VirginGiveMoney 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

MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

**Mr R Hickton**  
Mark Roy Timmins  
Funeral Director Ltd  
36-38 Windmill Hill, Colley Gate  
Halesowen B63 2BZ

**Mr M Dey**  
Dey's Family Funeral Care  
7 The Parade, Church Street  
Armthorpe, Doncaster DN3 3AG

**Mr A McAlister/Mr M McAlister**  
McAlister Funeral Directors  
Shore Street, Cushendall  
County Antrim BT44 ONA

ASSOCIATE MEMBERSHIP PENDING

**Mr D Arnaud/Mme C Arnaud/  
Mr B Arnaud**  
Groupe Delfosse - New Urm, 13, Rue de  
l'Industrie, 01150 Sault-Brénaz, France

**Mr B Hart/Mr J West/Miss H  
Wathall/Mr A Tucker/Taldr Ltd**  
Unicorn IB Ltd, 9 Benham Close  
Old Coulsdon, Surrey CR5 1JB

**Mr M Anderson/Ms L Wratten**  
Lemon Business Solutions Ltd  
Unit 1, Lockheed Court  
Preston Farm Business Park,  
Stockton-on-Tees TS18 3SH

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

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

FULL MEMBER NEW BRANCH

**Quantock Funeral Services Ltd**  
69 Staplegrove Road,  
Taunton  
Somerset TA1 1DG  
(This branch will be Head Office)

Note: Should any SAIF member have any known reason which would prevent membership being granted, please contact the SAIF Business Centre, in writing, with substantiated evidence against the said application to be received at SAIF Business Centre by no later than 28 July 2017.



To join SAIF and enjoy the benefits of membership, please contact:  
Claire Day  
Administration Manager  
Tel: 0345 230 6777  
(Local Number)  
or 01279 726 777  
Fax: 01279 726 300  
Email: info@saif.org.uk



# Finance success that happened by chance

**M**acManus Funeral Director Finance is delighted to be accepted as an Associate Member of SAIF, having enjoyed great success at the recent National Funeral Exhibition.

The firm is a specialist independent provider of bespoke finance packages for hearses, limousines and private ambulances, and it has worked with funeral directors across the UK for about 15 years.

Headed by Chris MacManus, who began his career at Lombard in 1998, his introduction into the funeral industry happened by chance.

"While working at Lombard in Reading in 2002 I was asked to conduct a vehicle inspection for a colleague who had arranged finance for a funeral director in South London. I headed over to the supplier's office and was introduced to Kevin Smith of Superior UK.

"I knew nothing about funeral vehicles and was amazed that no one in my industry seemed to understand the uniqueness of the vehicles or the industry itself.

"I decided right then that I would make it my business to learn as much as I could about the vehicles, their life cycle, the suppliers and the nature of the funeral industry, with its mix of family-run independents and the larger corporates."

Fast forward 15 years and the firm has established itself as the biggest introducer of funeral vehicle business to several finance houses, has exclusive funding terms unavailable to other brokers and is continually educating funders about the attractiveness of funeral vehicles as fundable assets.

Today, the relationship with Superior is stronger than ever as the firm acts as its official finance partner.

In addition, it is engaged directly by funeral directors who are buying vehicles from all of the other UK-based suppliers, and it was delighted to receive more than 15 written recommendations from satisfied clients in support of its application to join SAIF.

For further information, visit [www.macmanusfuneralfinancedirectorfinance.co.uk](http://www.macmanusfuneralfinancedirectorfinance.co.uk)

## Polstead Press offers free trial

With more than 30 years' experience in the funeral industry, Polstead Press likes to think it knows a little something about delivering high-quality service. Which is why it is offering new customers the opportunity to trial its order-of-service process for free.

At Polstead you will benefit from

your very own point of contact, a wide variety of designs and paper stock, as well as next day delivery.

If you would like to trial its services, please do contact [tracy@ghyllhouse.co.uk](mailto:tracy@ghyllhouse.co.uk) or on 01449 677500 and let Tracy know where you heard about its trial.

## Brother and sister follow in parents' footsteps

**R**obert Quinn Funeral Directors is a new venture for brother-and-sister team Robert and Karen Quinn. An extensive regeneration of a rather unloved former florists was undertaken. This ensured they would be able to offer clients a bright welcoming atmosphere - two visiting rooms with views of the garden, dedicated parking and the facilities necessary to carry out all tasks in a professional manner. They opened their doors to clients at Christmas 2016 in the heart of Heswall village, on the beautiful Wirral



peninsula, and have been well received by neighbours and clients alike.

Although Robert and Karen are not new to the profession - their parents owned and ran their own successful business for

more than 50 years - they appreciate they are starting from scratch in their own endeavour.

"As a new business it was a priority for us to seek membership of SAIF to give clients security in the

knowledge that a strict code of practice is adhered to, as well as the support we can access. We were so pleased to be accepted into full membership. We can, with confidence, go forward doing what we are passionate about."

### NEW MEMBERS' APPLICATIONS

SAIF members are encouraged to comment on new applications where they see a potential problem with the company applying. Currently we print the applicants' details in *SAIFInsight* and if any SAIF member knows a reason that would prevent membership being granted, they're asked to contact SAIF Business Centre within four weeks of *SAIFInsight* publishing.

Due to the difference in time from when an application is received to the publication date of *SAIFInsight*, applications can be delayed. From September 2017, to speed up the process, the procedure will be:

- Application is received at SAIF Business Centre
- The applicant's details are posted on the members' secure area of the website giving the deadline for responses (four weeks

from the posting)

- Notification about a new application will be posted on the website's news area
- To check the application: Log in to the members' area, select 'membership pending' from the left-hand menu, and check the applicant's details and the date by which responses must be received.

If you'd like to make a comment, please contact Administration Manager Claire Day with substantiated evidence against the applicant to arrive no later than the date shown, either:

- By email to [info@saif.org.uk](mailto:info@saif.org.uk)
  - Or by post: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB
- New applicants will still be published in *SAIFInsight* but the deadline for responses will be the dates given on the website.

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# EMERGENCY RESPONSE

During times of crisis, funeral directors are on the front line, providing unwavering support and professionalism to families and friends at the time of their greatest need

WORDS: TIM POWER

It's been a traumatic few months in the UK with multiple deaths and injuries from four terrorist attacks in London and Manchester and a major fire in a tower block in west London. In all cases, the emergency services responded in minutes, bringing aid to those affected and securing the area to protect others.

The fact that the response was so quick and co-ordinated was due to years of careful planning in order to harness local and national resources to react to such incidents. These plans involve not only the police, fire service and NHS, but funeral directors too.

Funeral directors were invited by the Government to become part of a national emergency programme in 2005, when contingency plans were being developed in response to the 7/7 terrorist bombings in London, in which 52 people died and more than 700 were injured.

However, the Home Office's emergency plans went wider than mass casualties from a terrorist attack or large-scale disaster, as they were also developed to include mass deaths from an outbreak of disease and pandemic.

SAIF member John Weir, of John Weir Funeral Directors in Kent, together with Nigel Lynn Rose from the National Association of Funeral Directors, was invited by the Government to be part of the national contingency planning team.

John said: "We were attached to the Mass Fatalities team at the Home Office, which was a multi-disciplinary team consisting of ourselves representing funeral directors, along with the main emergency services, such as the fire brigade, police and NHS, plus the military and a whole range of other organisations.

"The Government made it quite clear from the outset that it wanted to deal with one point of contact when it came

to UK funeral directors, so Nigel and I were keen to collaborate closely to make this happen.

"There were two elements to our brief: to prepare for mass fatalities resulting from unplanned incidents, such as those that occurred in 7/7 and to deal with excess deaths following an outbreak of a pandemic, because at the time the threat of 'bird flu' was very high on the agenda.

"Our job was to survey our members to see what resources we could draw on across the UK to deal with a large number of deaths in the event of an incident or pandemic.

"We had a tremendous response from our survey and I think, at the time, everyone was pretty confident that they could be called upon to provide services in an emergency.

"It was a massive piece of work that took a long time to develop and integrate into the contingency plans, but it was a worthwhile enterprise as it is still operational today."

Funeral directors were asked to assess what services and facilities they could provide at short notice, such as vehicles, staff availability, and what distances they would be prepared to travel. Coffin manufacturers were also contacted about their production capability to cope with sudden demand.

John and Nigel were also involved in assessing the capacity situation in cemeteries and crematoria within normal and extended hours around the UK, as well as helping the emergency contingency team assess buildings that could be prepared as temporary mortuary facilities at short notice.

Mortuary facilities are important in an emergency situation in order to assess the bodies once they have been removed from the scene of the incident. It is essential that they present a clinically sterile environment to avoid any cross-contamination, particularly in the case of a terrorist incident, or an incident where there is the possibility of criminal intent.



John Weir



Funeral directors work closely with the emergency services

@Shutterstock

The Government had prepared for such a situation when 7/7 occurred, and was able to set up a fully operational temporary mortuary within 48 hours in an inflatable building at a nearby London location.

In recent years, the government has developed this concept further into NEMA: the National Emergency Mortuary Arrangement. This is a very large mobile facility that can be transported to the incident area and deployed to provide a temporary mortuary site, including reception area and cold storage area for bodies, suites for post-mortem examinations, forensic investigations and evidence, and space for relatives, plus staff facilities and offices.

John said: "In any mass fatality incident, the first port of call is the Gold Command, usually set up by the local police authority. After speaking with other stakeholders, they would then determine what assets would need to be deployed. In most cases, local hospitals can generally cope with the incident, as happened in Manchester and London, but NEMA is there to help

with much larger loss of life incidents.

"When we were planning for pandemic scenarios we were looking at dealing with in excess of 300 deaths at any one point at a time. That's the sort of scale when a resource like NEMA would definitely be deployed."

Although the police runs the Gold Command operation, the coroner has the final say on when bodies can be removed from the scene of the incident to the mortuary.

John explained: "Once the police are satisfied that they have got what they want at the scene they would then give the green light, in conjunction with the coroner, for the remains to be removed to a mortuary or other suitable facility – and it's at that point that funeral directors would be called upon to physically remove those remains."

Once post-mortem examinations are complete, then the coroner will authorise the release of the remains to the relatives who can then make funeral arrangements with a funeral director of their choice.

John and Nigel are still involved in contingency planning exercises, serving on the National Mass Fatalities team and advising with local authorities.

John added: "Nigel and I have attended various table-top planning exercises around the UK to ensure protocols for funeral directors are up to date. Thanks to these planning exercises, I believe that we have very robust plans with the right infrastructure in place. Although we are prepared for it, thank god we've not had to deploy our resources to deal with a pandemic... yet." ●

## “WE WERE PLANNING FOR PANDEMICS... IN EXCESS OF 300 DEATHS”

John Weir

### Strategic, tactical and operational

The co-ordination of various elements of dealing with fatalities in emergencies requires close collaboration between the police providing the investigation, the coroner overseeing the identification process and local authorities who provide the mortuary and support services to the bereaved.

The management framework established in many organisations refers to three levels of command,

with Gold, Silver and Bronze:

**Gold (Strategic)** – Establishing strategic objectives and overall management framework, and ensuring long-term resources and expertise.

**Silver (Tactical)** – Determining priorities in obtaining and allocating resources, planning and co-ordinating overall response.

**Bronze (Operational)** – The 'doers' managing front-line operations.

### Emotional reactions

The sight of a firefighter in tears during the minute's silence to honour the victims of the Grenfell Tower fire in London shows how even hardened professionals can be emotionally affected by the incidents they attend. And the same is true for funeral directors.

Attending incidents where there is death and destruction is upsetting, and emotions, that are experienced vividly but quickly shut away can linger hidden before they are brought to the surface by a "trigger".

Dr Bill Webster, who specialises in grief therapy, calls the build-up and suppression of these emotions "cumulative grief". He explained: "It's very like post traumatic stress disorder (PTSD), which by its nature is very complicated. Funeral directors are first responders to a death and are trained to deal with this in a professional way that is emotionally removed from them. But, every now and then, there will be an incident that will emotionally affect them and it may not be for weeks, months or years."

That's the time to talk to SAIFSupport, the free and confidential support service staffed with professional counsellors.

John Weir, of John Weir Funeral Directors in Kent, believes SAIFSupport is a vital service. He said: "In the past, I think that the funeral director was very often forgotten. I was listening to the radio about this terrible fire in London and how harrowing it has been for the fire brigade, but I've got no doubt that at some point funeral director staff will be called to that site to remove bodies to a mortuary. While the scene of a crime team may well have prepared the bodies for removal, it is still a very difficult and emotional task, just even crossing over the threshold.

"I've dealt with many fires in my time and it is a very, very unpleasant task. Therefore, the launch of SAIFSupport is very good and was long overdue."

Dr Bill Webster discusses more on PTSD on page 30.

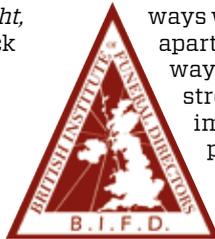
# Update

NEWS FROM KINDRED ASSOCIATIONS

## BURIAL AT SEA: KNOW THE PROTOCOL (PART 2)

**A**s part of the British Institute of Funeral Directors 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? In last month's *SAIF Insight*, we gave you part one of our quick overview. Here is part two:

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. The corners



of the coffin should be butt-jointed and strengthened from inside with mild steel brackets, 200kg of iron, steel or concrete clamped to the base of the coffin to ensure it sinks and remains on the sea bed, two long bands of mild steel surrounding the coffin, length ways with several bands 30cm apart running up the coffin width ways, giving the coffin even more strength to stay together on impact. For the funeral, you can place a drape or flag over the coffin to make it look more presentable.

Due to the heavy weight of the coffin, it may be wise to find somewhere close to where the burial is taking place to prepare the coffin and encoffin the deceased. The deceased cannot be embalmed, can only be dressed in lightly clad material

and will be wrapped in hessian before being placed in the coffin. They will have coded identification attached so the authorities know who it is, but the general public would not.

When the burial takes place you will require a boat large enough to take all the people required including staff, although if you wanted all family and friends to attend you may have a larger boat for everyone to travel on, with the coffin and staff on a separate boat. The coffin carrying boat will have a special platform for the coffin to sit on. When the time is ready this will be angled so the coffin slides off into the sea. There are companies who specialise in boats for burials at sea, but if you are having problems finding one, you can always contact the harbour master of the port you are leaving from, who will be happy to help.

You can read part one of this feature in June's issue of *SAIF Insight*.

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



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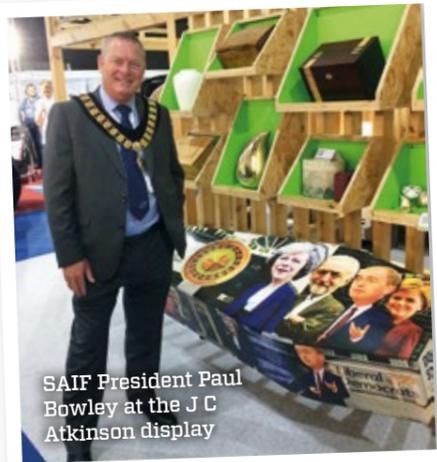


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# SAIF EXHIBITS ALL THE SIGNS OF ITS SUCCESS



SAIF President Paul Bowley at the J C Atkinson display

Presence at National Funeral Exhibition provides chance to showcase our innovative and market-leading range of services and support

From a prosecco coffin bar to a Chinese hearse, this year's National Funeral Exhibition offered the profession a fascinating array of products and services.

Visitors and exhibitors met up at Stoneleigh Park in Warwickshire over the weekend of Friday 9 to Sunday 11 June, with SAIF at the centre of the action. Its stand was kept busy as members and others came to meet with staff and chat.

Claire Day, Administration Manager for SAIF Business Centre, said: "It was terrific. We had quite a few membership and associate enquiries - it was a great experience."

"We were able to explain to people about our services, pointing out that we can provide a range of professional advice and private support as well as a raft of benefits for those who are members. On the Friday and Saturday in particular, it was non-stop. We also made more than £330 for our President's charity, the British Heart Foundation."

One of those present was Brian Hart, who was the founder insurance broker for SAIFInsure in 1994 and works with a great number of members, helping funeral directors to know and understand exactly what insurance they need to have.

He said that being on the stand was "a



Paul was available to road test some items

very useful and positive experience", adding: "My partnership with SAIF is the glue of the whole relationship. I got extremely useful and positive feedback from people."

"Funeral directors know they must have insurance so I need to go out there and explain that in detail - what the products are, our service ethos and what is best for each member."

"It's great to see new funeral directors in the profession and that is far more common than it was say 10 or 15 years ago. We are seeing young entrepreneurs coming into the sector as Independents, and they don't necessarily have all the background knowledge and experience of these issues."

"In the day-to-day course of business, it just wouldn't be possible to talk to so many people, and I really value that opportunity, whether that is in meeting up with existing customers or explaining the SAIFInsure products to new ones."

Every business, whether a young start-up or a long-established family-run company, or even part of a corporate chain, needs access to



Paul with Alan Weeks and Matthew Searson from Junior Caskets

money from time to time. Braemar Finance, based in Dundonald, Ayrshire, offers a specialist finance service for funeral directors throughout the UK.

"As a funeral director, you may need finance support to start up or buy into a business or need to invest in your business," said Marketing Manager Linda Edgar.

"From time to time, you may need to refurbish your premises or purchase new mortuary equipment. You may need finance for the purchase of vehicles, or simply to fund your tax bill."



Paul with Peter Smith from Superior UK Automotive Ltd



Paul with Curtis Ricketts from Somerset Willow



The President met many people connected to the funeral profession at this year's NFE

She added: "Braemar Finance has attended the exhibition for the last few years to talk to suppliers and funeral directors about the asset finance we offer. You may not want to use your cash reserves or restrict your cash flow, so borrowing funds can make good business sense."

"We offer finance in different ways, providing flexibility to suit the client. We can finance the purchase of a fleet of limousines or hearses, fund new equipment or office IT solutions or even refinance existing assets to release equity. Alternatively, a client may go initially to a supplier and ask for their purchase to be funded directly from Braemar Finance. Whatever the financial need, we will be able to help."

Linda continued: "Most funeral directors want to be able to offer additional services to their clients and the exhibition is a good open forum for us to meet people and to explain what we can offer. Increasingly popular is our client finance facility, Fast Track. This offers funeral directors' families immediate access to funding

allowing them to cover the costs associated with arranging a funeral. Fast Track is a quick, online application that can be completed on the premises or at home at a time that suits. A decision is received within seconds allowing the family to proceed with the necessary arrangements."

"The funeral business receives its payment within days of the funeral service. Families can then pay for the funeral over a period of time that suits them with monthly payments they can afford. Some may choose to pay off a loan once probate is completed."

The exhibition also offers a forum for newer products. Jonathan Davies established Amersham-based MuchLoved soon after the sudden death of his young brother in 1995.

The organisation is a charitable trust run by a board of trustees. Its purpose is to provide a beautiful memorial website for a loved one that families can easily create and personalise and over which they maintain total control. There is no charge to users.

Jonathan explained: "At a time of loss and

grief, families can find it very helpful to have a place where they can positively recognise that loss. Some may use it to disseminate information about the funeral while others may want to raise funds for a particular cause or charity dear to them."

"The exhibition is pretty invaluable because it gives us the opportunity to talk to so many people in a short space of time. That just isn't possible in the normal business day. It really is critical for that contact with funeral directors."

"When we first began MuchLoved, the event for us was largely focused on building awareness of our charitable service. Now that we have partnerships with over 500 funeral branches, it's more about updating our partners with details of recent and planned enhancements to the service."

"From a SAIF point of view, the subscription model we have devised in partnership takes pressure off the funeral directors and allows us to take over many of the bereavement aspects that follow on from the funeral itself." ●

# THE SAIFCHARTER AGM

AND

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

Two guests from each SAIFCharter funeral director firm can attend the awards dinner **free of charge**, with nominees receiving 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

EDUCATION  
& TRAINING



IFD certificate awarded by SAIF President Paul Bowley to Richard Morray, with Rebecca Veron and Andrew Smith (Funeral Service)

## PROFESSIONAL TRAINING



Ceri-Lou Newman and Neil Jones

SAIF Chief Executive Terry Tennens looks at the benefits of the IFD College



Awards to staff from Grassby Funeral Service by President Paul Bowley. Pictured are Colin Comber, Paul Buddin and Catherine McIver who were awarded the Cert FP

**W**hat is your learning style? There are various methods that people use to take in information. The main process is the traditional chalk and talk approach to training, which works for many. The deductive style of teaching commonly uses this approach. I, for one, can remember some teachers who were captivating to listen to, while others would be disengaging.

The other prime method of teaching is the learning-by-doing principle. This inductive method of teaching

has increased in popularity, and rightly so, as students learn on the job - vocational learning.

One of the many strengths of the IFD College is that it offers students the ability to learn vocationally at a speed that works for them. The entry points for courses include drivers, bearers, health and safety as well as the Certificate in Funeral Practice for funeral directors.

SAIF President Paul Bowley previously said: "We at Bowley Funeral Service have put all our staff through training at the IFD College and our business has seen significant benefits by having a trained and equipped workforce to meet the challenges of funeral directing in the 21st century. I would encourage all SAIF members to put their staff through training and highly recommend the IFD College." ●

# IT'S COMPLICATED

Our first responders provide a vital service but they are twice as likely to suffer from Post-Traumatic Stress Disorder. Personalised care is the key to controlling this trauma

WORDS: DR BILL WEBSTER

**W**e see them every night on TV, on the frontline of some of the disasters that affect our world. A first responder will likely arrive early to assist at the scene of an emergency such as an accident, natural disaster, or terrorist attack. They include police officers, firefighters, medical personnel, aid workers, and yes, funeral directors.

While these courageous people provide a vital service, it comes at a cost. First responders are at least twice as likely to suffer from Post-Traumatic Stress Disorder (PTSD), an acknowledged mental health condition triggered by experiencing or witnessing a terrifying event. The one thing we can say about the grief of first responders: it's complicated.

Post-traumatic stress symptoms may start within one month of a traumatic

event, but may not appear for months or even years after. They can cause significant problems in social or work situations and in relationships, as well as with one's ability to go about normal daily tasks.

PTSD symptoms are generally grouped into four types:

## 1. Intrusive memories

Symptoms of intrusive memories may include:

- Recurrent distressing memories of the traumatic event
- Reliving the traumatic event as if it were actually happening again (flashbacks)
- Upsetting nightmares about the event
- Severe emotional distress or physical reactions to reminders of the event

## 2. Avoidance

- Trying to avoid thinking or talking about the traumatic event
- Avoiding places, activities or people that remind you of the traumatic event

## 3. Negative changes in thinking or mood

- Negative thoughts about yourself, others or the world
- Hopelessness about the future
- Memory problems, including not remembering important aspects of the traumatic event
- Difficulty maintaining close relationships, feeling detached from family and friends

- Lack of interest in activities you once enjoyed
- Difficulty experiencing positive emotions
- Feeling emotionally numb

## 4. Changes in physical and emotional reactions

- Being easily startled or frightened
- Always being on guard for danger
- Self-destructive behaviour, such as drinking too much or driving too fast
- Trouble sleeping
- Trouble concentrating
- Irritability, angry outbursts or aggressive behaviour
- Overwhelming guilt or shame

I believe post-traumatic stress should not be thought of as a 'disorder', but a 'reaction'. 'Disorder' suggests their response is pathological. We need to move the conversation away from "what is wrong with you" to "what has happened to you". In other words, we should change the focus of PTSD from a 'sickness' to consider the impact the event has had on the individual and their reaction.

Recent research has focused on 'post-traumatic growth'. This may sound like a fancy psychological phrase, and someone experiencing PTSD may wonder: "How?" What is essential to keep in mind is that post traumatic growth is not a direct result

of trauma itself; but rather relates to how the individual struggles as a result of the trauma. As with many things, it is in the struggle we find strength.

Growth is about maintaining hope that a traumatised person can not only survive, but experience positive life changes. The goal of any therapy for people with post-traumatic reactions is to let them experience growth and development which, at least in some areas, surpasses what was present before the struggle with the crisis.

However, the development of post-traumatic growth does not mean there is an absence of distress.

Key factors in promoting growth include relationships where people feel 'nurtured, liberated or validated'. Many first responders and professionals hesitate to seek help, believing they should be 'strong' and 'able to handle it'.

We forget professionals are first and foremost, human beings, so help begins with genuine acceptance from others. Attentive and compassionate listening not only helps alleviate symptoms, but encourages actual growth and resilience.

The person is always the expert on the person. To the first responder or anyone who has been involved in a traumatic event, I would simply say this:

"You are the expert on you. This reaction is not a sign of weakness, but an indication you have been impacted by a devastating hit. You may need some help to integrate this trauma into your view of yourself and the world. Begin by simply acknowledging even the possibility of a better future. Let a counsellor help you bring out the wisdom that lies within your own self. And you will discover that you can take control over this trauma, rather than allowing it to control you. And if you let yourself take that journey, you will discover strength you never knew you had, and return stronger and wiser." ●

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

Contact: Linda D Jones, Executive Director of Resources, Grief Journey  
T: 0333 8000 630  
E: [linda@griefjourney.com](mailto:linda@griefjourney.com)  
[www.griefjourney.co.uk](http://www.griefjourney.co.uk)



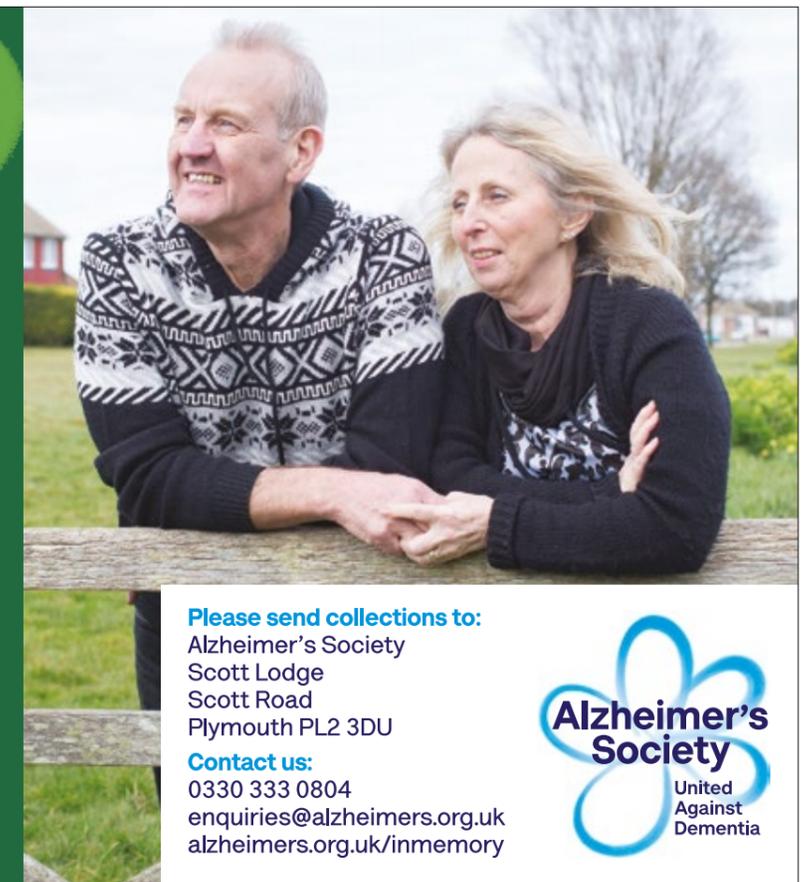
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United  
Against  
Dementia



Angela Constance

## Funeral Expense Assistance launched

Funeral costs are among the first devolved social security areas to be tackled by the Scottish Government, with a new payment - Funeral Expense Assistance - to be delivered by the summer of 2019.

The new funeral payments take on board the comments of Golden Charter and others from last year's consultation on social security. In particular, the Government aims to process applications "significantly faster than at present" - within 10 days of their submission. Also key to the Government's goals is making it clearer to people whether they are eligible.

Angela Constance, Cabinet Secretary for Social Security, said: "We heard through our consultation about the stress that is caused by the complexity of the application process and the time that it takes to make payments. We have already committed to the aim to process applications within 10 working days of receipt of the completed application."

She added: "We will listen to people who have experience of the current system and we will seek expert opinions, including from the funeral payment reference group. Simplifying the process and increasing awareness will increase take-up from its current level of about 60%."

## Funeral poverty on the agenda

As election campaigning reached its end last month, ever increasing talk about funeral poverty, bereavement assistance and related later life and end of life issues helped make some big headlines.

Every major party's manifesto made some reference to these issues, and in some cases the campaigning turned on how voters, experts and the media reacted to them. While the manifestos

proposed possible future actions, in Scotland action was taken in the form of new 'Funeral Expense Assistance' payments, announced just before the general election.

This month's politics pages look at what reform should look like, what Funeral Expense Assistance will mean in Scotland, and what the UK parties said about similar issues in their manifestos.

## FPA 'NEEDS WIDER POWERS'

**W**ith funeral costs a growing issue, increased regulation of pre-paid funeral plans and wider powers for the Funeral Planning Authority (FPA) are essential to ensure continuing customer support, Golden Charter believes.

The company is supporting moves by MP Neil Gray, the Scottish National Party's Westminster spokesperson for social justice, who presented a bill to toughen regulation at the start of this year. They suggest that a more powerful FPA would provide a more customer focused solution than through Financial Conduct Authority (FCA) regulation.

Golden Charter is backing moves at the FPA to strengthen the Code of Practice for providers in the growing market, as well as a push to ensure all companies operating in the sector are registered with the FPA. The overwhelming majority of pre-paid funeral providers are members of the Funeral Planning Authority, the industry self-regulatory body which exists to protect consumers' interests.

The FPA has recently changed its legal structure to become a community

interest company with an independent board appointing new directors and no ties to existing providers, as part of its focus on enhancing regulation across the industry.

Golden Charter has welcomed the moves to increase independence and is working with governments in Scotland and Westminster as well as individual politicians to support the FPA being given more powers to protect customers. Golden Charter believes this should involve regulating all planning, including compulsory licensing of all plan providers and anyone marketing pre-paid plans.

Ronnie Wayte, Golden Charter's CEO, said: "With the cost of a funeral rising all the time, funeral plans play an increasingly important role by helping families plan for the future and freezing funeral director costs at today's prices. Effective regulation will help ensure more people trust plans and benefit from the peace of mind they can provide. The Funeral Planning Authority is ideally placed to regulate this sensitive market and its recent change in structure ensures it is independent from the industry and able to support customers."

The FPA's review of its Code of Practice will be implemented alongside campaigns to ensure customers recognise the importance and value of using a provider who is registered. Members of the FPA board who represented other organisations resigned in

June to be replaced by new and wholly independent directors. ●



Ronnie Wayte



## Manifesto pledges

With a hung parliament, divisions between the UK's political parties have been thrown into even sharper contrast. Yet funeral poverty seems to be one area where there is agreement across the political spectrum that something needs to be done, as this year's party manifestos showed

### CONSERVATIVE

The Conservative manifesto covered various aspects of funeral, bereavement and later life policy.

On bereavement support, the manifesto focused on children, with support including an entitlement to child bereavement leave. It also pledged to introduce a "public advocate" to act on bereaved families' behalf during public disasters, inspired by the experiences of Hillsborough families.

Pensions was one area where the Conservatives marked themselves out from the other parties, proposing to move away from the triple lock towards a 'double lock' that removes the guaranteed 2.5% annual increase. However, with parties including the DUP supporting the triple lock, the Government has since committed not to implement this change.

The Conservatives also wanted to means-test winter fuel payments, investigate protections for more flexible workers in the "gig economy", and give the Pension Protection Fund more powers to punish employers who mismanage pension schemes.

Care costs were another controversial area. Following criticism, the party said there would be an absolute cap on care costs, after proposing a "capital floor" of £100,000 which would, for the first time, include people's homes in calculating their assets. Deferring payments for those receiving care at home was also proposed, as was a new statutory entitlement to carer's leave.

### LABOUR

The Labour manifesto's bereavement proposals included scrapping cuts to Bereavement Support Payments, consulting with employers and trade unions on legislating for statutory bereavement leave, and funding child burial fees for bereaved parents.

On pensions, in addition to maintaining the triple lock and universal winter fuel payments, Labour guaranteed pension protections for UK citizens in the EU and elsewhere abroad, responded to the 'WASPI' (Women Against State Pension Inequality) campaign by pledging to explore "transitional protections" for those women whose state pension was changed, and

promised a review of pension age that would create a "flexible retirement policy".

Labour also proposed increasing Carer's Allowance to Jobseekers' Allowance level, increasing social care budgets by £8m over the parliament, and laying the foundations for a National Care Service for England.

### SCOTTISH NATIONAL PARTY (SNP)

The Scottish National Party also addressed bereavement support in its manifesto, saying it supported the reversal of cuts to Bereavement Support Payments and the Widowed Parents' Allowance.

It also supported protecting the triple lock, as well as opposing increases to state pension age past 66, supporting the WASPI campaign, calling for extension to auto-enrolment, and establishing an Independent Savings & Pension Commission to ensure pensions are "fit for purpose". The party highlighted that different regions had different demographic needs.

### DEMOCRATIC UNIONIST PARTY (DUP)

The Conservatives' confidence and supply partners in Government made no specific mention of funerals. However, the party emphasises that it "has always advocated for the interests of older people", pointing to moves in Northern Ireland like free bus passes.

The party supports maintaining the triple lock and the WASPI campaign.

# New pack will help our understanding

Document will house lots of useful information while sharing best practice and helping funeral directors and Golden Charter work better together

**A** new 'Funeral Director Support Pack' is currently being produced, as Golden Charter continues striving to work more closely with funeral directors, and to help us keep understanding each other better.

Set to be released in the coming months, the pack was written with a few key aims:

- Help funeral directors and Golden Charter work and understand each other better
- Share the best practices of our most successful funeral director sellers, observations from our customer care team, and feedback from plan holders
- Help you offer Golden Charter products to your families confidently and effectively

A document collecting information centrally is useful in its own right, but there is an even more fundamental reason for this pack. While the majority of funeral plans sold in the UK are sold through intermediaries, agents, third parties and charities, Golden



Charter is an exception, arranging most plans through its funeral director network. So, it is important those funeral directors understand Golden Charter, and vice versa.

We believe the best funeral guidance and most appropriate local advice comes from the funeral director who will eventually deliver the service, so we want to encourage all funeral businesses to secure their future with the help of the trusted local brands you have painstakingly built up.

This can be done more effectively by offering funeral planning and other services as part of discussions with families, and can be supported by partaking in proven local marketing activities and events.

The pack helps by including information and guidance sourced in part from our own network of funeral directors. Your future input is vital to share further tips and pointers and help the independent sector compete at a level that protects our future market share.

One way to feed back is by responding to Golden Charter's annual survey,



which we aim to send to everyone around once a year so we can measure how the company is progressing in your eyes. These responses are reported to the Board of Golden Charter, so again please do fill in the survey when it comes to you, and let us know how the company is doing and what it should be doing in the future.

Nothing stands still, and nowadays that is truer than ever, so there are plenty of updates and changes to come. The support pack will complement an upcoming upgraded portal facility that will offer downloadable marketing resources and detailed planning notes. I hope you find the new portal, the support pack, and everything else that comes your way helpful, and continue to let us know what you think. ●

*Julian Walker*

JULIAN WALKER,  
SAIFCHARTER CHAIRMAN



## Help us show value for money

Late last month I approached members with this year's SAIFCharter pricing survey, an invaluable way of showing the value for money the independent sector offers. Last year's showed the independent sector's average costs were more than £500 below conglomerate competitors.

Combining the annual survey's facts with the quality of service Independents are already renowned for is an important goal, so please complete the survey while you can this month.

Neither Golden Charter nor any shareholders will see your response - the company's third party researcher will simply produce an average figure for all members.

Check your inbox for a message from 'Julian, SAIFCharter Chairman'. If you do not have this email, please contact [communications@goldencharter.co.uk](mailto:communications@goldencharter.co.uk) and Golden Charter can provide you with a personalised link for your business.

JULIAN WALKER,  
SAIFCHARTER CHAIRMAN

## THE 2017 AGM

With the AGM now two months away, I hope everyone is signing up for this year's event at London's Park Plaza Riverbank hotel. The AGM is one of the year's best opportunities to meet up with your Executive and talk about the profession's pressing issues, and we are keen for as many people to get involved as possible.

Please be advised that anyone wanting to stand for election to the Executive has to submit their written nomination six weeks in advance. The easiest way to do that is to speak to me or, alternatively, contact us by email at [secretary@saifcharter.co.uk](mailto:secretary@saifcharter.co.uk) or [chairman@saifcharter.co.uk](mailto:chairman@saifcharter.co.uk)

I hope to see you at the AGM. More details on how to sign up are on page 28.

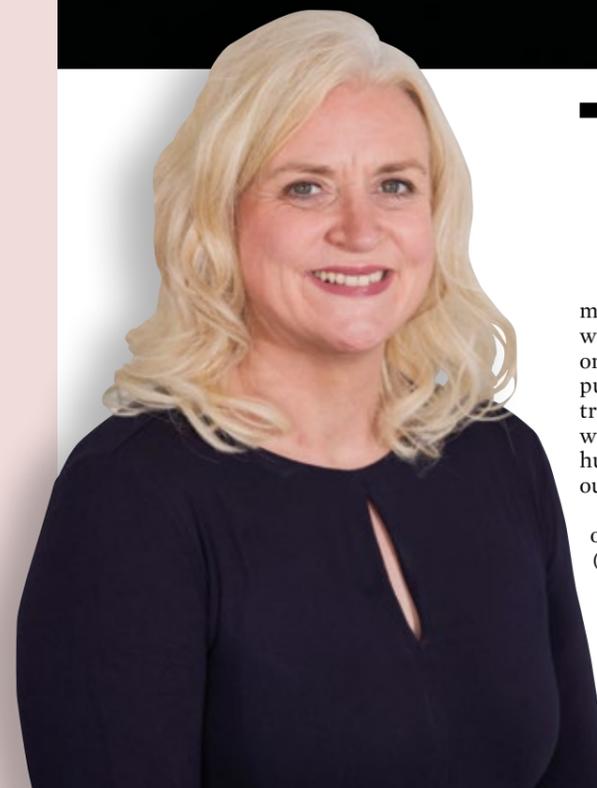
# Business Matters

STAMPING OUT HUMAN TRAFFICKING + EXPOSING EMPLOYMENT LAW MYTHS + DATA PROTECTION RISKS + SAIF APP + MAKING THE CORRECT RISK ASSESSMENTS

## ACTION ON THE MODERN SLAVERY ACT

Golden Charter and suppliers are committed to complying with regulations designed to stamp out human trafficking

WORDS: ALISON WILSON, DIRECTOR OF RISK & COMPLIANCE, GOLDEN CHARTER



**T**he Modern Slavery Act came into force in October 2015, setting out a range of measures as to how modern slavery and human trafficking should be dealt with in the UK.

It applies to all organisations with a turnover of £36 million or more - so Golden Charter must comply with its requirements. The main impact on Golden Charter is the requirement to publish an annual 'slavery and human trafficking statement', detailing the steps we have taken to ensure that slavery or human trafficking is not taking place in our business or supply chain.

Our statement will be placed on the Golden Charter website ([www.goldencharter.co.uk](http://www.goldencharter.co.uk)) following the publication of the annual accounts later this summer.

In order to ensure that we are complying with the Act, all

departments within Golden Charter have detailed their contractors and suppliers and assessed these relationships to determine whether there is a significant risk of slavery and human trafficking taking place. Given the nature of our activities and the geographical locations in which they are based (wholly within the UK), we have found no suppliers and contractors that we consider to have a significant risk in this area.

In addition, we are reviewing our agreements with suppliers, including our funeral director network, to ensure that all companies working with us are aware of our commitment to complying with the Modern Slavery Act. Golden Charter expects all suppliers, regardless of size, to have employment practices in place that support the aims of the Act.

If you would like any further information on this, please contact me on [alison.wilson@goldencharter.co.uk](mailto:alison.wilson@goldencharter.co.uk) ●

## ASK THE EXPERTS

# MYTH BUSTERS

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

WORDS: FERGAL DOWLING, PARTNER, IRWIN MITCHELL LLP

## MYTH: It is difficult to sack an underperforming employee.

**BUSTED:** Sacking an underperforming employee doesn't have to be hard work.

If the employee has less than two years' service they can't normally claim unfair dismissal. So, provided there is no discrimination involved, you can dismiss just by giving them the amount of notice they are entitled to receive under their contract of employment. There is no need to follow a particular procedure, although you may of course wish to do so as a matter of good practice.

For those with two years' service or more, you can still dismiss quickly and without following any procedure, provided you are willing to make a payment to them. There is nothing to stop you having a "protected" or "without prejudice" conversation to agree an exit, using a settlement agreement to prevent any claims being made. This is likely to be an attractive option if the employee is particularly senior or in a business-critical role, or where the manager has lost faith and wants the employee out without going through a formal procedure.

If you do decide to adopt a formal performance management procedure, provided a fair procedure is followed, and the employee is given time to improve, an underperforming employee can be fairly dismissed (unless, of course, performance improves, which happens more than you'd think).

A formal management process will take time and you may need HR support.

This is what is involved:  
**1** Try to nip problems in the bud and deal with performance issues at an early

stage. Generally it is best to start with an informal discussion with the employee to find out why their performance has declined. It is helpful to plan in advance what you are going to say so that you can refer to specific examples, set out the improvement expected and consider the timescales for doing so. If the employee needs support or training, this should be provided before their performance is reviewed. Keep a record of your meeting and the steps agreed, and give the employee a copy.

**2** If the employee does not improve, then you can move to a formal process. If you have a performance management or capability policy, follow it. You will need to hold further meetings to set targets, review progress and, if no or only limited improvements are made, to issue warnings. You will not normally be able to dismiss the employee straight away before giving them the opportunity to improve (unless they have less than two years' service).

**3** You must tell the employee in advance of any meetings and in writing that they are subject to a formal performance management procedure and warn them of the potential consequences of failing to meet the required standards (such as a formal warning being given, or where previous warnings have been given, dismissal).

**4** You must always try to establish the reasons for the employee's underperformance and, where appropriate, take action to support the employee. For example, if the business has introduced new computer systems and the employee is struggling to cope with these, provide training to help them to familiarise themselves with the changes (even if everyone else in

the team has transitioned smoothly).

**5** Unless your policy sets out specific time limits, there are no hard and fast rules about the amount of time you should give your employee to improve, provided it is reasonable. Reasonableness will depend upon the reasons why the employee's performance is unsatisfactory and the stage you have reached in the process. In the example given above, you might initially give the employee six weeks after training to improve, but following a further meeting (and warning) reduce this to four weeks, and then, after a further meeting (and final warning) perhaps to two weeks if no improvement or insufficient progress has been made.

**6** It is important to make careful notes of all discussions and to set out in writing to the employee the progress required and timescales in writing. That way you can demonstrate that the employee understood what was expected in the event that they complain about their treatment.

**7** If you are considering dismissal, you must warn the employee in advance of this and hold a further meeting. If you proceed to dismissal, you must advise the employee that they can appeal against their dismissal and if they do so, hear the appeal.

**8** Dismissal should be on notice. The employee can either be required to work their notice period or can be paid in lieu of notice, depending on what their employment contract says. The reason for their dismissal will be capability, not misconduct.

These steps can take time but, provided you follow them, there is no reason to simply put up with an underperforming employee. ●

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# Risk update: Digitalisation taskforce

Forward planning is essential for the complex challenge of data protection

WORDS: GARY HORSWELL, MANAGING DIRECTOR NTEGRITY

The new General Data Protection Regulations (GDPR) come into force from 25 May 2018. This is what you need to consider: From the date the new GDPR comes into force, all firms in all business sectors, regulated or not, will need to comply and make significant changes to the way data is handled.



a firm needs to include in privacy notices has increased but the notices must still be concise and intelligible. Privacy notices are to apply from 25 May 2017 but guidance from the ICO may not be available until July 2017.

## Accountability

Firms must not only comply with the six general principles listed but also be able to demonstrate compliance which is likely to mean more monitoring and auditing, following a re-write of procedures.

## Data protection officer

This should not affect small and medium-sized businesses and can be a voluntary appointment. Once appointed, the officer must be involved in all data protection issues and cannot be dismissed or penalised for performing their role.

## Data security and breaches

Firms are required to keep personal data secure. Data Controllers must report data breaches to the ICO (unless the breach is unlikely to be a risk for individuals) within 72 hours. Firms may also have to inform the affected individuals.

GDPR is a complex compliance challenge and careful forward planning, and consulting with experts is essential in preparing UK businesses. ●

## 1. Ignoring GDPR is not an option

Companies not complying by this time next year face a tough new range of sanctions including:

- Fines of up to 4% of worldwide turnover to a maximum of €20,000,000,
- Audits, warnings and temporary, or permanent, bans on data processing,
- Individuals can sue a firm for compensation to recover material damage and distress.

Research by NCC Group (<https://www.nccgroup.trust/uk/landing-pages/gdpr-impact-analysis/>) reports that the new GDPR sanctions would have increased Talk Talk's fine from the ICO from £400,000 to £59 million. Pharmacy2U, which was fined just £130,000, would have faced a demand for £4.4 million.

## 2. Brexit will not mean we can forget GDPR

With the exit from the EU taking two years from March 2017, the UK will remain a member of the EU until 2019, after GDPR comes into force, so it will apply here. Setting the "equivalence" debate to one side, continuing to do business with companies within the EU after Brexit will almost certainly require the same approach on compliance.

## 3. Size doesn't matter

GDPR applies to all businesses, large and small, although the regulations recognise that smaller enterprises lack the resource of larger business.

## Where can you obtain help?

The ICO has launched a website at <https://ico.org.uk/for-organisations/data-protection-reform/containing-guidance> and, as this is being updated continually, we recommend becoming a regular visitor. Some of the main areas to consider are:

## Consent

One of the most challenging areas for compliance. Obtaining consent from an individual is one way (there are others) to justify processing their personal data but it will be much harder to obtain valid consent under the GDPR and individuals can withdraw consent at any time.

Obtaining consent to process sensitive personal data must be explicit. Consent to transfer personal data outside the EU must now also be explicit.

## Data subject rights

Existing rights of individuals are largely preserved but there are some new rights including the "right to be forgotten".

## Privacy notices

The amount of information

This update is produced by Gary Horswell, MD of Ntegrity, UK200Group business partners specialising in PII, cyber, directors and officers liability and other closely related areas.



## Flat rate car fuel changes

**VAT on fuel:** Where the business pays for fuel used for private journeys, there is a choice on how to handle the VAT. One of these is to reclaim it all and account to HMRC for any private use by paying a flat-rate scales charge which is added to the amount payable with the VAT returns.

**Annual revaluation:** HMRC revalues the likely cost of fuel each year and sets new charges. New rates took effect on 1 May 2017 which apply from the start of the first VAT return period beginning on or after 1 May.

## Two words to avoid in the workplace

**Mindful language:** The words we use to communicate have the power to influence people negatively or positively. Two words you should particularly avoid when you are dealing with staff or clients' problems are "always" and "never". These can lead to sweeping generalisations and can quickly put people on the defensive. The better word to use is "often" as it tends to make recipients reflect on their behaviour and its impact.

## 2016/2017 P11D Changes

**Deadline submission date 6 July:** It is that time again when P11Ds need to be completed for any of your employees who receive taxable benefits - regardless of their salary level as the £8,500 threshold has been abolished.

## FIT FOR WORK SCHEME

Since November 2015, employers have been able to use the Fit for Work scheme by referring their employees to the free and confidential service, which includes an in-depth assessment, followed by a personalised return-to-work plan and managed support to get back to work (for those who have been off for four weeks or more).

The referral service is complemented

by a telephone advice line and website, both of which can be used now by anyone requiring work related health advice, including employees, employers and GPs. For more information call 0800 032 6235 or visit the website [www.fitforwork.org](http://www.fitforwork.org)



## In-house grounds maintenance

It is perfectly acceptable for staff members to take on in-house grounds maintenance such as grass cutting, hedge trimming etc., but businesses must ensure that the usual health and safety principles are covered. This

includes carrying out a risk assessment and informing your insurer to confirm that the work is covered under your employers' and public liability policies. Please visit the SAIF members' area on the website for a risk assessment.

## DOWNLOAD THE SAIF MOBILE APP

As well as all the information in the member section of the website, you can also download the SAIF smartphone app to keep up to date with our latest news and events on the go.

The app is available to iPhone and Android users. To install, either:

1. Use your Quick Response (QR) reader to scan this barcode; or
2. On the App Store search for 'SAIF funerals' and the on the GooglePlay site search for 'SAIF'.

If you have any problems installing the app, or would like to provide SAIF with feedback, contact SAIF Business Centre on 0345 230 6777.



# RISK ASSESSING - ART OR JUST SOMETHING SIMPLE

Simon Bloxham, Health & Safety Strategist for Safety for Business, answers your questions on taking the right precautions



know this will have happened to you – you ask a question about a health and safety issue to the inspector or your consultant and their reply is “You need to risk assess it”. Fat lot of good that is if you don't know where to start.

### What is a risk assessment?

A risk assessment is simply a careful examination of what, in your work, could cause harm to people, so that you can weigh up whether you have taken enough precautions or should do more to prevent harm.

When it boils down to it, the law is quite clear – you need risk assessments for those things at work that could be a problem to you, your staff and anyone else that might be affected by what you do. These could be for work equipment, such as trolleys and tools, or for work you carry out, such as preparing the deceased for burial, moving and handling stone monuments or driving safely.

### Is there an art to doing a risk assessment?

No, definitely not. My advice would be keep it simple – just start by looking at those things you know are risky and list what it is that could go wrong, as well as what you are doing or could be doing to prevent them from going wrong.

### Style of assessment?

You will need to write these assessments down, but if you are looking for a standard document to complete a risk assessment, you're out of luck. There are plenty of examples on Google, so

that may be a good place to start, or you can contact me and I will let you have something that could help.

### Where do I start?

The Health and Safety Executive (HSE) will tell you that there are five steps to completing a risk assessment. Well, I think there are more, so here goes:

- Identify what could go wrong and cause harm to someone in the premises, within the organisation or with the task you are doing. It is worth doing some research. Get using Google for a start. You won't be the first one with this risk assessment to do.

- Decide on who could be harmed. This is really important to do, as a small risk to your staff might be a huge issue to the elderly lady that has just walked through your door to talk to you about her husband who has just passed away.

- Consider the controls that are in place so far. There are usually some already in place naturally, so make sure they work and then you can move to the next step.

- Evaluate the risk. This means look at the severity of the outcome, then look at how likely it is to happen. This likelihood part is where all the bad press comes from for health and safety. People focus on the fact that a major injury could occur and then ban it altogether. The fact that it may never happen or once a year will obviously dictate what measures you need to take to control the risk.

- Add more control measures if there is still a risk that you will harm someone. The aim is to get the risk level down to an acceptable one.

### What should I do next?

Simple, just tell everyone about what you have found. Tell them about the risk they could be exposed to and what they should do to prevent any harm from happening to them. I would keep a record of this as well, just in case someone official wants to see it.

Good luck and remember; if you need any help you know where we are.

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.

- If you think you might need a more permanent relationship with us, we can do two things for you. Initially we can come and visit you to see where you are with health and safety, and provide you with a full report on what we found and what you need to do (if anything) to improve health and safety. This really beneficial service costs just the price of the travel. If you do want our 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 our fees. This stands at 20% at the moment so why not take advantage now.

- Talk to a safety professional at Safety for Business today by calling 08456 344164. ●



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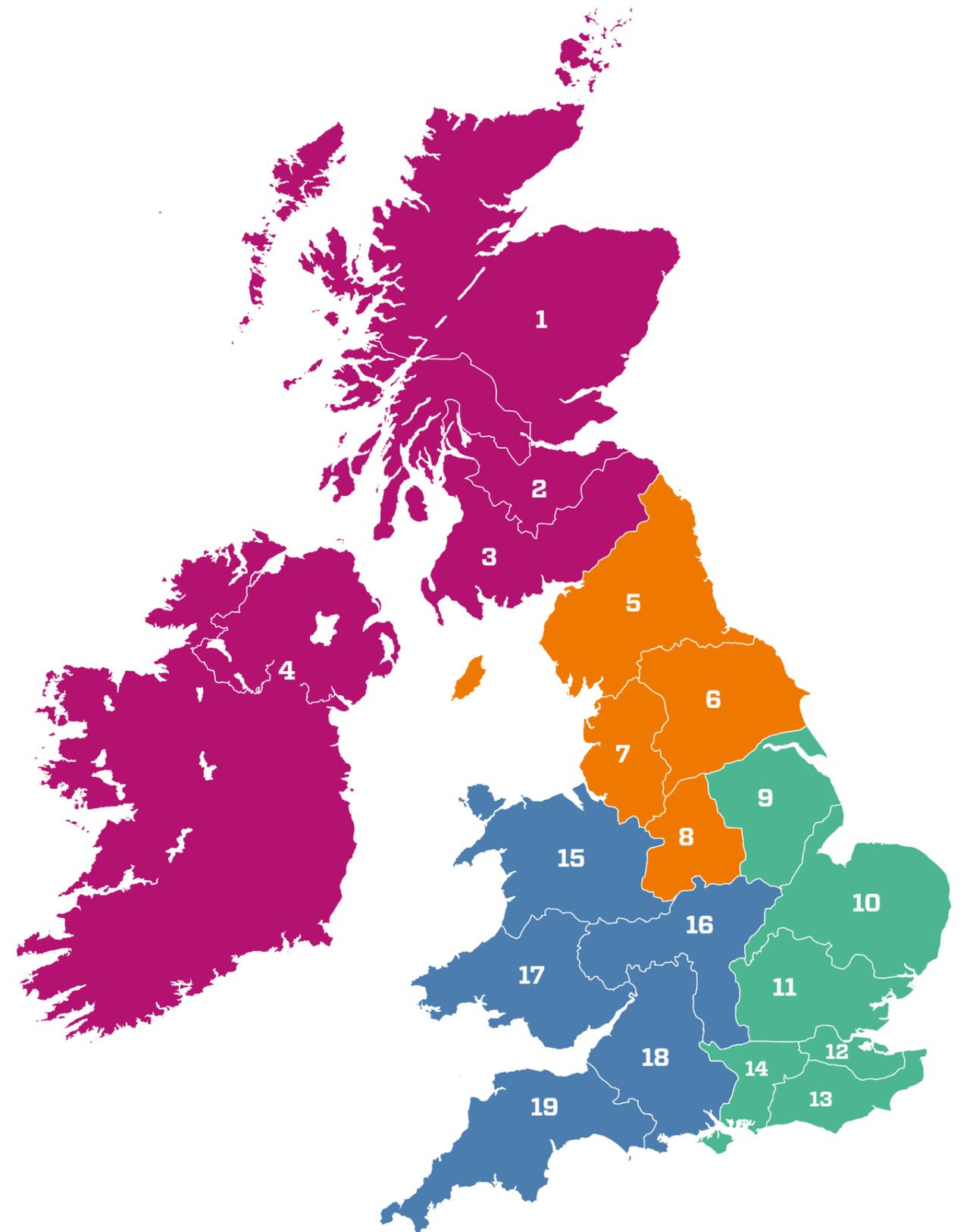
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**19 Position currently vacant**  
South West England  
All funeral directors can contact NSM Daniel Hare with any queries while a new RSM for the area is recruited.



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

## CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

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

**Superior UK Automotive Ltd**  
Mr Peter Smith (Aldermaston)  
0118 971 4444 • info@superioruk.com  
www.superioruk.com

**Woods Garage (Carriage Masters)**  
Mr D Wood (Sevenoaks)  
01732 453256 • woodsgarage@outlook.com

## CASKET & COFFIN MANUFACTURERS

### Bradnam Joinery Ltd

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

**Colourful Coffins**  
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01865 779172 • enquiries@colourfulcoffins.com  
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**DFS Caskets**  
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**W Gadsby & Son Ltd**  
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www.gadsbywickercoffins.co.uk

**J & R Tweedie**  
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**J. C. Walwyn & Sons Ltd**  
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**Urns UK Ltd**  
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### Keltic Clothing

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### D J MacNeice & Co Ltd

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### The Probate Bureau

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### Redwood Collections

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Mrs T Shanks (Worthing, West Sussex)  
01903 602795 • terri.shanks@ntworld.com  
www.professionalcelebrants.org.uk

### Institute of Civil Funerals

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

## FUNERAL PLANNING

### Golden Charter Ltd

Mr M Flanders (Glasgow, Strathclyde)  
0141 931 6300  
malcolm.flanders@goldencharter.co.uk  
www.goldencharter.co.uk

### Golden Leaves Ltd

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

## IT & WEBSITE

### Cloudberry Funeral

### Management Solutions Ltd

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

### EMCOM Software Services

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

### Eulogica

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

### I-NETCO Ltd

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

### Oak Technology Ltd

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

## MEMORIALS & REMEMBRANCE

### Acorn UK (2006) Ltd

Mrs Wendy Owen (West Kingsdown, Kent)  
01474 853672 / 07956 143049  
enquiries@acorn-uk.co.uk • www.acorn-uk.co.uk

### Cleverley & Spencer

Mr I R Spencer (Ashford, Kent)  
01233 630600 • enquiry@clevspen.co.uk  
www.clevspen.co.uk

**Cleverley & Spencer**  
Mr I R Spencer (Dover, Kent)  
01304 206379 • enquiry@clevspen.co.uk  
www.clevspen.co.uk

## Forget Me Not Today Ltd

Mr M O'Connor (Chichester)  
0800 783 3299 • mail@forgetmenottoday.com  
www.forgetmenottoday.com

## Fotoplex Grigio Ltd

Mr C Gray (Fareham, Hampshire)  
01329 311920 • sales@fotoplex.co.uk  
www.fotoplex.co.uk

## Hushland Portraits

Mr W A Taylor-Beales (Colchester)  
07870 515984 • bill@billtaylorbeales.com  
www.hushlandportraits.com

## Life Expressions (UK & Europe) Ltd

(Castleton, Derbyshire)  
0800 368 9233 • david@lifeexpressionsltd.co.uk  
www.lifeexpressionsltd.co.uk

## Love2Donate

Mr C Hankin & Mr B Thorogood (Olney, Buckinghamshire)  
0754 1165924 • sue@love2donate.co.uk  
www.love2donate.co.uk

## MacIntyre Memorials Ltd

Mr A MacIntyre (Glasgow, Strathclyde)  
0141 882 8000 • info@macintyrememorials.co.uk  
www.macintyrememorials.co.uk

## Memory Giving

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

## The MuchLoved Charitable Trust

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

## Scattering Ashes

Mr R Martin (Newton Abbot, Devon)  
01392 581012 • info@scattering-ashes.co.uk  
www.scattering-ashes.co.uk

## Secure Haven Ltd

Mrs C Yarwood (Margaretting, Essex)  
01277 323776 • cyarwood@securehaven.co.uk  
www.securehaven.co.uk

## Shaw's Funeral Products, Shaw & Sons Ltd

Ms Sarah Smith (Crayford, Kent)  
01322 621100 • sales@shaws.co.uk  
www.shawsfuneralproducts.co.uk

## OTHERS

### Dr Bill Webster

Grief Journey  
07711 908805 • www.griefjourney.com

### FSJ Communications

(Worthing, West Sussex)  
01903 604338 • publisher@fsj.co.uk  
www.fsj.co.uk

### Funeral Zone Ltd

Mr E Gallois/Mr K Homeyard (Exeter)  
01392 409760 • www.funeralzone.co.uk  
sales@funeralzone.co.uk

### Funeralbooker Ltd

Mr J Dunn/Mr I Strang (London)  
0208 629 1600 • james@funeralbooker.com  
www.funeralbooker.com

### Lovingly Managed

Ms D Jones (Bridgend)  
07786 382336  
www.lovinglymanaged.com  
info@lovinglymanaged.com

### The Bereavement Register (London)

0207 089 6400  
help@thebereavementregister.org.uk  
www.thebereavementregister.org.uk

### Network Telegram.com

### (Part of Network Telex Group)

Mr P Clarke (Ferndown, Dorset)  
01202 868630  
www.networktelegram.com  
pclarke@telex-net.com

### Professional Help Ltd

Mrs C Betley (Burton in Kendal)  
01524 782910  
www.professionalhelp.org.uk  
info@professionalhelp.org.uk

### Smart Media Marketing Ltd (afuneralnotice)

Mr A Govind (Leicester)  
0116 298 9270 • ash@afuneralnotice.co.uk  
www.afuneralnotice.co.uk

## Twyford's of Wilmslow (Cheshire)

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

## When We Remember

Jim Abraham (Narrabeen, New South Wales)  
0061 429 400 100  
jimmmelabraham@gmail.com  
www.whenweremember.com

## The White Dove Company Limited

Mr K Proctor (Loughton, Essex)  
0208 508 1414  
info@thewhitedovecompany.co.uk  
www.thewhitedovecompany.co.uk

## PRINTING & STATIONERY

### Polstead Press

Tracy Goymer (Stowmarket, Suffolk)  
01449 677500 • tracy@ghyllhouse.co.uk  
www.polsteadpress.co.uk

### RNS Publications

Mr C Shaw (Blackpool, Lancashire)  
01253 832400 • cs@rns.co.uk • www.rns.co.uk

## REMOVAL & REPATRIATION SERVICES

### Alba Repatriation & Cremated Remains Transportation

Mr S Murren (Paisley, Renfrewshire)  
07834 489766  
info@albarepat.co.uk • www.albarepat.co.uk

### Cremated Remains Transport Services

Lord John P A Kersley (Bognor Regis, West Sussex)  
01243 583913 • advancesalesuk@aol.com  
www.advancesalesuk.com

### Euro-City Direct Ltd

Mr J W Kindleyside (Dorking, Surrey)  
01306 632952 • ecduk@btconnect.com

### Guy Elliot Ltd

Mr G Elliot (Kingswells, Aberdeen)  
0777 0407610 • consciously@outlook.com

### Kenyon International Emergency Services

Mr R Rowntree (Bracknell, Berkshire)  
01344 316650  
rowntree@kenyoninternational.com  
www.kenyoninternational.com

### Key Air - The Repatriation People

Mr B Birdsall (Hayes, Middlesex)  
0208 756 0500  
repatriations@keyair.eu • www.keyair.eu

### National Repatriation

Mr T W Hathaway (Cusworth, Doncaster)  
07780 118458 • info@nationalrepatriation.co.uk  
www.nationalrepatriation.co.uk

### Staffords Repatriation Services

Mr J Stafford & Mr C Davis (Dublin)  
00353 18550555 • ns@funeralservices.ie

## SOFT GOODS & FUNERAL SUPPLIES

### Allsops CTF Ltd

Mr G Allsop (Worthing, West Sussex)  
01903 213991 • info@allsops.net

### Clarke & Strong Ltd

Mr B Fry (Coventry, West Midlands)  
0247 622 1513 • info@clarkeandstrong.net  
www.clarkeandstrong.com

### Leslie R Tipping Ltd

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

### Thorley Smith Ltd

Mr D Tonks (Wigan)  
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